



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2014
OF THE CONDITION AND AFFAIRS OF THE

Zurich American Insurance Company and Affiliates

and its affiliated property and casualty insurers

NAIC Group Code 0212 NAIC Company Code 02127

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NAMES OF COMPANIES INCLUDED IN THIS STATEMENT

Name of Company	NAIC Company Code	State of Domicile
American Guarantee & Liability Insurance Company	26247	NY
American Zurich Insurance Company	40142	IL
Assurance Company of America	19305	NY
Colonial American Casualty and Surety Company	34347	MD
Empire Fire and Marine Insurance Company	21326	NE
Empire Indemnity Insurance Company	21334	OK
Fidelity and Deposit Company of Maryland	39306	MD
Maryland Casualty Company	19356	MD
Northern Insurance Company of New York	19372	NY
Steadfast Insurance Company	26387	DE
Universal Underwriters Insurance Company	41181	IL
Universal Underwriters of Texas Insurance Company	40843	IL
Zurich American Insurance Company	16535	NY
Zurich American Insurance Company of Illinois	27855	IL

- a. Is this an original filing? Yes [X] No []
- b. If no,
1. State the amendment number.....
 2. Date filed
 3. Number of pages attached.....

NOTE: This annual statement contains combined data for the property and casualty insurance companies listed above, compiled in accordance with the NAIC instructions for the completion of annual statements.

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	19,205,281,346		19,205,281,346	20,265,103,809
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	1,877,016,612	8,188,000	1,868,828,612	1,075,693,355
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$34,802,207 , Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$719,290,291 , Schedule DA)	754,092,498		754,092,498	297,124,671
6. Contract loans (including \$0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	2,602,865,604		2,602,865,604	2,506,369,807
9. Receivable for securities	20,589,694	255,039	20,334,654	123,767,865
10. Securities lending reinvested collateral assets (Schedule DL)	186,965,941		186,965,941	280,067,918
11. Aggregate write-ins for invested assets	140,606,132		140,606,132	142,420,097
12. Subtotals, cash and invested assets (Lines 1 to 11)	24,787,417,827	8,443,039	24,778,974,787	24,690,547,522
13. Title plants less \$0 charged off (for Title insurers				
only)				
14. Investment income due and accrued	125,668,266	79,986	125,588,279	122,590,931
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,480,291,829	192,435,079	1,287,856,750	1,353,472,244
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$255,411,317				
earned but unbilled premiums)	1,511,487,033	34,372,480	1,477,114,553	1,480,949,044
15.3 Accrued retrospective premiums	213,168,173	8,852,380	204,315,792	209,021,650
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	526,214,349		526,214,349	496,886,254
16.2 Funds held by or deposited with reinsured companies	2,357,701		2,357,701	2,383,155
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	989,447,457	47,415,154	942,032,303	945,170,842
19. Guaranty funds receivable or on deposit	12,510,422		12,510,422	13,305,403
20. Electronic data processing equipment and software	164,686,748	164,686,749		
21. Furniture and equipment, including health care delivery assets				
(\$0)	36,532,800	36,532,800		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	50,523,585	4,342,965	46,180,619	
24. Health care (\$0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	643,166,015	91,939,925	551,226,091	537,958,296
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	30,543,472,204	589,100,557	29,954,371,647	29,852,285,339
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	30,543,472,204	589,100,557	29,954,371,647	29,852,285,339
DETAILS OF WRITE-INS				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	140,606,132		140,606,132	142,420,097
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	643,166,015	91,939,925	551,226,091	537,958,296

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	10,860,100,253	10,820,440,726
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	50,532,396	64,839,448
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	3,062,664,774	3,073,671,601
4. Commissions payable, contingent commissions and other similar charges	79,627,248	68,132,284
5. Other expenses (excluding taxes, licenses and fees)	504,752,767	478,199,817
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	190,031,107	256,766,437
7.1 Current federal and foreign income taxes (including \$26,400,677 on realized capital gains (losses))	126,226,650	302,819,612
7.2 Net deferred tax liability		
8. Borrowed money \$0 and interest thereon \$0		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$1,300,427,055 and including warranty reserves of \$165,602,493 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	4,502,895,028	4,321,146,577
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	5,625,523	6,507,435
12. Ceded reinsurance premiums payable (net of ceding commissions)	746,229,662	813,450,573
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	189,165,035	183,374,635
14. Amounts withheld or retained by company for account of others	234,393,151	231,986,864
15. Remittances and items not allocated	123,759,621	111,710,550
16. Provision for reinsurance (including \$769,196 certified) (Schedule F, Part 8)	59,189,897	43,942,761
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		24,890,164
20. Derivatives		
21. Payable for securities	43,413,526	897,625
22. Payable for securities lending	186,965,941	280,067,918
23. Liability for amounts held under uninsured plans		
24. Capital notes \$0 and interest thereon \$0		
25. Aggregate write-ins for liabilities	973,390,204	971,021,973
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	21,938,962,780	22,053,867,000
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	21,938,962,780	22,053,867,000
29. Aggregate write-ins for special surplus funds	57,824,000	34,865,000
30. Common capital stock	5,000,000	5,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	4,394,131,321	4,394,131,321
35. Unassigned funds (surplus)	3,558,453,546	3,364,422,018
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$0)		
36.2 .....0 shares preferred (value included in Line 31 \$0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	8,015,408,866	7,798,418,339
38. TOTALS (Page 2, Line 28, Col. 3)	29,954,371,647	29,852,285,339
DETAILS OF WRITE-INS		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	973,390,204	971,021,973
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	57,824,000	34,865,000
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	4,589,996,585	4,584,246,465
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	2,792,130,826	2,667,212,782
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	787,611,825	752,366,686
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	911,351,534	806,138,286
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	4,491,094,185	4,225,717,755
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	98,902,400	358,528,710
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	637,208,669	649,159,670
10. Net realized capital gains or (losses) less capital gains tax of \$26,400,677 (Exhibit of Capital Gains (Losses)).....	139,011,748	72,139,819
11. Net investment gain (loss) (Lines 9 + 10).....	776,220,417	721,299,489
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$10,599,767).....	(10,599,767)	1,310,409
13. Finance and service charges not included in premiums.....	1,234,431	4,835,689
14. Aggregate write-ins for miscellaneous income.....	(1,098,319)	(13,138,664)
15. Total other income (Lines 12 through 14).....	(10,463,655)	(6,992,566)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	864,659,162	1,072,835,633
17. Dividends to policyholders.....	5,835,810	5,376,325
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	858,823,352	1,067,459,308
19. Federal and foreign income taxes incurred.....	(153,303,713)	338,341,603
20. Net income (Line 18 minus Line 19)(to Line 22).....	1,012,127,065	729,117,705
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	7,798,418,339	7,642,260,323
22. Net income (from Line 20).....	1,012,127,065	729,117,705
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$20,646,027.....	37,480,027	151,701,502
25. Change in net unrealized foreign exchange capital gain (loss).....	(23,308,059)	(1,109,815)
26. Change in net deferred income tax.....	(174,519,651)	44,766,868
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	166,219,358	106,914,731
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(15,247,135)	22,706,453
29. Change in surplus notes.....		(430,000,000)
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....	(767,000,000)	(361,000,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	(18,761,078)	(106,939,427)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	216,990,527	156,158,017
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	8,015,408,866	7,798,418,339
DETAILS OF WRITE-INS		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	(1,098,319)	(13,138,664)
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	(18,761,078)	(106,939,427)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	4,779,786,875	5,208,756,939
2. Net investment income	712,110,342	748,882,403
3. Miscellaneous income	(10,438,201)	(5,694,279)
4. Total (Lines 1 through 3)	5,481,459,017	5,951,945,063
5. Benefit and loss related payments	2,805,775,893	3,190,421,701
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	1,740,053,862	1,701,251,057
8. Dividends paid to policyholders	6,717,722	5,882,241
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	49,689,926	99,255,151
10. Total (Lines 5 through 9)	4,602,237,403	4,996,810,150
11. Net cash from operations (Line 4 minus Line 10)	879,221,613	955,134,913
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	10,726,344,252	10,344,546,942
12.2 Stocks	1,598,000,217	1,006,305,876
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	469,672,107	285,501,626
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	13,215	5,514
12.7 Miscellaneous proceeds	158,082,820	12,969,650
12.8 Total investment proceeds (Lines 12.1 to 12.7)	12,952,112,611	11,649,329,608
13. Cost of investments acquired (long-term only):		
13.1 Bonds	9,720,711,870	10,547,297,233
13.2 Stocks	2,295,564,560	1,192,028,414
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	479,409,898	578,340,198
13.6 Miscellaneous applications	10,674,223	146,767,464
13.7 Total investments acquired (Lines 13.1 to 13.6)	12,506,360,550	12,464,433,310
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	445,752,060	(815,103,702)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		(430,000,000)
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	767,000,000	361,000,000
16.6 Other cash provided (applied)	(101,005,846)	(12,433,748)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(868,005,846)	(803,433,748)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	456,967,827	(663,402,537)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	297,124,671	960,527,208
19.2 End of period (Line 18 plus Line 19.1)	754,092,498	297,124,671

