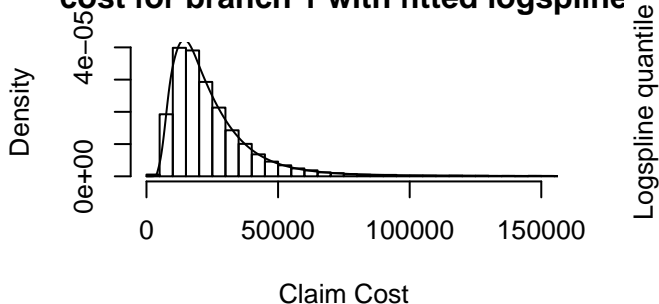
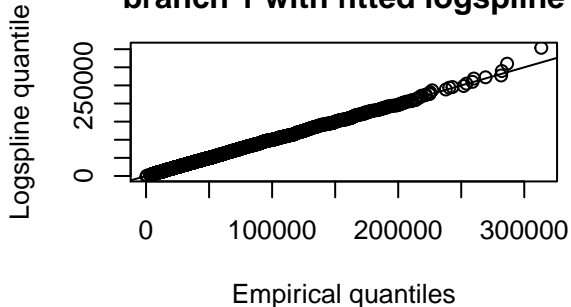


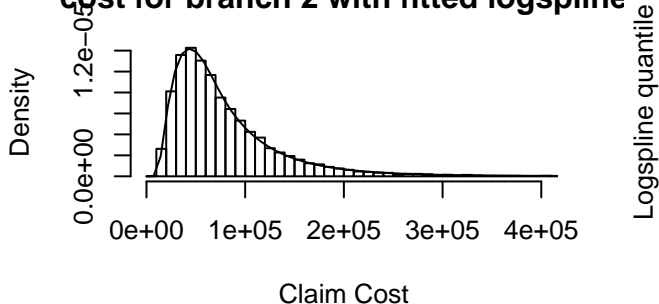
**Figure 13: Zoomed histogram of claim cost for branch 1 with fitted logspline**



**Figure 14: QQ-plot of Claim Cost for branch 1 with fitted logspline**



**Figure 15: Zoomed histogram of claim cost for branch 2 with fitted logspline**



**Figure 16: QQ-plot of Claim Cost for branch 2 with fitted logspline**

