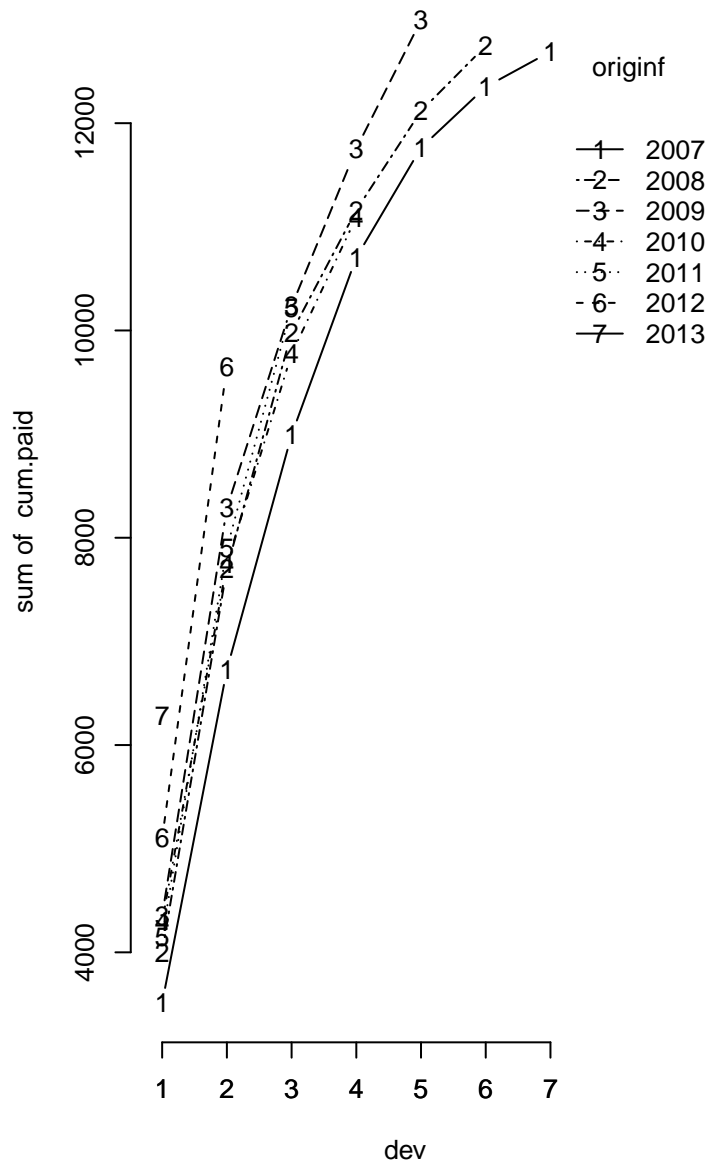
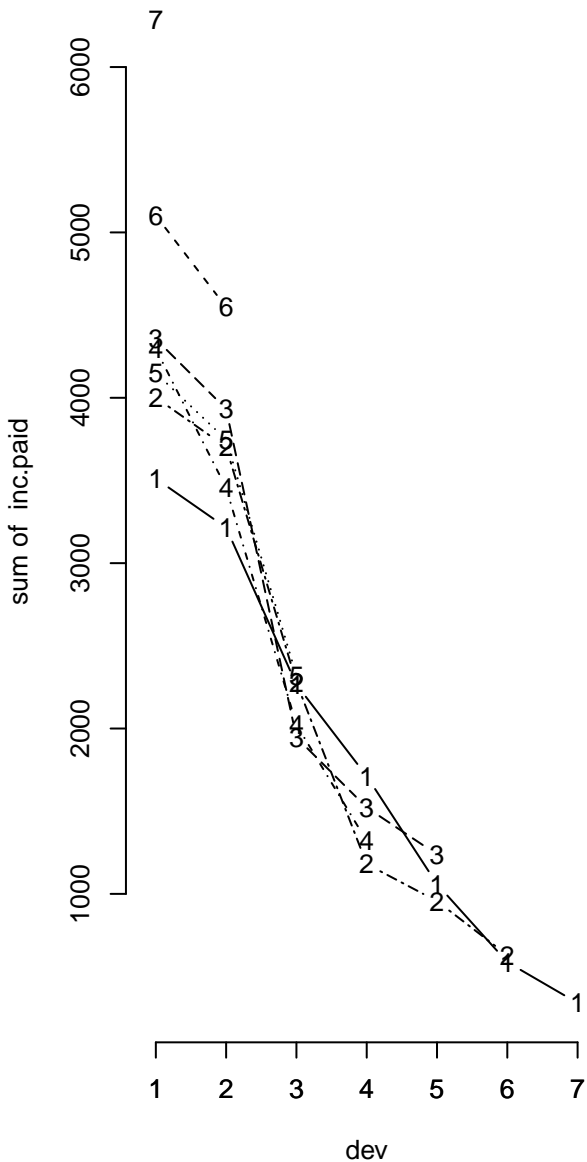
