logreg attempt

The LOGISTIC Procedure

Model Information		
Data Set	WORK.INSURANCE_T	
Response Variable	INS	Insurance Product
Number of Response Levels	2	
Model	binary logit	
Optimization Technique	Fisher's scoring	

Number of Observations Read	8495
Number of Observations Used	7420

Response Profile		
Ordered Value	**INS**	**Total Frequency**
1	0	4773
2	1	2647

Probability modeled is INS=1.

Note: 1075 observations were deleted due to missing values for the response or explanatory variables.

Class Level Information		
Class	**Value**	**Design Variables**
SAV	**0**	0
	1	1

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	**Intercept Only**	**Intercept and Covariates**
AIC	9670.535	8331.888
SC	9677.447	8435.567

-2 Log L	9668.535	8301.888

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	1366.6475	14	<.0001
Score	1215.7907	14	<.0001
Wald	989.2812	14	<.0001

Type 3 Analysis of Effects			
Effect	DF	Wald Chi-Square	Pr > ChiSq
DDA	1	154.1268	<.0001
DDABAL	1	95.4753	<.0001
PHONE	1	27.8008	<.0001
TELLER	1	39.9691	<.0001
SAV	1	83.3431	<.0001
SAVBAL	1	55.1355	<.0001
ATMAMT	1	22.6117	<.0001
CD	1	53.5454	<.0001
INV	1	15.9700	<.0001
IRA	1	24.3749	<.0001
CDBAL	1	13.7524	0.0002
MM	1	75.7409	<.0001
MTG	1	7.5748	0.0059
CC	1	29.7708	<.0001

Analysis of Maximum Likelihood Estimates						
Parameter		DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept		1	-0.8416	0.0753	124.9823	<.0001
DDA		1	-0.9412	0.0758	154.1268	<.0001
DDABAL		1	0.000067	6.87E-6	95.4753	<.0001
PHONE		1	-0.1597	0.0303	27.8008	<.0001
TELLER		1	0.0775	0.0123	39.9691	<.0001
SAV	1	1	0.5403	0.0592	83.3431	<.0001
SAVBAL		1	0.000030	3.977E-6	55.1355	<.0001
ATMAMT		1	0.000051	0.000011	22.6117	<.0001

CD		1	0.7314	0.1000	53.5454	<.0001
INV		1	0.6203	0.1552	15.9700	<.0001
IRA		1	0.5721	0.1159	24.3749	<.0001
CDBAL		1	0.000015	4.142E-6	13.7524	0.0002
MM		1	0.7297	0.0838	75.7409	<.0001
MTG		1	-0.3680	0.1337	7.5748	0.0059
CC		1	0.3026	0.0555	29.7708	<.0001

Association of Predicted Probabilities and Observed Responses			
Percent Concordant	76.6	Somers' D	0.534
Percent Discordant	23.2	Gamma	0.535
Percent Tied	0.2	Tau-a	0.245
Pairs	12634131	c	0.767

Parameter Estimates and Profile-Likelihood Confidence Intervals				
Parameter		Estimate	95% Confidence Limits	
Intercept		-0.8416	-0.9897	-0.6945
DDA		-0.9412	-1.0899	-0.7926
DDABAL		0.000067	0.000054	0.000081
PHONE		-0.1597	-0.2208	-0.1020
TELLER		0.0775	0.0535	0.1016
SAV	1	0.5403	0.4243	0.6564
SAVBAL		0.000030	0.000022	0.000038
ATMAMT		0.000051	0.000031	0.000072
CD		0.7314	0.5345	0.9263
INV		0.6203	0.3179	0.9270
IRA		0.5721	0.3456	0.8001
CDBAL		0.000015	7.745E-6	0.000024
MM		0.7297	0.5655	0.8943
MTG		-0.3680	-0.6324	-0.1079
CC		0.3026	0.1938	0.4112

Odds Ratio Estimates and Profile-Likelihood Confidence Intervals				
Effect	Unit	Estimate	95% Confidence Limits	
DDA	1.0000	0.390	0.336	0.453

DDABAL	1.0000	1.000	1.000	1.000
PHONE	1.0000	0.852	0.802	0.903
TELLER	1.0000	1.081	1.055	1.107
SAV 1 vs 0	1.0000	1.717	1.529	1.928
SAVBAL	1.0000	1.000	1.000	1.000
ATMAMT	1.0000	1.000	1.000	1.000
CD	1.0000	2.078	1.707	2.525
INV	1.0000	1.859	1.374	2.527
IRA	1.0000	1.772	1.413	2.226
CDBAL	1.0000	1.000	1.000	1.000
MM	1.0000	2.074	1.760	2.446
MTG	1.0000	0.692	0.531	0.898
CC	1.0000	1.353	1.214	1.509

Odds Ratios with 95% Profile-Likelihood Confidence Limits

Predicted Probabilities for INS=1 with 95% Confidence Limits
At DDABAL=2135 PHONE=0.398 TELLER=1.352 SAVBAL=3077 ATMAMT=1146 CD=0.122 INV=0.032 IRA=0.059 CDBAL=2505 MM=0.119 MTG=0.043 CC=0.479