Figure 13: Zoomed histogram of claim Figure 14: QQ-plot of Claim Cost for cost for branch 1 with fitted logspline branch 1 with fitted logspline 4e-05 ogspline quantil 3e+05 Density 0e+00 0e+00 0 50000 100000 150000 0 100000 200000 300000 Claim Cost **Empirical quantiles** Figure 15: Zoomed histogram of claim Figure 16: QQ-plot of Claim Cost for cost for branch 2 with fitted logspline branch 2 with fitted logspline 1.2e-0 Density