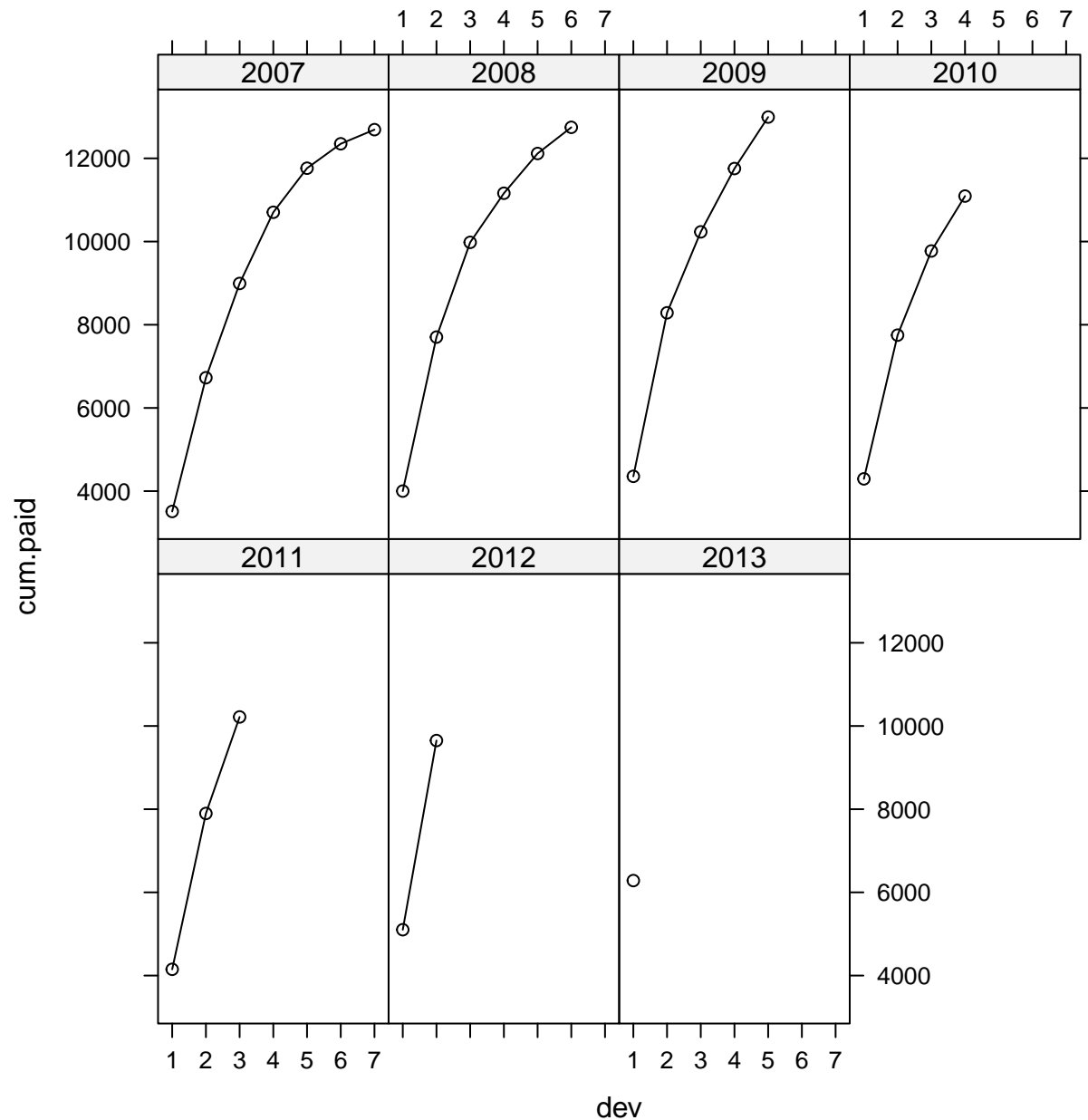


