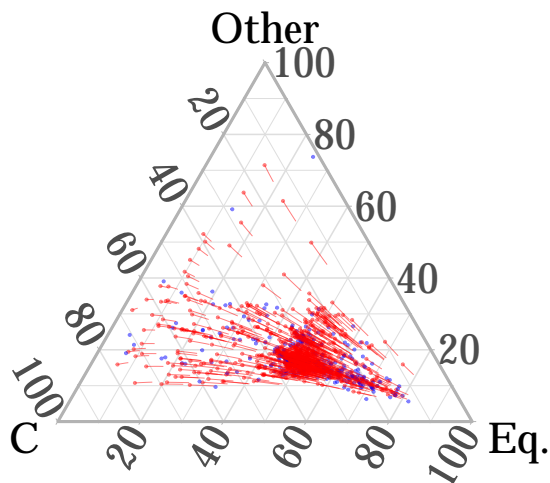
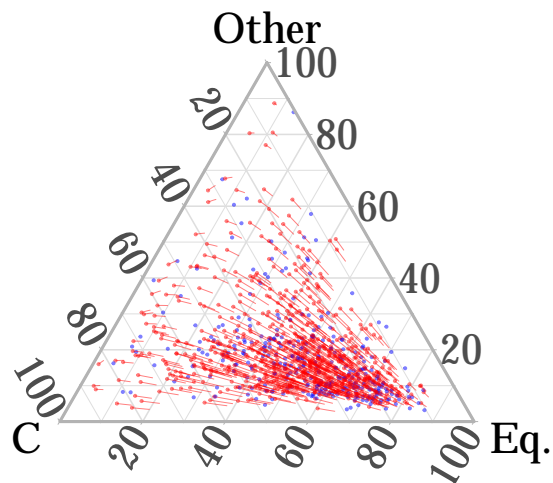


GAM-MLR(1)



GAM-MLR(2)

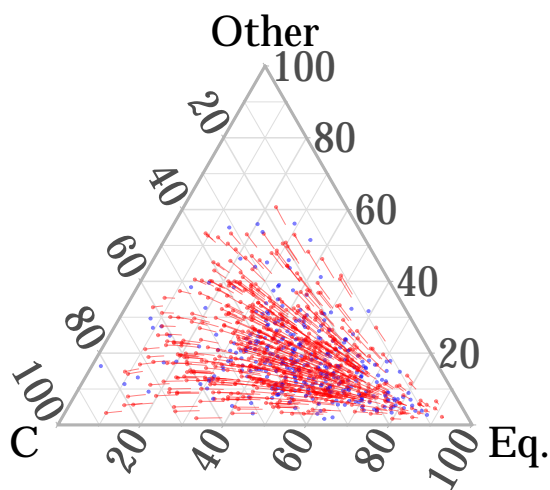


GAM-MLR(1)

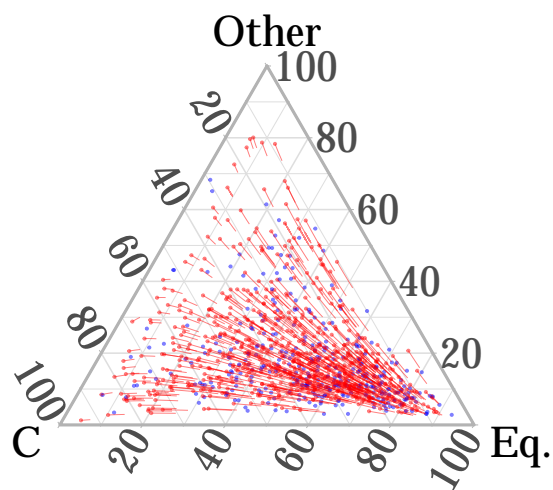
GAM-MLR(2)

		cars	eq.	other		cars	eq.	other
categ. • (M)		30.3%	53.2%	16.5%	categ. • (M)	30.3%	53.2%	16.5%
categ. • (F)		35.2%	44.6%	20.1%	categ. • (F)	35.2%	44.6%	20.1%
comp. • (M)		31.1%	51.3%	17.6%	comp. • (M)	32.0%	50.5%	17.5%
comp. • (F)		34.9%	45.5%	19.6%	comp. • (F)	34.5%	45.8%	19.7%
T(•)		31.0%	51.4%	17.6%	T(•)	31.9%	50.6%	17.6%

Random Forest



Gradient Boosting Model



random forest

boosting

		cars	eq.	other		cars	eq.	other
comp. • (M)		32.2%	49.9%	17.9%	comp. • (M)	31.5%	51.2%	17.4%
comp. • (F)		35.2%	45.2%	19.6%	comp. • (F)	34.5%	45.5%	20.0%
T(•)		32.3%	49.7%	18.0%	T(•)	31.5%	51.1%	17.4%