



Figure 3: Histograms of response variables in subsetted data: **(a)** claim frequency of property-related cases, **(b)** average claim size of property-related cases, **(c)** claim frequency of content-related cases and **(d)** average claim size of content-related cases. Histograms of claim frequency and average claim size have a bin size of 0.0005 and 250 Euros respectively.