# Incremental and cumulative claims development

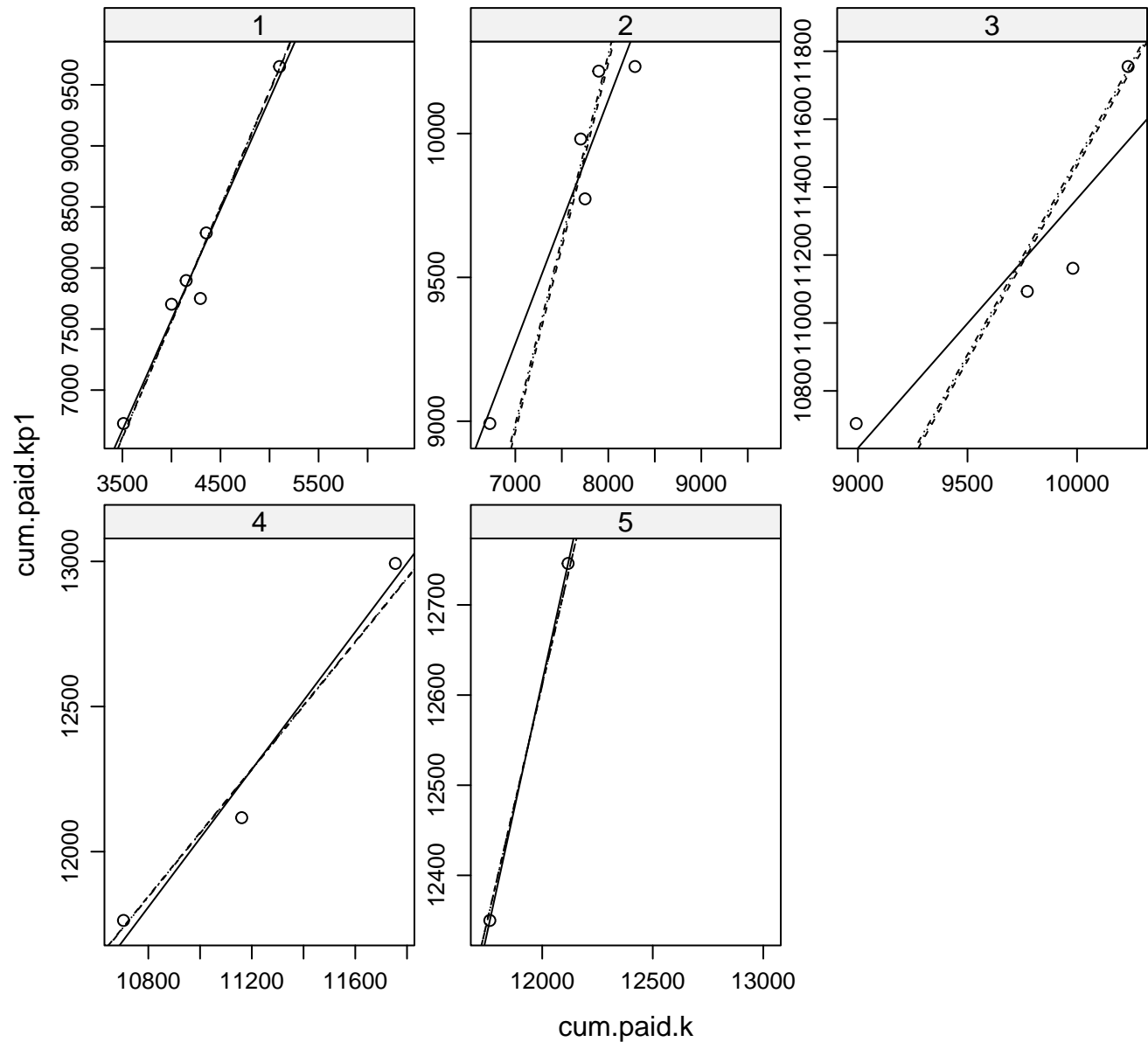


# Cumulative claims development

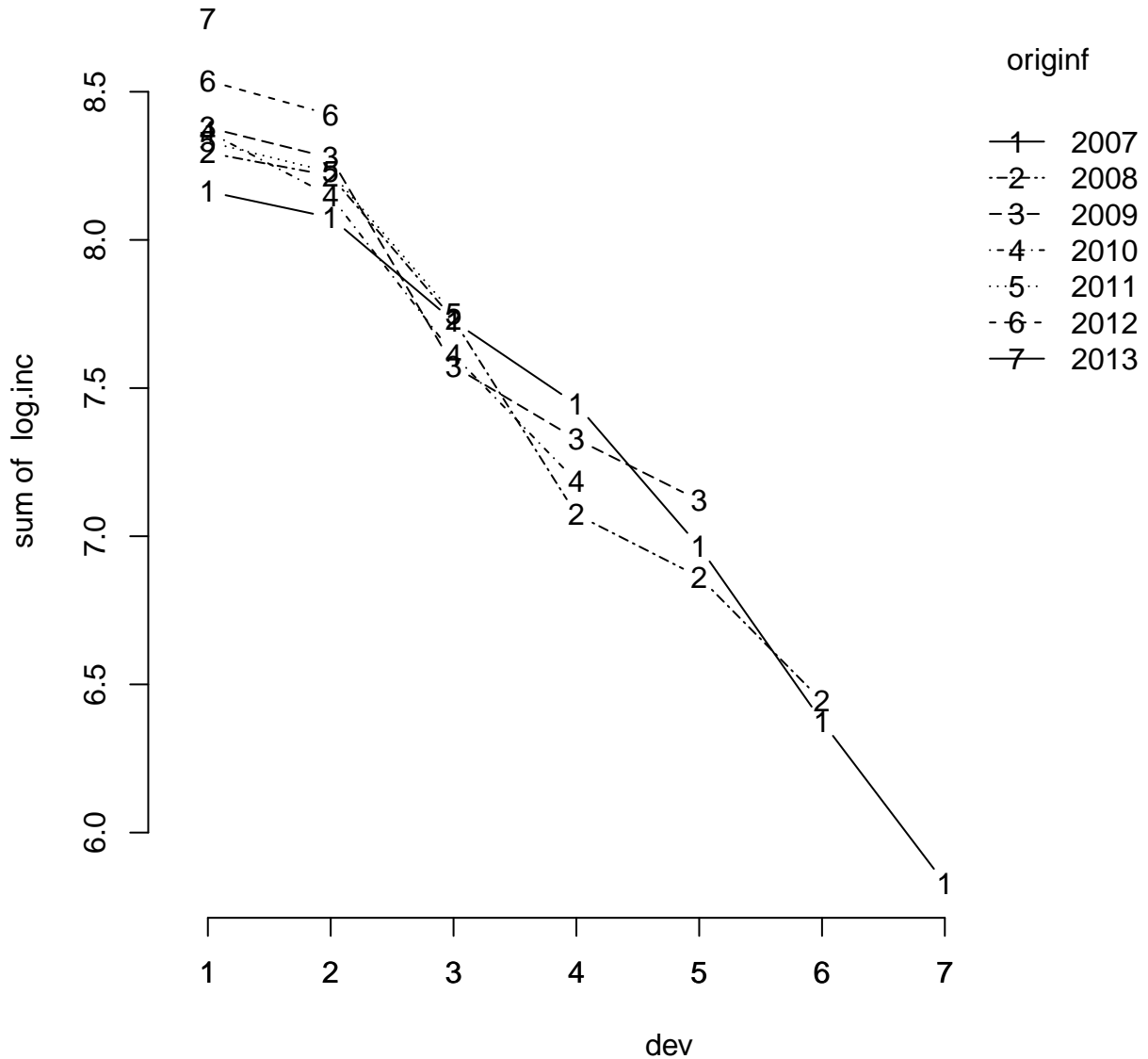


