

International - Excluding Hardy

Cumulative Net Incurred Claim and Allocated Claim Adjustment Expenses are presented in the following table.

As of December 31 (In millions, except reported claims data)	Calendar Year										As of December 31, 2018	
	2009 ⁽¹⁾	2010 ⁽¹⁾	2011 ⁽¹⁾	2012 ⁽¹⁾	2013 ⁽¹⁾	2014 ⁽¹⁾	2015 ⁽¹⁾	2016 ⁽¹⁾	2017 ⁽¹⁾	2018	IBNR	Cumulative Number of Claims
Accident Year												
2009	\$ 254	\$ 251	\$ 253	\$ 253	\$ 239	\$ 236	\$ 226	\$ 218	\$ 216	\$ 219	\$ 8	20,257
2010		232	229	223	217	208	201	195	188	184	8	21,949
2011			265	266	258	239	227	221	219	216	9	24,585
2012				266	273	258	251	251	244	236	20	24,975
2013					287	289	281	261	257	250	25	23,909
2014						275	290	290	279	271	38	24,874
2015							289	305	304	286	51	23,239
2016								284	302	289	79	17,557
2017									300	363	134	17,865
2018										369	174	16,565
Total										<u>\$ 2,683</u>	<u>\$ 546</u>	

Cumulative Net Paid Claims and Allocated Claim Adjustment Expenses are presented in the following table.

As of December 31 (In millions)	Calendar Year										Total
	2009 ⁽¹⁾	2010 ⁽¹⁾	2011 ⁽¹⁾	2012 ⁽¹⁾	2013 ⁽¹⁾	2014 ⁽¹⁾	2015 ⁽¹⁾	2016 ⁽¹⁾	2017 ⁽¹⁾	2018	
Accident Year											
2009	\$ 39	\$ 92	\$ 122	\$ 137	\$ 153	\$ 162	\$ 174	\$ 185	\$ 190	\$ 198	
2010		48	96	119	133	146	156	164	167	169	
2011			44	114	135	149	162	174	181	185	
2012				43	112	144	164	180	191	201	
2013					49	112	138	155	169	179	
2014						51	120	148	165	182	
2015							55	131	161	181	
2016								66	131	157	
2017									64	145	
2018										90	
											Total
											\$ 1,687
Net liability for unpaid claim and allocated claim adjustment expenses for the accident years presented										\$ 996	
Net liability for unpaid claim and claim adjustment expenses for accident years prior to 2009										39	
Liability for unallocated claim adjustment expenses for accident years presented										24	
Total net liability for unpaid claim and claim adjustment expenses										<u>\$ 1,059</u>	

Net strengthening or (releases) of prior accident year reserves is presented in the following table.

For the years ended December 31	Calendar Year										Total ⁽²⁾									
(In millions)	2010 ⁽¹⁾		2011 ⁽¹⁾		2012 ⁽¹⁾		2013 ⁽¹⁾		2014 ⁽¹⁾			2015 ⁽¹⁾⁽²⁾		2016 ⁽¹⁾⁽²⁾		2017 ⁽¹⁾⁽²⁾		2018 ⁽²⁾		
Accident Year																				
2009	\$	(3)	\$	2	\$	—	\$	(14)	\$	(3)	\$	(10)	\$	(8)	\$	(2)	\$	3	\$	(35)
2010	(3)				(6)		(6)		(9)		(7)		(6)		(7)		(4)		(48)	
2011					1		(8)		(19)		(12)		(6)		(2)		(3)		(49)	
2012							7		(15)		(7)		—		(7)		(8)		(30)	
2013									2		(8)		(20)		(4)		(7)		(37)	
2014											15		—		(11)		(8)		(4)	
2015													16		(1)		(18)		(3)	
2016															18		(13)		5	
2017																	63		63	

(1) Data presented for these calendar years is required supplemental information, which is unaudited.

(2) The amounts included in the loss reserve development tables above are presented at the year-end 2018 foreign currency exchange rates for all periods presented to remove the effects of foreign currency exchange rate fluctuations between calendar years. The amounts included within the table on page 102 presenting the detail of the development recorded within the International segment include the impact of fluctuations in foreign currency exchange rates.