

Table 18.1: Summary of formulas in this lesson

Cost complexity pruning

$$\sum_{i=1}^{|T|} \sum_{x \in \mathcal{X}_i} (y_i - \hat{f}_{\lambda}(x))^2 + \alpha(|T|)$$

Classification error rate

$$E_J = 1 - \max_j \hat{f}_{j\lambda}$$

Gini index for one region

$$G_J = \sum_{j=1}^K \hat{f}_{j\lambda}(1 - \hat{f}_{j\lambda})$$

Cross-entropy for one region

$$D_J = - \sum_{j=1}^K \hat{f}_{j\lambda} \ln \hat{f}_{j\lambda}$$

To compute overall Gini index or cross-entropy, use a weighted average of their values.
The weights are the proportions of observations in each region.

Residual mean deviance for classification trees

$$\text{Residual mean deviance} = - \frac{\sum_{i=1}^n \sum_{j=1}^K \hat{f}_{ij\lambda} \ln \hat{f}_{ij\lambda}}{n - |T|}$$

Bagging: Build B trees using B bootstrap samples from the data, then use their average.

Out-of-bag validation: Use the observations outside the bootstrap sample to calculate error rate.

Random forests: Use bagging, but at each split only allow m predictors, with $m = \sqrt{p}$ split.Boosting: Gradually obtain prediction by building trees on residuals with d splits, doubling parameter λ , adding results to current prediction, and subtracting results from residuals.

Table 18.2: Summary of bias-variance tradeoff for various methods

Method	Bias	Variance	Remarks
Linear regression Increase k (number of parameters)	↓	↑	
K-NN Increase k	↑	↓	
k-fold CV Increase k	↑	↓	LOOCV has $k = n$. Test error is overestimated.
Ridge regression & lasso Increase λ (tuning parameter) Increase s (budget parameter)	↑ ↓	↓ ↑	Ridge regression does not select features. Lasso selects features.
Principal component regression (PCR) Increase number of components	↓	↑	Unsupervised
Partial least squares (PLS) Increase number of components	↓	↑	Supervised
PLS versus PCR			PLS has lower bias but higher variance.
Decision trees Higher $ T $	↓	↑	
Cost complexity pruning Higher α	↑	↓	
Bagging Random forests			Cannot overfit regardless of B . Lower m reduces correlation of trees.
Boosting			Can overfit if B is too high relative to tuning parameter λ .

Actuarial Study Manual

**Samuel A. Broverman, Samuel H. Cox
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