

2014 SCOR's loss development triangles and reserves

Triangle analysis has to be done together with the reading of the corresponding narrative.

Worldwide credit & surety all natures

Incurred loss development in loss ratios

Underwriting Year	Ultimate Premium (€m)	Development Year										Ultimate Loss Ratio	Ultimate Loss Ratio 2013 - as if 2014	Paid Loss Ratio	Case Reserves Ratio	IBNR Ratio
		1	2	3	4	5	6	7	8	9	10					
2005	77	0.1%	26.6%	38.2%	39.3%	42.7%	43.5%	44.4%	45.5%	47.7%	53.6%	55.4%	56.9%	49.2%	4.4%	1.8%
2006	82	0.1%	24.2%	35.9%	43.1%	45.9%	46.6%	48.5%	52.2%	65.4%		68.8%	65.8%	51.5%	13.9%	3.4%
2007	93	0.3%	24.6%	49.3%	59.1%	64.8%	71.1%	75.8%	89.5%			99.6%	97.0%	74.5%	15.0%	10.1%
2008	94	3.2%	40.8%	85.0%	95.8%	98.6%	103.4%	118.0%				120.7%	117.7%	104.0%	14.0%	2.7%
2009	126	0.0%	26.0%	41.9%	46.7%	48.8%	50.1%					52.7%	53.7%	44.9%	5.2%	2.5%
2010	189	0.1%	16.1%	35.9%	40.4%	41.1%						44.7%	48.4%	36.7%	4.4%	3.6%
2011	229	0.2%	24.4%	46.4%	48.9%							55.5%	59.0%	42.7%	6.3%	6.6%
2012	285	1.6%	28.5%	55.3%								67.1%	66.1%	44.5%	10.8%	11.8%
2013	199	2.3%	21.8%									60.2%	62.9%	11.2%	10.6%	38.4%
2014	278	1.5%										56.6%		0.2%	1.3%	55.1%

Paid loss development in loss ratios

Underwriting Year	Ultimate Premium (€m)	Development Year									
		1	2	3	4	5	6	7	8	9	10
2005	77	0.0%	6.1%	27.8%	34.8%	38.9%	40.3%	41.2%	41.6%	46.2%	49.2%
2006	82	0.1%	5.4%	26.6%	36.2%	40.1%	41.8%	42.7%	44.3%	51.5%	
2007	93	0.1%	6.9%	32.6%	52.4%	58.2%	62.3%	66.5%	74.5%		
2008	94	0.6%	11.6%	65.4%	85.8%	89.7%	93.6%	104.0%			
2009	126	0.0%	9.5%	31.6%	38.7%	41.5%	44.9%				
2010	189	0.0%	6.6%	26.4%	34.7%	36.7%					
2011	229	0.0%	8.5%	34.7%	42.7%						
2012	285	2.6%	12.3%	44.5%							
2013	199	0.3%	11.2%								
2014	278	0.2%									

Worldwide motor proportional

Incurred loss development in loss ratios

Underwriting Year	Ultimate Premium (€m)	Development Year										Ultimate Loss Ratio	Ultimate Loss Ratio 2013 - as if 2014	Paid Loss Ratio	Case Reserves Ratio	IBNR Ratio
		1	2	3	4	5	6	7	8	9	10					
2005	192	1.8%	55.6%	65.6%	66.9%	66.1%	65.9%	65.5%	65.0%	65.0%	64.8%	65.6%	65.9%	60.8%	4.0%	0.8%
2006	213	1.8%	60.2%	71.9%	72.7%	72.0%	71.6%	71.2%	70.8%	70.5%		71.8%	72.7%	65.8%	4.7%	1.4%
2007	222	3.4%	56.3%	72.7%	74.3%	74.3%	74.3%	74.6%	74.1%			75.5%	76.5%	69.1%	4.9%	1.5%
2008	234	4.4%	56.9%	74.2%	77.5%	78.3%	78.5%	78.0%				79.4%	80.4%	74.1%	3.9%	1.4%
2009	244	6.7%	65.3%	81.4%	87.4%	88.4%	88.1%					89.5%	90.1%	81.4%	6.7%	1.4%
2010	314	7.1%	53.1%	78.4%	83.9%	85.4%						87.4%	85.8%	77.1%	8.3%	2.0%
2011	312	8.3%	56.8%	73.7%	78.6%							82.7%	81.6%	68.3%	10.3%	4.0%
2012	283	7.2%	57.4%	67.7%								73.7%	74.2%	54.9%	12.7%	6.0%
2013	272	6.0%	53.4%									71.8%	73.8%	34.5%	18.9%	18.4%
2014	291	5.1%										74.1%		2.3%	2.8%	69.0%

Paid loss development in loss ratios

Underwriting Year	Ultimate Premium (€m)	Development Year									
		1	2	3	4	5	6	7	8	9	10
2005	192	0.4%	33.0%	50.8%	55.7%	57.2%	58.6%	59.5%	60.1%	60.5%	60.8%
2006	213	0.7%	37.3%	56.1%	60.5%	62.6%	64.0%	64.8%	65.4%	65.8%	
2007	222	1.8%	36.0%	58.3%	63.5%	65.8%	67.6%	68.6%	69.1%		
2008	234	1.5%	37.9%	60.9%	67.8%	71.2%	73.2%	74.1%			
2009	244	2.9%	41.6%	65.3%	75.1%	79.5%	81.4%				
2010	314	3.4%	34.4%	63.5%	72.4%	77.1%					
2011	312	3.5%	36.5%	58.9%	68.3%						
2012	283	3.4%	37.1%	54.9%							
2013	272	2.6%	34.5%								
2014	291	2.3%									

