

Figure 1: Yearly and monthly distribution of the number of claims: (a) The yearly distribution of precipitation-related (white) and non-precipitation-related claims (grey), for the years 2007-2013. The number of claims related to claims with unknown damage cause are depicted by the black bars. The values of the year 2013 (denoted with an asterisk) are estimated, because no data was available for the months November and December. (b) The monthly distribution of precipitation-related claims for the years 2007–2012, per cause class. The year 2013 is excluded because data was not available for the entire year.

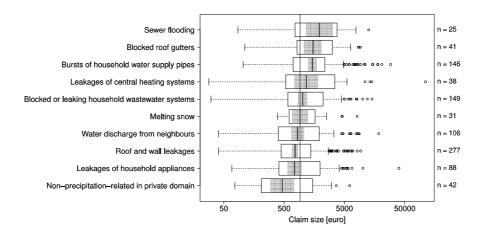


Figure 2: Distribution of claim sizes associated with various failure mechanisms. Claim size is the sum of property and content damage. Only risk addresses are included for which both property and content insurance were available. Results are only shown for failure mechanisms with at least 20 claim records. The grey rectangles display the 95 %-confidence interval around the median. If the grey rectangles of two boxplots do not overlap, there is a strong indication that the median are statistically different.