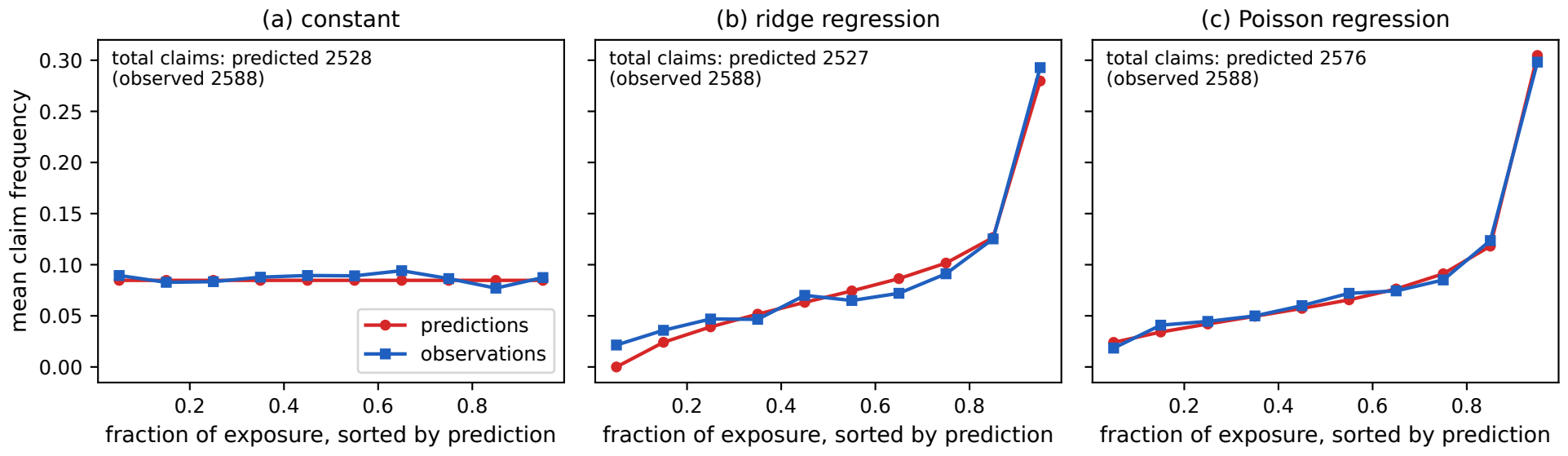

(a) constant
(b) ridge regression
(c) Poisson regression
total claims: predicted 2528
(observed 2588)
total claims: predicted 2527
(observed 2588)
total claims: predicted 2576
(observed 2588)
mean claim frequency
0.00
0.05
0.10
0.15
0.20
0.25
0.30
predictions
observations
0.2
0.4
0.6
0.8
fraction of exposure, sorted by prediction