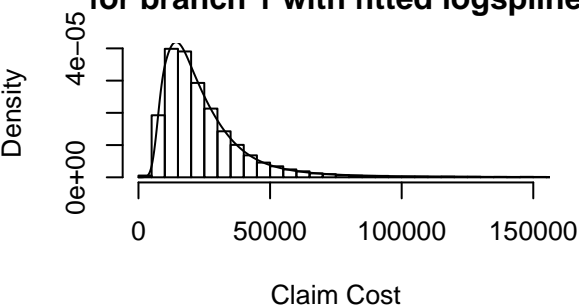
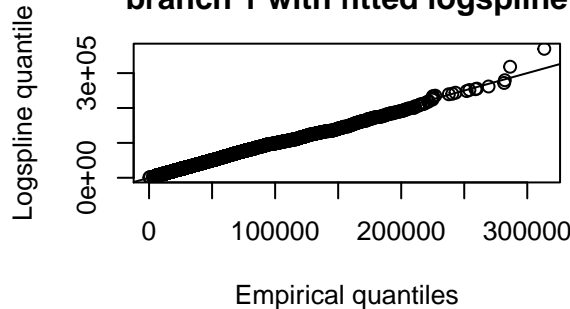


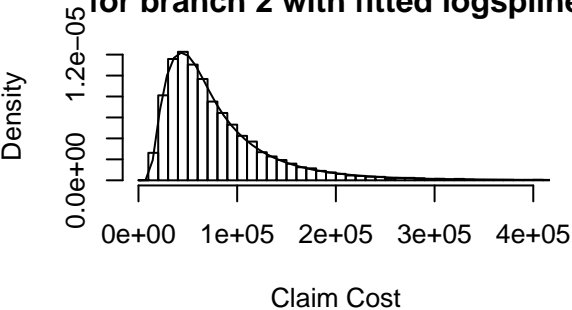
**Zoomed histogram of claim cost for branch 1 with fitted logspline**



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



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



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