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	205,986,015	199,160,967	207,948,665	197,198,316
2.	Allied lines	439,999,583	194,646,871	220,548,356	414,098,098
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	(735,394)	18,060,751	5,333,782	11,991,575
5.	Commercial multiple peril	364,892,894	341,409,212	343,073,440	363,228,667
6.	Mortgage guaranty				
8.	Ocean marine	34,158,316	32,557,807	33,237,199	33,478,923
9.	Inland marine	219,403,658	218,416,083	234,866,417	202,953,324
10.	Financial guaranty				
11.1	Medical professional liability - occurrence	1,354,165	1,061,860	1,283,287	1,132,738
11.2	Medical professional liability - claims-made	58,206,083	62,345,223	55,656,445	64,894,862
12.	Earthquake	92,358,920	89,972,738	91,535,001	90,796,657
13.	Group accident and health	155,394,172	(18,318,310)	(6,156,119)	143,231,981
14.	Credit accident and health (group and individual)	(483)	68		(415)
15.	Other accident and health	(4)	341	332	4
16.	Workers' compensation	1,033,052,325	568,201,415	612,314,812	988,938,928
17.1	Other liability - occurrence	738,659,158	735,115,620	740,571,372	733,203,406
17.2	Other liability - claims-made	370,570,731	479,094,932	504,097,695	345,567,968
17.3	Excess workers' compensation	33,868,083	23,174,448	26,900,708	30,141,822
18.1	Products liability - occurrence	83,504,142	70,018,562	78,050,375	75,472,329
18.2	Products liability - claims-made	(91,807)	1,848,335	656,477	1,100,051
19.1, 19.2	Private passenger auto liability	9	(1,421)	(1,404)	(9)
19.3, 19.4	Commercial auto liability	381,019,174	278,207,143	307,924,271	351,302,046
21.	Auto physical damage	132,618,852	103,059,701	111,759,429	123,919,124
22.	Aircraft (all perils)	(148,279)			(148,279)
23.	Fidelity	32,883,783	41,404,942	41,424,115	32,864,610
24.	Surety	266,028,089	393,469,791	392,366,767	267,131,113
26.	Burglary and theft	10,084,824	10,162,972	10,155,389	10,092,407
27.	Boiler and machinery	56,904,073	50,205,412	51,248,658	55,860,827
28.	Credit	7,499,844	13,367,599	3,358,030	17,509,412
29.	International				
30.	Warranty	23,561,107	177,442,619	165,602,493	35,401,233
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business	(1,348,299)	(16,836)		(1,365,135)
35.	TOTALS	4,739,683,732	4,084,068,844	4,233,755,992	4,589,996,585
DETAILS OF WRITE-INS					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	(1,348,299)	(16,836)		(1,365,135)

