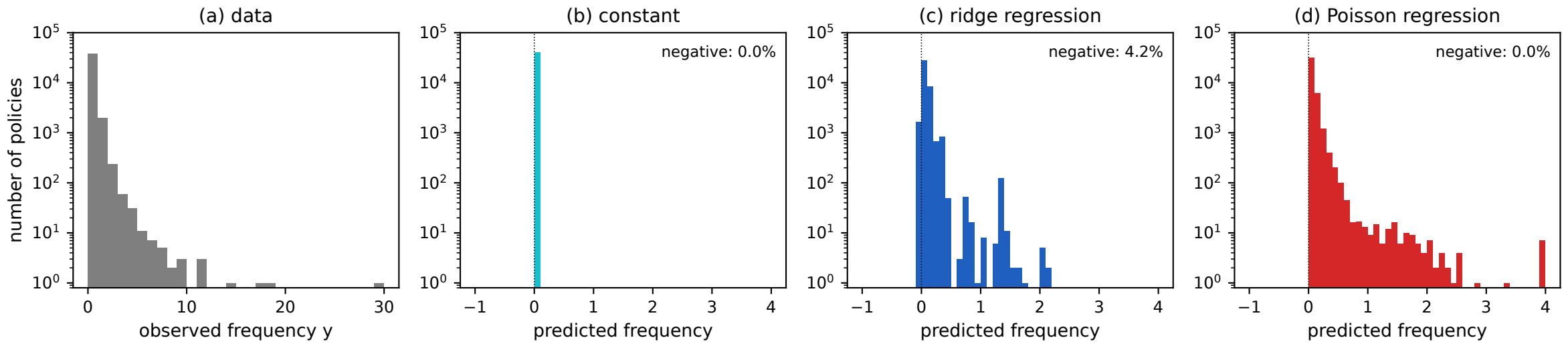

(a) data
(b) constant
(c) ridge regression
(d) Poisson regression
number of policies
observed frequency y
predicted frequency
negative: 0.0%
negative: 4.2%
negative: 0.0%