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I am submitting the following abstract. It is from a presentation that I gave at the M2006 conference in Las Vegas last October (it was a 1-hour keynote presentation). If you are interested, I would be willing to present the same topic at the Credit Scoring & Credit Control X conference. This is a presentation not a paper.

TITLE:
Elliptical Predictors in Logistic Regression

ABSTRACT:
Many account-level predictors have nonnormal features such as skewness and heavy tails. Logistic regression does not involve distributional assumptions on the predictors. Nevertheless, predictor transformations that reduce nonlinear confounding and enhance local adaptivity make it easier to discover models that are both simple and powerful. The benefits of a more nearly elliptically contoured predictor space are demonstrated using credit bureau attributes to predict charge-off.