# Age-to-age developments

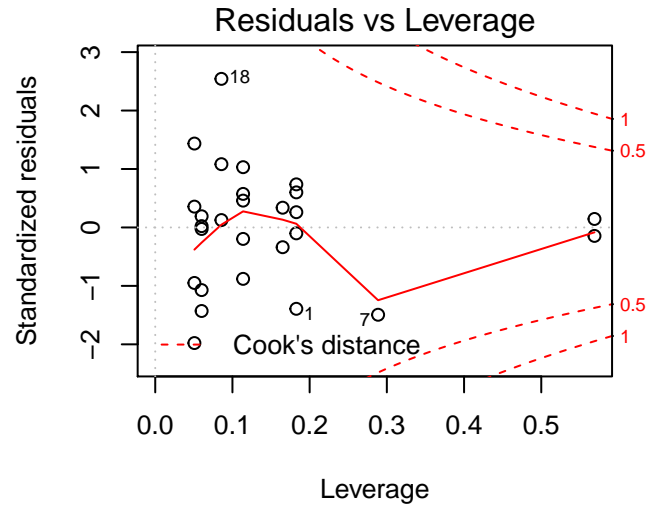
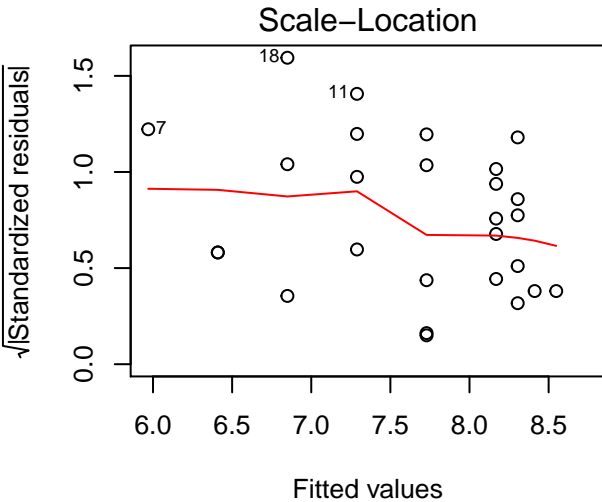
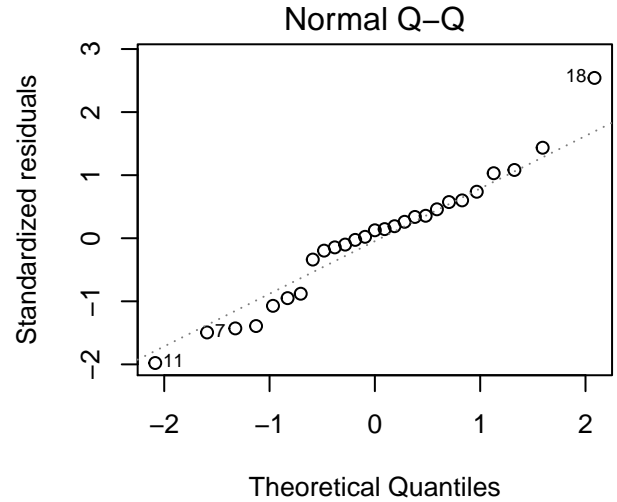
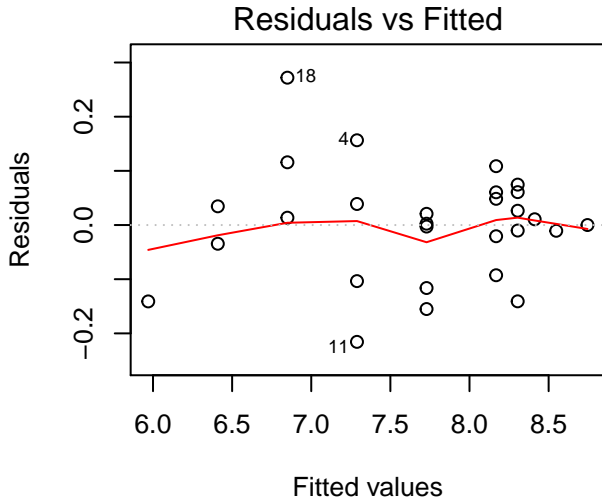
—  $\text{lm}(y \sim x)$       .....  $\text{lm}(y \sim 0 + x, w=1/x)$   
- - -  $\text{lm}(y \sim 0 + x)$       - - -  $\text{lm}(y \sim 0 + x, w=1/x^2)$



