



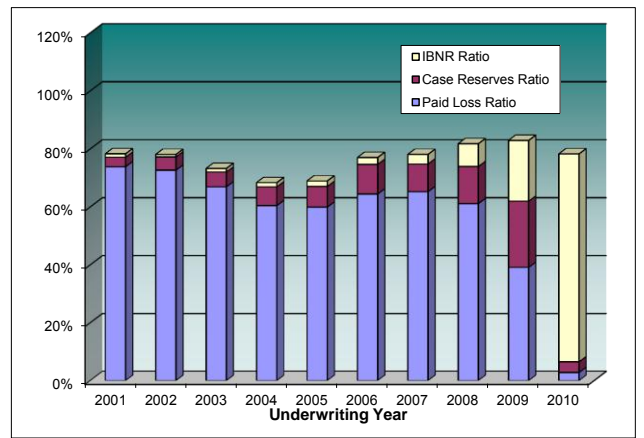
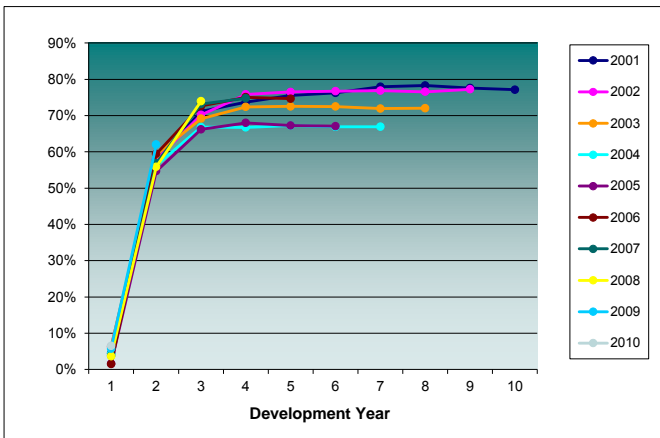
SCOR's loss development triangles and reserves as of December 2010

* All disclosed triangles include large losses which details are given page 15.

Worldwide motor proportional

Incurred loss development in loss ratios

UW Year	Ultimate Premium (€m)	Development Year										Ultimate Loss Ratio	Ultimate Loss Ratio 2009 - as if 2010	Paid Loss Ratio	Case Reserves Ratio	IBNR Ratio
		1	2	3	4	5	6	7	8	9	10					
2001	336	4.5%	57.7%	71.2%	73.7%	75.6%	76.2%	78.0%	78.2%	77.6%	77.1%	78.3%	78.5%	73.8%	3.3%	1.2%
2002	361	6.3%	57.9%	70.2%	75.9%	76.5%	76.7%	76.9%	76.5%	77.2%		78.1%	77.7%	72.7%	4.6%	0.8%
2003	340	6.2%	59.2%	69.2%	72.4%	72.5%	72.5%	71.9%	72.0%			73.2%	73.3%	66.9%	5.1%	1.2%
2004	260	4.3%	56.2%	66.8%	66.7%	67.2%	66.9%	66.9%				68.3%	68.6%	60.5%	6.5%	1.4%
2005	208	1.6%	54.7%	66.2%	68.0%	67.3%	67.1%					68.9%	70.0%	59.9%	7.1%	1.9%
2006	242	1.5%	59.4%	72.6%	75.1%	74.7%						77.0%	78.3%	64.4%	10.2%	2.4%
2007	256	3.8%	56.8%	73.2%	74.8%							78.1%	80.1%	65.2%	9.6%	3.3%
2008	251	3.6%	55.8%	73.9%								81.8%	78.4%	61.1%	12.8%	7.8%
2009	248	5.7%	62.0%									82.9%	77.5%	39.1%	22.9%	20.9%
2010	275	6.5%										78.3%		2.8%	3.7%	71.8%



Paid loss development in loss ratios

UW Year	Ultimate Premium (€m)	Development Year									
		1	2	3	4	5	6	7	8	9	10
2001	336	2.7%	36.3%	56.9%	62.2%	65.5%	68.5%	70.5%	72.3%	73.2%	73.8%
2002	361	3.7%	35.4%	55.0%	62.4%	65.3%	68.7%	70.6%	71.7%	72.7%	
2003	340	3.8%	36.9%	53.5%	58.4%	62.1%	64.2%	65.6%	66.9%		
2004	260	2.5%	34.3%	50.9%	54.7%	57.1%	58.9%	60.5%			
2005	208	0.4%	32.4%	51.4%	56.8%	58.6%	59.9%				
2006	242	0.6%	36.7%	56.6%	62.2%	64.4%					
2007	256	1.7%	37.0%	59.9%	65.2%						
2008	251	1.2%	37.1%	61.1%							
2009	248	2.3%	39.1%								
2010	275	2.8%									