

## **2022 SCOR's loss development triangles and reserves**

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

**Worldwide engineering all natures**

## **Incurred loss development in loss ratios**

<b>Ultimate Loss Ratio</b>	<b>Ultimate Loss Ratio 2021 - as if 2022</b>
71,3%	72,1%
72,8%	79,7%
78,6%	79,1%
81,1%	78,6%
84,0%	80,2%
96,7%	90,6%
76,5%	76,1%
71,6%	67,9%
68,8%	65,7%
68,1%	

Paid Loss Ratio	Case Reserves Ratio	IBNR Ratio
56,2%	12,1%	3,0%
56,6%	13,7%	2,5%
58,4%	13,2%	7,0%
53,7%	17,8%	9,6%
46,9%	21,8%	15,3%
46,1%	20,3%	30,3%
20,6%	16,4%	39,5%
10,9%	15,9%	44,9%
3,5%	10,7%	54,5%
0,1%	1,3%	66,7%

## Paid loss development in loss ratios

## **Worldwide Property fire all natures including Nat Cat**

## **Incurred loss development in loss ratios**

## Paid loss development in loss ratios

## **Worldwide Casualty proportional - including PA, WC, IDI and Medical Malpractice**

## **Incurred loss development in loss ratios**

<b>Ultimate Loss Ratio</b>	<b>Ultimate Loss Ratio 2021 - as if 2022</b>
75,5%	75,0%
75,0%	74,5%
73,8%	72,7%
76,4%	75,2%
75,6%	75,2%
62,8%	60,8%
64,5%	62,7%
72,3%	70,3%
77,9%	68,3%
78,6%	66,9%
77,6%	69,0%
68,1%	67,0%
65,8%	65,0%
64,4%	62,4%
61,6%	

Paid Loss Ratio	Case Reserves Ratio	IBNR Ratio
69,4%	6,2%	-0,1%
67,3%	7,9%	-0,2%
69,0%	4,7%	0,1%
63,2%	13,1%	0,0%
65,7%	8,8%	1,2%
49,8%	11,1%	2,0%
48,3%	11,9%	4,2%
46,4%	13,2%	12,8%
40,4%	16,0%	21,6%
37,2%	16,6%	24,9%
27,8%	16,4%	33,5%
15,3%	11,0%	41,8%
5,4%	6,8%	53,5%
1,9%	6,9%	55,6%
1,3%	2,5%	57,9%

## Paid loss development in loss ratios

**Worldwide Casualty non proportional and facultative - including PA, WC, IDI and Medical Malpractice**

## **Incurred loss development in loss ratios**

<b>Ultimate Loss Ratio</b>	<b>Ultimate Loss Ratio 2021 - as if 2022</b>
56,4%	56,3%
60,7%	60,6%
76,2%	73,9%
62,4%	62,4%
90,6%	94,3%
48,6%	52,4%
74,6%	73,6%
83,6%	69,2%
110,4%	97,0%
84,2%	79,9%
93,3%	84,0%
83,8%	81,9%
84,0%	78,7%
76,9%	72,8%
76,3%	

Paid Loss Ratio	Case Reserves Ratio	IBNR Ratio
28,7%	22,1%	5,6%
41,6%	11,9%	7,1%
54,7%	13,7%	7,7%
39,2%	14,7%	8,5%
62,1%	19,3%	9,2%
29,0%	11,0%	8,5%
41,1%	14,8%	18,7%
33,4%	21,1%	29,1%
47,9%	35,4%	27,1%
30,5%	21,8%	31,9%
21,0%	29,7%	42,7%
13,9%	15,8%	54,1%
7,4%	17,5%	59,0%
1,3%	14,0%	61,7%
0,2%	1,9%	74,2%

## Paid loss development in loss ratios

## **Worldwide marine, transport , aviation all natures**

## Incurred loss development in loss ratios

## Paid loss development in loss ratios

**Worldwide credit & surety all natures**

## **Incurred loss development in loss ratios**

## Paid loss development in loss ratios

## **Worldwide motor non proportional and facultative**

## **Incurred loss development in loss ratios**

<b>Ultimate Loss Ratio</b>	<b>Ultimate Loss Ratio 2021 - as if 2022</b>
97,5%	93,8%
79,2%	78,6%
71,5%	69,8%
76,0%	72,3%
70,1%	71,8%
80,2%	84,1%
101,0%	93,3%
86,5%	92,7%
96,5%	102,8%
104,0%	100,2%
85,6%	87,4%
101,6%	96,1%
89,0%	73,0%
91,0%	83,9%
88,5%	

Paid Loss Ratio	Case Reserves Ratio	IBNR Ratio
60,8%	27,6%	9,2%
48,2%	21,9%	9,1%
39,2%	23,3%	9,1%
36,3%	29,2%	10,5%
35,9%	27,6%	6,6%
44,4%	27,9%	8,0%
47,0%	39,6%	14,3%
32,3%	38,1%	16,1%
28,1%	49,1%	19,3%
25,1%	58,2%	20,7%
18,0%	44,8%	22,8%
16,1%	49,9%	35,7%
8,5%	45,9%	34,6%
10,2%	35,0%	45,8%
0,4%	24,2%	63,9%

## Paid loss development in loss ratios

## **Worldwide motor proportional**

## **Incurred loss development in loss ratios**

## Paid loss development in loss ratios

# Total

## **Incurred loss development in loss ratios**

Ultimate Loss Ratio	Ultimate Loss Ratio 2021 - as if 2022
62,1%	62,7%
60,9%	61,4%
61,0%	60,7%
68,4%	66,9%
85,2%	83,5%
80,3%	77,0%
72,9%	72,1%
69,3%	64,3%
77,8%	82,1%
76,9%	

Paid Loss Ratio	Case Reserves Ratio	IBNR Ratio
56,3%	4,5%	1,3%
53,1%	5,7%	2,1%
51,2%	6,0%	3,9%
54,9%	8,2%	5,4%
67,6%	10,6%	7,0%
54,3%	13,9%	12,1%
44,2%	13,2%	15,5%
27,3%	21,3%	20,7%
20,0%	26,2%	31,6%
2,1%	13,8%	61,0%

## Paid loss development in loss ratios