## Incremental log claims development

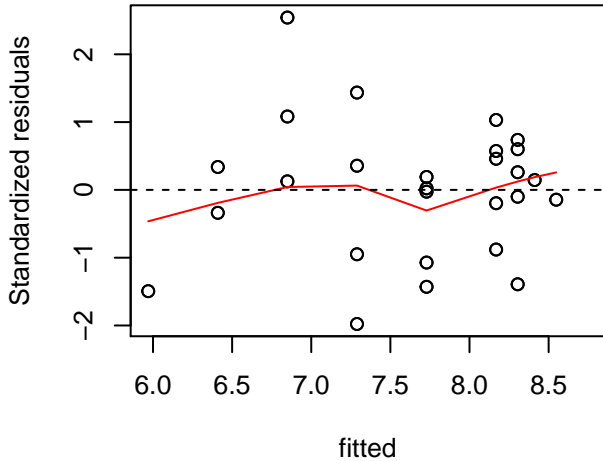


$$\text{lm}(\log.\text{inc} \sim a6 + a7 + d1 + d27)$$

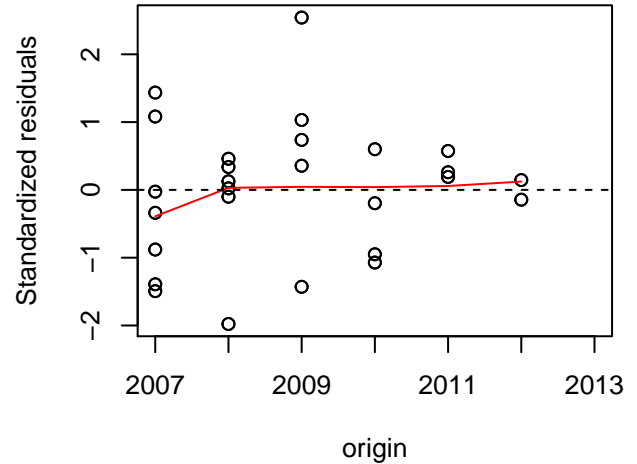


$$\log.\text{inc} \sim a6 + a7 + d1 + d27$$

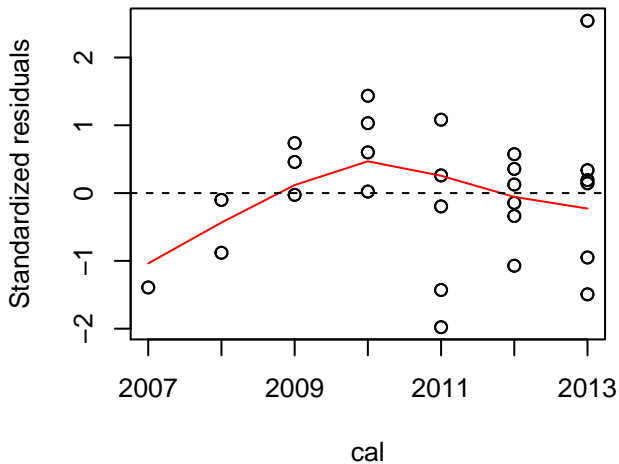
**Residuals vs fitted**



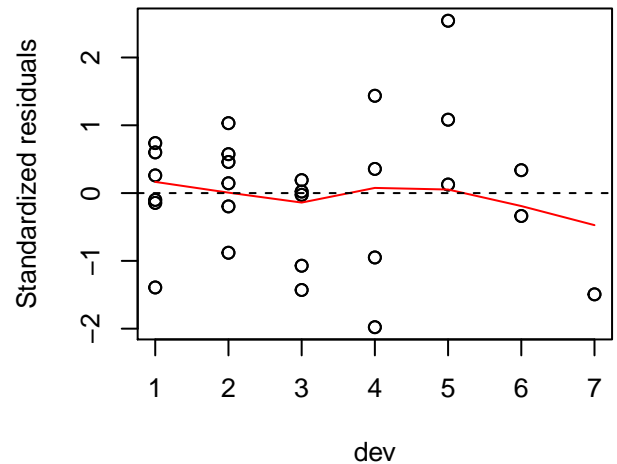