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	192,861,585	15,005,153	(2,845,034)	2,926,960	207,948,665
2.	Allied lines	214,138,026	8,569,547	(2,159,217)		220,548,356
3.	Farmowners multiple peril					
4.	Homeowners multiple peril	2,089,060	3,244,722			5,333,782
5.	Commercial multiple peril	338,405,793	10,138,082	(5,470,435)		343,073,440
6.	Mortgage guaranty					
8.	Ocean marine	29,494,303	3,742,896			33,237,199
9.	Inland marine	119,146,482	128,417,673	(12,697,738)		234,866,417
10.	Financial guaranty					
11.1	Medical professional liability - occurrence	1,062,530	222,093	(1,337)		1,283,287
11.2	Medical professional liability - claims-made	54,636,965	1,102,164	(82,684)		55,656,445
12.	Earthquake	85,446,306	6,089,183	(488)		91,535,001
13.	Group accident and health	9,002,809	2,591,931	(17,648,677)	(102,182)	(6,156,119)
14.	Credit accident and health (group and individual)					
15.	Other accident and health		332			332
16.	Workers' compensation	767,124,574	36,208,437	(78,320,372)	(112,697,827)	612,314,812
17.1	Other liability - occurrence	491,361,004	233,383,757	(81,672,784)	97,499,396	740,571,372
17.2	Other liability - claims-made	280,177,196	231,356,432	(7,415,239)	(20,694)	504,097,695
17.3	Excess workers' compensation	27,266,381	992,348	(1,358,021)	(1)	26,900,708
18.1	Products liability - occurrence	63,598,623	18,493,512	(1,811,624)	(2,230,136)	78,050,375
18.2	Products liability - claims-made	734,299	5,667	(72,059)	(11,429)	656,477
19.1, 19.2	Private passenger auto liability	(1,402)			(2)	(1,404)
19.3, 19.4	Commercial auto liability	303,940,664	12,024,031	(8,321,791)	281,368	307,924,271
21.	Auto physical damage	110,026,882	1,120,704	(14,984)	626,827	111,759,429
22.	Aircraft (all perils)					
23.	Fidelity	24,988,390	16,435,725			41,424,115
24.	Surety	133,386,830	294,819,956	(35,840,018)		392,366,767
26.	Burglary and theft	8,287,744	1,867,645			10,155,389
27.	Boiler and machinery	41,295,851	9,952,807			51,248,658
28.	Credit	(14,622,146)	18,296,043	(315,867)		3,358,030
29.	International					
30.	Warranty	1,806,351	163,159,090	637,052		165,602,493
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	3,285,655,098	1,217,239,930	(255,411,317)	(13,727,720)	4,233,755,992
36.	Accrued retrospective premiums based on experience					13,727,719
37.	Earned but unbilled premiums					255,411,317
38.	Balance (Sum of Line 35 through 37)					4,502,895,028
DETAILS OF WRITE-INS						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	553,612,579	70,798,738	72,847,612	338,190,196	153,082,719	205,986,015
2. Allied lines	675,465,648	487,142	449,080,666	524,322,793	160,711,080	439,999,583
3. Farmowners multiple peril						
4. Homeowners multiple peril	36,106,579	647	752,144	11,992,222	25,602,542	(735,394)
5. Commercial multiple peril	842,443,774	(335,264)	2,250,482	406,015,081	73,451,019	364,892,894
6. Mortgage guaranty						
8. Ocean marine	102,610,957	8,229,233	641,650	61,941,622	15,381,902	34,158,316
9. Inland marine	611,451,454	8,534,385	4,550,967	253,525,120	151,608,027	219,403,658
10. Financial guaranty						
11.1 Medical professional liability - occurrence	2,481,053	155	5,850	1,132,893		1,354,165
11.2 Medical professional liability - claims-made	81,765,211	159,576	41,549,430	64,900,017	368,117	58,206,083
12. Earthquake	232,699,886	8,347	4,757	105,298,890	35,055,180	92,358,920
13. Group accident and health	295,796,354	285,487	38,482,272	143,862,385	35,307,555	155,394,172
14. Credit accident and health (group and individual)		(897)		(415)		(483)
15. Other accident and health				4		(4)
16. Workers' compensation	2,603,417,837	16,128,809	33,716,752	988,733,207	631,477,866	1,033,052,325
17.1 Other liability - occurrence	1,815,913,363	171,797,106	35,947,507	860,417,834	424,580,984	738,659,158
17.2 Other liability - claims-made	804,215,977	10,483,223	2,860,159	394,619,771	52,368,858	370,570,731
17.3 Excess workers' compensation	63,960,281	71		30,084,066	8,204	33,868,083
18.1 Products liability - occurrence	183,954,382	17,883,676	1,633,216	86,768,169	33,198,963	83,504,142
18.2 Products liability - claims-made	19,716,414	890,759	22,388	19,859,295	862,073	(91,807)
19.1, 19.2 Private passenger auto liability				(9)		9
19.3, 19.4 Commercial auto liability	1,007,142,736	34,010,215	9,449,494	369,111,353	300,471,918	381,019,174
21. Auto physical damage	305,963,343	15,065	1,019,928	134,326,718	40,052,765	132,618,852
22. Aircraft (all perils)			(297,444)	(148,279)	(886)	(148,279)
23. Fidelity	67,254,382	103,153	108,000	33,038,010	1,543,743	32,883,783
24. Surety	508,614,524	46,538,138	4,062,593	272,911,762	20,275,405	266,028,089
26. Burglary and theft	24,208,414	1,452	202,667	12,076,305	2,251,405	10,084,824
27. Boiler and machinery	114,979,720	1,067,993	26,117,286	77,961,223	7,299,702	56,904,073
28. Credit	27,431,333	27,056,652	736,729	18,988,508	28,736,363	7,499,844
29. International						
30. Warranty	314,899,764	8,954,878	(6,331)	233,515,152	66,772,051	23,561,107
31. Reinsurance - nonproportional assumed property	XXX					
32. Reinsurance - nonproportional assumed liability	XXX					
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business	(2,713,434)			(1,365,135)		(1,348,299)
35. TOTALS	11,293,392,530	423,098,741	725,738,774	5,442,078,757	2,260,467,555	4,739,683,732
DETAILS OF WRITE-INS						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	(2,713,434)			(1,365,135)		(1,348,299)

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	183,723,643	59,093,159	162,277,636	80,539,166	110,943,428	89,491,416	101,991,177	51.7
2. Allied lines	370,686,431	491,323,967	538,473,018	323,537,380	294,072,816	353,439,176	264,171,021	63.8
3. Farmowners multiple peril								
4. Homeowners multiple peril	26,190,603	19,292,772	36,467,198	9,016,177	1,620,184	3,904,300	6,732,062	56.1
5. Commercial multiple peril	519,565,753	11,021,583	321,156,964	209,430,372	337,204,158	359,144,423	187,490,107	51.6
6. Mortgage guaranty								
8. Ocean marine	59,504,742	6,404,986	52,529,656	13,380,072	27,100,698	20,062,947	20,417,824	61.0
9. Inland marine	245,590,796	5,541,410	155,650,196	95,482,010	96,625,144	93,203,224	98,903,930	48.7
10. Financial guaranty								
11.1 Medical professional liability - occurrence	3,173,720		1,573,478	1,600,242	9,494,374	9,323,107	1,771,510	156.4
11.2 Medical professional liability - claims-made	53,472,194	32,011,065	42,706,429	42,776,830	153,531,943	143,259,893	53,048,879	81.7
12. Earthquake	260,800	6,450	909,037	(641,787)	(279,801)	(241,225)	(680,363)	(0.7)
13. Group accident and health	188,284,233	49,742,969	134,376,970	103,650,232	76,251,459	88,966,649	90,935,041	63.5
14. Credit accident and health (group and individual)		30	15	15		240	(225)	54.3
15. Other accident and health					258	774	(516)	(11,960.6)
16. Workers' compensation	1,404,545,079	25,826,668	873,247,104	557,124,644	4,765,705,936	4,667,398,968	655,431,611	66.3
17.1 Other liability - occurrence	1,184,300,125	39,694,982	700,098,280	523,896,827	2,519,259,562	2,535,509,574	507,646,815	69.2
17.2 Other liability - claims-made	569,854,812	4,785,757	330,147,656	244,492,913	1,016,541,218	1,003,119,098	257,915,033	74.6
17.3 Excess workers' compensation	12,215,912	1,051,348	5,840,202	7,427,058	207,357,046	194,667,749	20,116,354	66.7
18.1 Products liability - occurrence	213,158,833	1,343,445	94,346,357	120,155,921	507,760,954	548,597,623	79,319,252	105.1
18.2 Products liability - claims-made	3,801,292	798,882	3,227,768	1,372,406	10,647,360	7,499,458	4,520,307	410.9
19.1, 19.2 Private passenger auto liability	(10,482,646)		(5,984,119)	(4,498,527)	1,025,085	624,059	(4,097,500)	48,205,887.9
19.3, 19.4 Commercial auto liability	558,571,365	21,528,225	344,719,655	235,379,934	518,966,741	489,834,088	264,512,587	75.3
21. Auto physical damage	195,646,833	719,973	118,400,488	77,966,318	6,436,461	(1,293,052)	85,695,831	69.2
22. Aircraft (all perils)	2,584,221	549,860	3,135,095	(1,014)	998,260	1,651,850	(654,603)	441.5
23. Fidelity	45,635,340		23,553,537	22,081,803	32,407,240	23,371,950	31,117,093	94.7
24. Surety	57,637,963	1,554,296	30,260,739	28,931,520	86,390,265	89,990,725	25,331,060	9.5
26. Burglary and theft	1,017,127	9,361	587,460	439,028	869,135	512,476	795,688	7.9
27. Boiler and machinery	58,482,872	4,527,251	35,703,103	27,307,019	21,324,275	26,621,064	22,010,229	39.4
28. Credit	(6,073,909)	(1,657,172)	(7,256,531)	(474,551)	27,072,756	31,903,748	(5,305,544)	(30.3)
29. International								
30. Warranty	134,384,531	4,020,062	107,900,811	30,503,783	21,187,877	27,520,899	24,170,761	68.3
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business	3,191,014		1,595,507	1,595,507	9,585,423	12,355,525	(1,174,596)	86.0
35. TOTALS	6,078,923,676	779,191,329	4,105,643,707	2,752,471,298	10,860,100,253	10,820,440,726	2,792,130,826	60.8
DETAILS OF WRITE-INS								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	3,191,014		1,595,507	1,595,507	9,585,423	12,355,525	(1,174,596)	86.0

