| Horizon (yrs) | Baseline | Stats Features (N=26) | | DistillBert CLS (N=795) | | DistillBert Avg (N=795) | | Finetune Avg (N=795) | | Transfer Learn (N= 61) | |
|------------------------|----------|-----------------------|-------|-------------------------|-------|-------------------------|-------|----------------------|-------|------------------------|-------|
| | | logreg | xgb | logreg | xgb | logreg | xgb | logreg | xgb | logreg | xgb |
| T = 1 | | | | | | | | | | | |
| Class imbalance: 0.063 | | | | | | | | | | | |
| rocauc | 0.544 | 0.725 | 0.742 | 0.320 | 0.735 | 0.320 | 0.734 | 0.330 | 0.758 | 0.613 | 0.772 |
| f1 | 0.545 | 0.060 | 0.519 | 0.522 | 0.523 | 0.522 | 0.527 | 0.523 | 0.554 | 0.516 | 0.558 |
| acc | 0.895 | 0.936 | 0.707 | 0.920 | 0.739 | 0.920 | 0.747 | 0.920 | 0.783 | 0.752 | 0.783 |
| acc balanced | 0.544 | 0.497 | 0.681 | 0.519 | 0.642 | 0.519 | 0.640 | 0.519 | 0.664 | 0.600 | 0.675 |
| T = 2 | | | | | | | | | | | |
| Class imbalance: 0.064 | | | | | | | | | | | |
| rocauc | 0.534 | 0.340 | 0.726 | 0.342 | 0.726 | 0.343 | 0.724 | 0.425 | 0.756 | 0.419 | 0.764 |
| f1 | 0.536 | 0.531 | 0.502 | 0.531 | 0.522 | 0.531 | 0.525 | 0.531 | 0.559 | 0.531 | 0.560 |
| acc | 0.889 | 0.909 | 0.664 | 0.909 | 0.732 | 0.909 | 0.742 | 0.909 | 0.782 | 0.909 | 0.781 |
| acc balanced | 0.534 | 0.526 | 0.676 | 0.526 | 0.631 | 0.526 | 0.627 | 0.526 | 0.664 | 0.526 | 0.668 |
| T = 5 | | | | | | | | | | | |
| Class imbalance: 0.067 | | | | | | | | | | | |
| rocauc | 0.539 | 0.339 | 0.715 | 0.340 | 0.730 | 0.340 | 0.726 | 0.359 | 0.749 | 0.356 | 0.767 |
| f1 | 0.541 | 0.521 | 0.501 | 0.521 | 0.519 | 0.521 | 0.522 | 0.521 | 0.545 | 0.521 | 0.557 |
| acc | 0.892 | 0.908 | 0.668 | 0.908 | 0.719 | 0.908 | 0.724 | 0.908 | 0.758 | 0.908 | 0.764 |
| acc balanced | 0.539 | 0.518 | 0.664 | 0.518 | 0.639 | 0.518 | 0.641 | 0.518 | 0.658 | 0.518 | 0.682 |