**Residuals vs origin**



**Residuals vs cal**

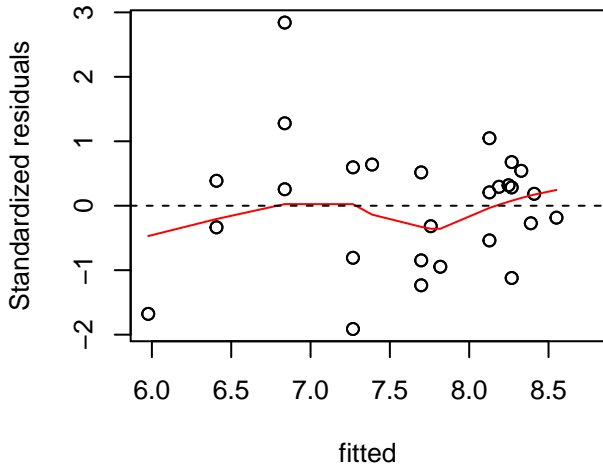


**Residuals vs dev**

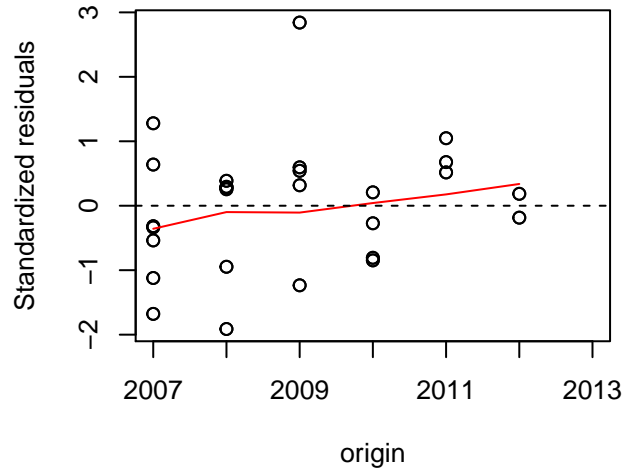


$$\log.\text{inc} \sim a6 + a7 + d1 + d27 + p34$$

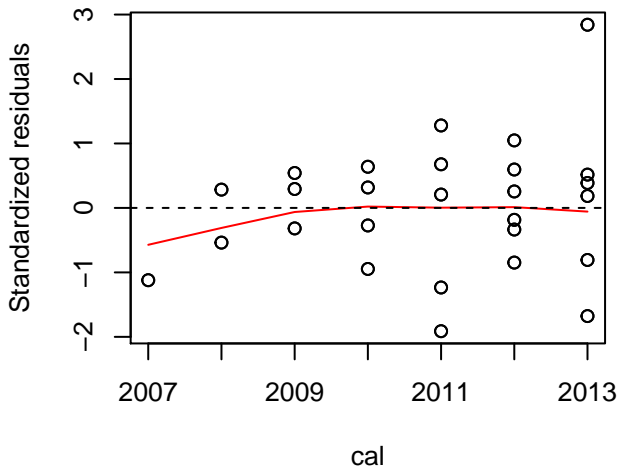
**Residuals vs fitted**



**Residuals vs origin**



**Residuals vs cal**



**Residuals vs dev**