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	163,706,452	60,770,144	144,159,468	80,317,127	91,719,519	14,195,332	75,288,551	110,943,428	4,713,274
2. Allied lines	230,346,293	70,376,002	214,913,152	85,809,143	23,549,115	410,460,499	225,745,941	294,072,816	7,539,272
3. Farmowners multiple peril									
4. Homeowners multiple peril	4,327,153	1,775,353	4,524,201	1,578,305	(1,622,204)	(492,781)	(2,156,864)	1,620,184	433
5. Commercial multiple peril	440,377,316	17,081,784	257,949,116	199,509,984	364,001,045	3,315,817	229,622,689	337,204,158	270,702,755
6. Mortgage guaranty									
8. Ocean marine	69,609,744	5,023,321	54,237,039	20,396,026	11,972,511	1,171,504	6,439,342	27,100,698	2,551,003
9. Inland marine	309,419,576	26,921,988	260,260,865	76,080,700	45,271,042	4,369,315	29,095,912	96,625,144	7,861,489
10. Financial guaranty									
11.1 Medical professional liability - occurrence	12,420,169	(419)	5,383,711	7,036,039	5,145,225	(83,579)	2,603,311	9,494,374	1,588,836
11.2 Medical professional liability - claims-made	66,485,287	43,470,026	51,847,060	58,108,253	126,448,560	65,227,025	96,251,896	153,531,943	25,456,687
12. Earthquake	1,765,201	(3)	1,715,263	49,934	(171,267)	2,016	160,484	(279,801)	91,007
13. Group accident and health	64,154,789	3,430,917	35,412,547	32,173,159	83,438,119	20,147,300	59,507,119	(a) 76,251,459	5,933,365
14. Credit accident and health (group and individual)									
15. Other accident and health					517		259	(a) 258	(2,384)
16. Workers' compensation	4,138,086,786	112,098,205	1,997,636,519	2,252,548,472	5,272,358,658	89,496,403	2,848,697,597	4,765,705,936	829,165,486
17.1 Other liability - occurrence	1,694,523,452	212,575,050	1,029,294,009	877,804,492	3,394,820,177	238,309,373	1,991,674,480	2,519,259,562	1,083,964,346
17.2 Other liability - claims-made	870,380,816	33,718,833	512,883,848	391,215,801	1,412,890,089	36,371,048	823,935,719	1,016,541,218	256,794,185
17.3 Excess workers' compensation	99,621,071	1,420,154	33,231,150	67,810,075	259,247,380	41,088	119,741,498	207,357,046	34,502,896
18.1 Products liability - occurrence	442,140,857	8,462,854	197,669,520	252,934,191	492,470,276	21,562,584	259,206,097	507,760,954	342,806,192
18.2 Products liability - claims-made	16,435,167	675,793	13,538,324	3,572,636	47,829,295	1,008,444	41,763,015	10,647,360	3,928,708
19.1, 19.2 Private passenger auto liability	1,291,604	(60)	278,488	1,013,056	4,953	4	(7,072)	1,025,085	20,693
19.3, 19.4 Commercial auto liability	602,297,503	32,346,077	398,287,501	236,356,079	684,338,630	16,750,484	418,478,452	518,966,741	140,986,733
21. Auto physical damage	19,197,549	40,507	14,945,450	4,292,607	9,865,860	22,311	7,744,318	6,436,461	1,365,942
22. Aircraft (all perils)	38,304,638	8,616,358	45,855,475	1,065,521	564,549	(207,342)	424,467	998,260	
23. Fidelity	50,130,800	22,710	28,149,926	22,003,584	21,381,556	(4,647)	10,973,254	32,407,240	4,871,340
24. Surety	57,855,728	20,882,478	39,956,396	38,781,810	84,925,312	10,362,991	47,679,849	86,390,265	26,590,894
26. Burglary and theft	874,650	49,323	509,651	414,321	5,563,651	30,234	5,139,071	869,135	316,717
27. Boiler and machinery	49,787,170	1,534,693	36,802,338	14,519,524	11,079,416	3,423,671	7,698,337	21,324,275	2,519,301
28. Credit	(8,707,740)	21,537,855	15,050,546	(2,220,431)	60,251,981	72,708,466	103,667,261	27,072,756	3,597,598
29. International									
30. Warranty	7,436,636	94,664	5,756,187	1,775,113	41,610,765	639,760	22,837,760	21,187,877	2,750,633
31. Reinsurance - nonproportional assumed property	XXX				XXX				
32. Reinsurance - nonproportional assumed liability	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business					19,170,845		9,585,423	9,585,423	2,047,375
35. TOTALS	9,442,268,666	682,924,605	5,400,247,749	4,724,945,523	12,568,125,575	1,008,827,320	7,441,798,165	10,860,100,253	3,062,664,774
DETAILS OF WRITE-INS									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					19,170,845		9,585,423	9,585,423	2,047,375

(a) Including \$ for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	854,599,280			854,599,280
1.2 Reinsurance assumed	33,902,117			33,902,117
1.3 Reinsurance ceded	480,428,530			480,428,530
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	408,072,867			408,072,867
2. Commission and brokerage:				
2.1 Direct excluding contingent		1,164,755,117		1,164,755,117
2.2 Reinsurance assumed, excluding contingent		159,817,563		159,817,563
2.3 Reinsurance ceded, excluding contingent		1,678,016,688		1,678,016,688
2.4 Contingent - direct		39,651,999		39,651,999
2.5 Contingent - reinsurance assumed		166,279		166,279
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		(313,625,730)		(313,625,730)
3. Allowances to managers and agents		1,202,641		1,202,641
4. Advertising		23,449,258		23,449,258
5. Boards, bureaus and associations		32,607,293		32,607,293
6. Surveys and underwriting reports		117,878,796		117,878,796
7. Audit of assureds' records		28,696,738		28,696,738
8. Salary and related items:				
8.1 Salaries	266,181,029	525,193,954		791,374,983
8.2 Payroll taxes	17,979,972	33,971,010		51,950,982
9. Employee relations and welfare	52,892,553	106,864,885	428	159,757,866
10. Insurance	4,201,661	17,382,293		21,583,954
11. Directors' fees	49,086	150,593		199,679
12. Travel and travel items	14,495,081	44,850,030	312	59,345,423
13. Rent and rent items	28,275,771	89,126,814		117,402,585
14. Equipment	61,166,220	252,165,110		313,331,330
15. Cost or depreciation of EDP equipment and software	672,984	(8,310,016)		(7,637,032)
16. Printing and stationery	2,140,153	5,321,037	282	7,461,472
17. Postage, telephone and telegraph, exchange and express	7,877,018	28,109,005	33,074,818	69,060,841
18. Legal and auditing	2,845,861	17,294,640	3,925	20,144,426
19. Totals (Lines 3 to 18)	458,777,389	1,315,954,081	33,079,765	1,807,811,235
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$0		194,735,100		194,735,100
20.2 Insurance department licenses and fees		33,975,801		33,975,801
20.3 Gross guaranty association assessments		39,098		39,098
20.4 All other (excluding federal and foreign income and real estate)		10,740,277		10,740,277
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		239,490,276		239,490,276
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	(79,238,431)	(330,467,093)	4,574,626	(405,130,898)
25. Total expenses incurred	787,611,825	911,351,534	37,654,391 (a)	1,736,617,750
26. Less unpaid expenses - current year	3,062,664,774	767,960,637	6,450,484	3,837,075,895
27. Add unpaid expenses - prior year	3,073,671,601	798,839,295	4,259,244	3,876,770,140
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	798,618,652	942,230,192	35,463,151	1,776,311,995
DETAILS OF WRITE-INS				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	(79,238,431)	(330,467,093)	4,574,626	(405,130,898)

