

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.

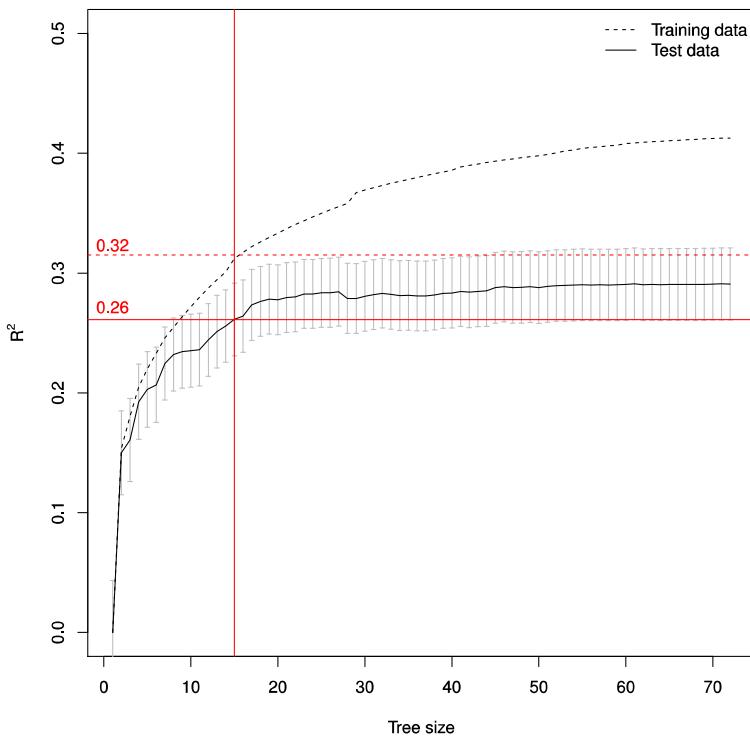


Figure 8: Performance of the Poisson tree for property claim frequency: the fraction of variance explained by the tree as a function of tree size, based on training data (black dashed line) and validation data (black solid line). The error bars represent one standard deviation of uncertainty. To determine the optimal size of the tree (indicated by the vertical red line), the smallest tree is taken such that the explained variance is within one standard deviation of the maximum explained variance of the cross-validation trees, i.e., the intersection of the black solid line and red horizontal line.