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 85,005,172	82,428,551
1.1 Bonds exempt from U.S. tax	(a) 6,247,952	12,711,113
1.2 Other bonds (unaffiliated)	(a) 427,939,976	424,562,089
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	37,947,852	39,052,356
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 368,538	431,813
7. Derivative instruments	(f)	
8. Other invested assets	106,939,230	106,939,230
9. Aggregate write-ins for investment income	8,737,907	8,737,907
10. Total gross investment income	673,186,628	674,863,060
11. Investment expenses		(g) 37,654,391
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		37,654,391
17. Net investment income (Line 10 minus Line 16)		637,208,669
DETAILS OF WRITE-INS		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	8,737,907	8,737,907
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 9,419,276 accrual of discount less \$ 83,659,586 amortization of premium and less \$ 30,252,922 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$.36 accrual of discount less \$ 92,173 amortization of premium and less \$ 118,335 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(1,735,361)		(1,735,361)	108,882	
1.1 Bonds exempt from U.S. tax	403,878		403,878		
1.2 Other bonds (unaffiliated)	22,528,661	(2,950,750)	19,577,911	1,694,839	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	104,328,803	(7,110)	104,321,692	11,025,141	(20,957,559)
2.21 Common stocks of affiliates				1,181,636	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	13,215		13,215		
7. Derivative instruments					
8. Other invested assets	48,342,341	(5,630,912)	42,711,429	44,115,552	(68,974)
9. Aggregate write-ins for capital gains (losses)	119,665		119,665		
10. Total capital gains (losses)	174,001,201	(8,588,773)	165,412,429	58,126,050	(21,026,532)
DETAILS OF WRITE-INS					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	119,665		119,665		

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0199999		Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0	0	0	0
0299999		Affiliates - U.S. Non-Pool - Captive		379	0	(369)	(369)	0	(231)	0	0	0	0	0
0399999		Affiliates - U.S. Non-Pool - Other		12,456	0	635	635	0	1,455	4,545	0	0	0	0
0499999		Total - U.S. Non-Pool		12,835	0	266	266	0	1,224	4,545	0	0	0	0
0599999		Affiliates - Other (Non-U.S.) - Captive		115	0	0	0	0	(10)	45	0	0	0	0
0699999		Affiliates - Other (Non-U.S.) - Other		410,150	7,784	394,004	401,788	0	93,036	250,792	254	0	0	301,979
0799999		Total - Other (Non-U.S.)		410,264	7,784	394,004	401,788	0	93,026	250,837	254	0	0	301,979
0899999		Total - Affiliates		423,099	7,784	394,270	402,054	0	94,250	255,382	254	0	0	301,979
0999998		Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000		95,505	(2,685)	882	(1,803)	0	4,374	41,928	132	0	0	0
0999999		Total Other U.S. Unaffiliated Insurers		582,246	7,599	97,533	105,131	0	391,755	58,084	1,632	0	0	0
1099998		Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools		1,433	(337)	855	517	0	566	1,289	0	0	0	0
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		56,042	34,759	107,037	141,795	0	54,830	17,083	0	0	0	0
1199998		Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Voluntary Pools		1,037	2	146	148	0	679	846	0	0	0	0
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		1,060	11	22,349	22,360	0	619	929	0	0	0	0
1299999		Total - Pools and Associations		57,102	34,770	129,386	164,156	0	55,449	18,012	0	0	0	0
1399998		Other Non-U.S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000		66,518	(101)	1,113	1,012	0	7,379	39,243	0	0	0	0
1399999		Total Other Non-U.S. Insurers		86,391	380	82,135	82,515	0	9,265	44,432	472	0	0	0
9999999		Totals		1,148,838	50,532	703,324	753,856	0	550,720	375,910	2,358	0	0	301,979

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 Total Reinsurance Ceded By Portfolio					
0299999 Total Reinsurance Assumed By Portfolio					

NONE

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11	
				5 Current	6 Overdue								10 Total Overdue Cols. 6 + 7 + 8 + 9
					6 1 to 29 Days	7 30 to 90 Days	8 91 to 120 Days	9 Over 120 Days	9 Over 120 Days				
0199999		Total Authorized - Affiliates - U.S. Intercompany Pool		0	0	0	0	0	0	0	0.0	0.0	
0299999		Total Authorized - Affiliates - U.S. Non-Pool - Captive		(243)	0	0	0	243	243	0	0.0	0.0	
0399999		Total Authorized - Affiliates - U.S. Non-Pool - Other		19,440	104	0	11	(243)	(128)	19,312	(0.7)	(1.3)	
0499999		Total Authorized - Affiliates - U.S. Non-Pool		19,197	104	0	11	0	114	19,312	0.6	0.0	
0599999		Total Authorized - Affiliates - Other (Non-U.S.) - Captive		0	0	0	0	0	0	0	0.0	0.0	
0699999		Total Authorized - Affiliates - Other (Non-U.S.) - Other		0	0	0	0	0	0	0	0.0	0.0	
0799999		Total Authorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0.0	0.0	
0899999		Total Authorized - Affiliates		19,197	104	0	11	0	114	19,312	0.6	0.0	
0999999		Total Authorized - Other U.S. Unaffiliated Insurers		40,517	9,855	2,884	2,575	1,870	17,184	57,701	29.8	3.2	
1099999		Total Authorized - Pools - Mandatory Pools		112	0	0	0	0	0	112	0.0	0.0	
1199999		Total Authorized - Pools - Voluntary Pools		753	1,043	127	89	936	2,195	2,948	74.5	31.7	
1299999		Total Authorized - Other Non-U.S. Insurers		3,928	(3,161)	2,315	257	4,874	4,286	8,214	52.2	59.3	
1399999		Total Authorized		64,507	7,841	5,326	2,931	7,680	23,779	88,286	26.9	8.7	
1499999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0.0	0.0	
1599999		Total Unauthorized - Affiliates - U.S. Non-Pool - Captive		0	0	0	0	0	0	0	0.0	0.0	
1699999		Total Unauthorized - Affiliates - U.S. Non-Pool - Other		0	0	0	0	0	0	0	0.0	0.0	
1799999		Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0.0	0.0	
1899999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive		4,860	0	0	0	0	0	4,860	0.0	0.0	
1999999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		298,646	543	205	217	4,305	5,271	303,917	1.7	1.4	
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.)		303,507	543	205	217	4,305	5,271	308,777	1.7	1.4	
2199999		Total Unauthorized - Affiliates		303,507	543	205	217	4,305	5,271	308,777	1.7	1.4	
2299999		Total Unauthorized - Other U.S. Unaffiliated Insurers		11,820	52	536	39	664	1,291	13,111	9.8	5.1	
2399999		Total Unauthorized - Pools - Mandatory Pools		0	0	0	0	0	0	0	0.0	0.0	
2499999		Total Unauthorized - Pools - Voluntary Pools		99	0	0	0	0	0	99	0.0	0.0	
2599999		Total Unauthorized - Other Non-U.S. Insurers		95,461	3,858	1,287	383	3,514	9,042	104,504	8.7	3.4	
2699999		Total Unauthorized		410,887	4,453	2,028	639	8,483	15,604	426,491	3.7	2.0	
2799999		Total Certified - Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0.0	0.0	
2899999		Total Certified - Affiliates - U.S. Non-Pool - Captive		0	0	0	0	0	0	0	0.0	0.0	
2999999		Total Certified - Affiliates - U.S. Non-Pool - Other		0	0	0	0	0	0	0	0.0	0.0	
3099999		Total Certified - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0.0	0.0	
3199999		Total Certified - Affiliates - Other (Non-U.S.) - Captive		0	0	0	0	0	0	0	0.0	0.0	
3299999		Total Certified - Affiliates - Other (Non-U.S.) - Other		0	0	0	0	0	0	0	0.0	0.0	
3399999		Total Certified - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0.0	0.0	
3499999		Total Certified - Affiliates		0	0	0	0	0	0	0	0.0	0.0	
3599999		Total Certified - Other U.S. Unaffiliated Insurers		0	0	0	0	0	0	0	0.0	0.0	
3699999		Total Certified - Pools - Mandatory Pools		0	0	0	0	0	0	0	0.0	0.0	
3799999		Total Certified - Pools - Voluntary Pools		0	0	0	0	0	0	0	0.0	0.0	
3899999		Total Certified - Other Non-U.S. Insurers		11,388	50	0	0	0	50	11,438	0.4	0.0	
3999999		Total Certified		11,388	50	0	0	0	50	11,438	0.4	0.0	
4099999		Total Authorized and Unauthorized		486,782	12,344	7,354	3,570	16,164	39,432	526,214	7.5	3.1	
4199999		Total Protected Cells		0	0	0	0	0	0	0	0.0	0.0	
9999999		Totals		486,782	12,344	7,354	3,570	16,164	39,432	526,214	7.5	3.1	

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 OMITTED)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Ceded Balances Payable	Miscellaneous Balances Payable	Trust Funds and Other Allowed Offset Items	Total Collateral and Offsets Allowed (Cols. 6+7+9+10 +11 but not in Excess of Col. 5)	Provision for Unauthorized Reinsurance (Col. 5 Minus Col. 12)	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 14	20% of Amount in Dispute Included in Column 5	Provision for Overdue Reinsurance (Col 15 plus Col. 16)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 13 plus Col. 17 but not in Excess of Col. 5)
0199999		Total Affiliates - U.S. Intercompany Pooling		0	0	0	XXX	0	0	0	0	0	0	0	0	0	0
0299999		Affiliates - U.S. Non-Pool - Captive		0	0	0	XXX	0	0	0	0	0	0	0	0	0	0
0399999		Affiliates - U.S. Non-Pool - Other		0	0	0	XXX	0	0	0	0	0	0	0	0	0	0
0499999		Total - U.S. Non-Pool		0	0	0	XXX	0	0	0	0	0	0	0	0	0	0
0599999		Affiliates - Other (Non-U.S.) - Captive		475,280	0	0	XXX	(771)	0	581,608	475,280	0	0	0	0	0	0
0699999		Affiliates - Other (Non-U.S.) - Other		11,442,417	70	1,677,416	XXX	367,897	0	9,879,673	11,442,417	0	4,523	905	0	905	905
0799999		Total - Other (Non-U.S.)		11,917,697	70	1,677,416	XXX	367,126	0	10,461,282	11,917,697	0	4,523	905	0	905	905
0899999		Total Affiliates		11,917,697	70	1,677,416	XXX	367,126	0	10,461,282	11,917,697	0	4,523	905	0	905	905
0999999		Total Other U.S. Unaffiliated Insurers		556,105	7,802	385,047	XXX	51,122	0	294,799	544,412	11,693	703	141	0	141	11,734
1099999		Total Pools and Associations - Mandatory		0	0	0	XXX	0	0	0	0	0	0	0	0	0	0
1199999		Total Pools and Associations - Voluntary		38,777	0	0	XXX	63	0	38,414	38,437	340	0	0	0	0	340
1299999		Total Other Non-U.S. Insurers		2,080,076	180,578	2,048,787	XXX	271,611	0	158,886	2,040,012	40,064	3,146	629	150	779	38,870
1399999		Total Affiliates and Others		14,592,655	188,450	4,111,251	XXX	689,922	0	10,953,380	14,540,558	52,098	8,372	1,674	150	1,824	51,849
1499999		Total Protected Cells		0	0	0	XXX	0	0	0	0	0	0	0	0	0	0
9999999		Totals		14,592,655	188,450	4,111,251	XXX	689,922	0	10,953,380	14,540,558	52,098	8,372	1,674	150	1,824	51,849

1. Amounts in dispute totaling \$750,000 are included in Column 5.
2. Amounts in dispute totaling \$750,000 are excluded from Column 16.

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 6 - SECTION 1

Provision for Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domi- ciliary Juris- diction	5 Certified Rein- surer Rating (1 through 6)	6 Effective Date of Certified Reinsurer Rating	7 Percent Collateral Required for Full Credit (0% - 100%)	8 Net Amount Recoverable from Reinsurers (Sch. F Part 3 Col. 18)	9 Catastrophe Recoverables Qualifying for Collateral Deferral	10 Net Recoverables Subject to Collateral Requirements for Full Credit (Col 8 - Col 9)	11 Dollar Amount of Collateral Required (Col 10 x Col 7)	Collateral Provided					18 Percent of Collateral Provided for Net Recover- ables Subject to Collateral Require- ments (Col. 17 / by Col. 10)	19 Percent Credit Allowed on Net Recov- erables Subject to Collateral Require- ments (Col 18 / Col 7, not to Exceed 100%)	20 Amount of Credit Allowed for Net Recover- ables (Col. 9 + (Col. 10 x Col. 19))	21 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 8 - Col. 20)
											12 Multiple Beneficiary Trust	13 Funds Held By Company Under Reinsurance Treaties	14 Letters of Credit	15 Issuing or Confirming Bank Reference Number (a)	16 Other Allowable Collateral					17 Total Collateral Provided (Col. 12 + 13 + 14 + 16 )
0199999	Total Affiliates - U.S. Intercompany Pooling															XXX	XXX		
0299999	Affiliates - U.S. Non-Pool - Captive															XXX	XXX		
0399999	Affiliates - U.S. Non-Pool - Other															XXX	XXX		
0499999	Total - U.S. Non-Pool															XXX	XXX		
0599999	Affiliates - Other (Non-U.S.) - Captive															XXX	XXX		
0699999	Affiliates - Other (Non-U.S.) - Other															XXX	XXX		
0799999	Total - Other (Non-U.S.)															XXX	XXX		
0899999	Total - Affiliates															XXX	XXX		
0999999	Total Other U.S. Unaffiliated Insurers															XXX	XXX		
1099999	Total Pools and Associations - Mandatory															XXX	XXX		
1199999	Total Pools and Associations - Voluntary															XXX	XXX		
1299999	Total Other Non-U.S. Insurers						90,458		90,458	17,449	8,913	3	27,258		36,174	XXX	XXX	89,840	769
1399999	Total Affiliates and Others						90,458		90,458	17,449	8,913	3	27,258		36,174	XXX	XXX	89,840	769
1499999	Total Protected Cells															XXX	XXX		
9999999	Total						90,458		90,458	17,449	8,913	3	27,258		36,174	XXX	XXX	89,840	769

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name
.....
.....

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 6 - SECTION 2

Provision for Overdue Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 OMITTED)

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Recoverable on Paid Loss and LAE More Than 90 Days Overdue (a)	6 Total Reinsurance Recoverable on Paid Losses and LAE (b)	7 Amounts Received Prior 90 Days	8 Percent More Than 90 Days Overdue	9 20% of Amounts in Col. 5	10 20% of Amounts in Dispute Excluded from Col. 5	11 Amount of Credit Allowed for Net Recoverables (Sch. F Part 6 Section 1 Col. 20)	Complete if Column 8 is 20% or Greater:			15 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of Col. 9 + Col. 10 or Col. 14) not to Exceed Col. 11
											12 Total Collateral Provided (Sch. F Part 6 Section 1 Col. 17) not to Exceed Col 11	13 Net Unsecured Recoverable for which Credit is allowed (Col. 11 - Col. 12)	14 20% of Amount in Col. 13	
0199999		Total Affiliates - U.S. Intercompany Pooling					XXX							
0299999		Affiliates - U.S. Non-Pool - Captive					XXX							
0399999		Affiliates - U.S. Non-Pool - Other												
0499999		Total - U.S. Non-Pool					XXX							
0599999		Affiliates - Other (Non-U.S.) - Captive					XXX							
0699999		Affiliates - Other (Non-U.S.) - Other					XXX							
0799999		Total - Other (Non-U.S.)					XXX							
0899999		Total Affiliates					XXX							
0999999		Total Other U.S. Unaffiliated Insurers					XXX							
1099999		Total Pools and Associations - Mandatory					XXX							
1199999		Total Pools and Associations - Voluntary					XXX							
1299999		Total Other Non-U.S. Insurers					XXX							
1399999		Total Affiliates and Others					XXX							
1499999		Total Protected Cells					XXX							
9999999		Totals					XXX							

NONE

(a) From Schedule F - Part 4 Columns 8 + 9, total certified, less \$ in dispute.
 (b) From Schedule F - Part 3 Columns 7 + 8, total certified, less \$ in dispute.

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 7

Provision for Overdue Authorized Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and LAE (b)	6 Amounts Received Prior 90 Days	7 Col. 4 divided by (Cols. 5 + 6)	8 Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	9 Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	10 20% of Amount in Col. 9	11 Amount Reported in Col. 8 x 20% + Col. 10
9999999 Totals			3,531,863	82,009,379	61,624,648	XXX	(81,977)	3,232,639	646,528	1,083,078

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$7,079,884 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$6,276,341 in dispute.

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 8

Provision for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Cols. 5 through 9 but not in excess of Col. 4	11 Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
9999999 Totals			21,780,368	0	1,554,031	(1,154,517)	0	57,530	2,567,120	19,213,248	27,441,797

1. Total	27,441,797
2. Line 1 x .20	5,488,359
3. Schedule F - Part 7 Col. 11	1,083,078
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	6,571,438
5. Provision for Reinsurance Ceded to Unauthorized Reinsurers (Schedule F - Part 5 Col. 18 x1000)	51,849,263
6. Provision for Reinsurance Ceded to Certified Reinsurers (Schedule F- Part 6, Section 1, Col. 21 x 1000)	769,196
7. Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Schedule F - Part 6, Section 2, Col 15 x 1000) ..	0
8. Provision for Reinsurance (sum Lines 4 + 5 + 6 + 7) (Enter this amount on Page 3, Line 16)	59,189,897

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	155,393,685	XXX	155,394,172	XXX	(483)	XXX		XXX		XXX	(4)	XXX		XXX		XXX		XXX
2. Premiums earned	143,231,571	XXX	143,231,981	XXX	(415)	XXX		XXX		XXX	4	XXX		XXX		XXX		XXX
3. Incurred claims	90,934,300	63.5	90,935,041	63.5	(225)	54.3					(516)	(11,960.6)						
4. Cost containment expenses	1,229,484	0.9	1,229,484	0.9														
5. Incurred claims and cost containment expenses (Lines 3 and 4)	92,163,785	64.3	92,164,525	64.3	(225)	54.3					(516)	(11,960.6)						
6. Increase in contract reserves																		
7. Commissions (a)	3,549,684	2.5	3,549,560	2.5	104	(25.1)					20	462.4						
8. Other general insurance expenses	38,747,614	27.1	38,747,662	27.1							(48)	(1,113.7)						
9. Taxes, licenses and fees	6,710,435	4.7	6,710,419	4.7							16	366.6						
10. Total other expenses incurred	49,007,732	34.2	49,007,641	34.2	104	(25.1)					(12)	(284.7)						
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	2,060,054	1.4	2,059,816	1.4	(293)	70.8					532	12,345.2						
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	2,060,054	1.4	2,059,816	1.4	(293)	70.8					532	12,345.2						
DETAILS OF WRITE-INS																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																		

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	11,595,072	11,594,740				332			
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	11,595,072	11,594,740				332			
5. Total premium reserves, prior year	8,968,578	8,968,169	68			341			
6. Increase in total premium reserves	2,626,494	2,626,571	(68)			(9)			
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits (deferred maternity and other similar benefits)									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	76,251,717	76,251,459				259			
2. Total prior year	88,967,663	88,966,649	240			774			
3. Increase	(12,715,946)	(12,715,191)	(240)			(516)			

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	48,304,239	48,304,227	12						
1.2 On claims incurred during current year	55,346,008	55,346,005	3						
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	28,926,056	28,925,797				259			
2.2 On claims incurred during current year	47,325,661	47,325,661							
3. Test:									
3.1 Line 1.1 and 2.1	77,230,295	77,230,024	12			259			
3.2 Claim reserves and liabilities, December 31, prior year	88,967,663	88,966,649	240			774			
3.3 Line 3.1 minus Line 3.2	(11,737,369)	(11,736,626)	(228)			(516)			

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	38,766,862	38,767,759	(897)						
2. Premiums earned	33,806,558	33,807,388	(829)						
3. Incurred claims	8,720,084	8,720,534	(450)						
4. Commissions	8,093,724	8,093,733	(9)						
B. Reinsurance Ceded:									
1. Premiums written	179,169,530	179,169,940	(415)			4			
2. Premiums earned	177,662,956	177,663,366	(415)			4			
3. Incurred claims	96,577,032	96,577,773	(225)			(516)			
4. Commissions	53,920,963	53,921,096	(113)			(20)			

(a) Includes \$ premium deficiency reserve.

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior.....	XXX	XXX	XXX	439,458	146,760	135,702	38,124	19,857		31,670	410,133	XXX
2. 2005.....	13,795,069	8,771,659	5,023,410	8,144,819	5,716,634	950,772	639,305	420,373		224,348	3,160,026	XXX
3. 2006.....	14,059,071	8,638,430	5,420,641	5,638,425	3,328,173	863,108	560,501	405,887		206,496	3,018,746	XXX
4. 2007.....	13,611,433	8,295,110	5,316,324	5,559,231	3,238,822	760,095	477,905	383,932		164,994	2,986,530	XXX
5. 2008.....	13,012,621	7,895,582	5,117,039	6,764,910	4,106,010	827,756	533,349	361,341		174,859	3,314,646	XXX
6. 2009.....	11,912,253	7,270,975	4,641,278	5,283,980	3,118,772	655,469	410,882	349,857		173,686	2,759,652	XXX
7. 2010.....	11,145,121	6,846,628	4,298,493	4,910,688	2,930,570	611,851	384,332	343,037		125,960	2,550,673	XXX
8. 2011.....	11,510,662	7,168,263	4,342,400	5,253,581	3,211,698	500,665	328,652	308,442		107,579	2,522,337	XXX
9. 2012.....	11,988,916	7,602,191	4,386,725	5,020,001	3,234,595	399,152	264,728	274,711		80,943	2,194,540	XXX
10. 2013.....	12,426,731	7,842,485	4,584,246	3,336,919	2,069,245	246,302	162,605	256,325		86,006	1,607,697	XXX
11. 2014.....	12,320,795	7,730,798	4,589,997	1,526,778	972,455	92,852	62,342	189,388		24,141	774,221	XXX
12. Totals.....	XXX	XXX	XXX	51,878,789	32,073,735	6,043,724	3,862,727	3,313,150		1,400,681	25,299,201	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Unpaid				
	13	14	15	16	17	18	19	20	21	22			
1. Prior.....	2,331,623	692,582	1,565,608	461,215	371,184	86,673	518,244	159,683	116,981			3,503,486	XXX
2. 2005.....	338,459	206,612	362,294	213,632	37,268	23,877	138,499	87,315	20,883		1,595	365,969	XXX
3. 2006.....	356,383	211,559	408,950	230,748	36,086	20,666	162,286	96,808	22,673		3,546	426,597	XXX
4. 2007.....	450,058	249,918	469,364	258,846	42,106	22,918	171,890	99,377	25,456		7,059	527,815	XXX
5. 2008.....	514,820	293,617	566,912	313,293	55,494	32,125	190,767	109,596	30,898		12,746	610,258	XXX
6. 2009.....	512,281	284,605	679,348	377,759	56,488	31,760	218,444	124,624	35,593		34,708	683,406	XXX
7. 2010.....	709,750	399,109	837,520	476,020	78,271	43,675	305,781	185,617	45,059		41,543	871,959	XXX
8. 2011.....	1,025,869	593,712	1,011,365	582,347	107,041	60,011	353,052	211,775	56,510		69,026	1,105,992	XXX
9. 2012.....	1,161,571	753,962	1,472,813	879,491	138,865	81,269	510,101	311,611	73,558		97,688	1,330,575	XXX
10. 2013.....	1,298,654	812,329	2,211,102	1,319,670	128,650	76,570	667,414	404,368	77,834		79,280	1,770,716	XXX
11. 2014.....	1,425,974	902,490	3,991,016	2,328,116	104,813	65,292	843,658	510,113	166,541		109,974	2,725,991	XXX
12. Totals.....	10,125,442	5,400,496	13,576,292	7,441,137	1,156,266	544,837	4,080,135	2,300,888	671,988		457,164	13,922,765	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount									
	26	27	28	29	30	31	32	33		35	36								
												Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense
												Loss	Expense						
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,743,433	760,053								
2. 2005.....	10,413,369	6,887,374	3,525,994	75.5	78.5	70.2			100.0	280,509	85,459								
3. 2006.....	7,893,799	4,448,455	3,445,344	56.1	51.5	63.6			100.0	323,026	103,571								
4. 2007.....	7,862,131	4,347,786	3,514,345	57.8	52.4	66.1			100.0	410,658	117,157								
5. 2008.....	9,312,896	5,387,992	3,924,904	71.6	68.2	76.7			100.0	474,821	135,437								
6. 2009.....	7,791,461	4,348,403	3,443,058	65.4	59.8	74.2			100.0	529,265	154,141								
7. 2010.....	7,841,958	4,419,325	3,422,633	70.4	64.5	79.6			100.0	672,141	199,818								
8. 2011.....	8,616,525	4,988,195	3,628,330	74.9	69.6	83.6			100.0	861,175	244,817								
9. 2012.....	9,050,771	5,525,656	3,525,115	75.5	72.7	80.4			100.0	1,000,931	329,644								
10. 2013.....	8,223,201	4,844,788	3,378,413	66.2	61.8	73.7			100.0	1,377,756	392,960								
11. 2014.....	8,341,020	4,840,808	3,500,212	67.7	62.6	76.3			100.0	2,186,384	539,607								
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	10,860,100	3,062,665								

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior.....	10,785,398	11,422,202	12,079,861	12,096,135	12,280,600	12,532,503	12,540,044	12,725,515	12,754,984	12,849,155	94,170	123,640
2. 2005.....	3,785,046	3,429,813	3,257,083	3,209,389	3,155,476	3,121,825	3,109,642	3,081,799	3,104,773	3,095,865	(8,908)	14,066
3. 2006.....	XXX	3,605,499	3,280,284	3,261,592	3,191,595	3,121,289	3,087,384	3,036,634	3,030,333	3,029,838	(495)	(6,796)
4. 2007.....	XXX	XXX	3,490,175	3,367,978	3,339,276	3,255,727	3,196,212	3,132,418	3,127,849	3,117,739	(10,110)	(14,679)
5. 2008.....	XXX	XXX	XXX	3,903,979	3,749,594	3,616,186	3,586,541	3,572,848	3,546,310	3,546,201	(109)	(26,647)
6. 2009.....	XXX	XXX	XXX	XXX	3,280,835	3,142,245	3,043,606	3,087,496	3,085,212	3,071,010	(14,203)	(16,486)
7. 2010.....	XXX	XXX	XXX	XXX	XXX	3,149,130	3,085,381	3,035,973	3,024,676	3,047,836	23,160	11,863
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	3,310,921	3,269,803	3,247,426	3,283,579	36,153	13,776
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,268,595	3,197,651	3,193,708	(3,944)	(74,887)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,136,149	3,061,912	(74,236)	XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,158,896	XXX	XXX
12. Totals											41,478	23,849

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior.....	.000	2,641,784	4,531,930	5,908,583	6,818,046	7,553,502	7,993,039	8,497,494	8,943,945	9,334,221	XXX	XXX
2. 2005.....	708,936	1,456,708	1,732,870	2,066,202	2,317,933	2,451,918	2,543,972	2,624,518	2,693,503	2,739,652	XXX	XXX
3. 2006.....	XXX	603,105	1,251,723	1,690,824	2,037,588	2,227,240	2,372,272	2,465,555	2,538,492	2,612,859	XXX	XXX
4. 2007.....	XXX	XXX	588,833	1,242,264	1,700,294	2,033,718	2,253,828	2,425,398	2,530,907	2,602,598	XXX	XXX
5. 2008.....	XXX	XXX	XXX	734,822	1,610,072	2,022,243	2,368,830	2,661,140	2,818,481	2,953,306	XXX	XXX
6. 2009.....	XXX	XXX	XXX	XXX	512,399	1,218,791	1,572,705	1,959,534	2,244,805	2,409,794	XXX	XXX
7. 2010.....	XXX	XXX	XXX	XXX	XXX	537,821	1,249,989	1,640,662	1,985,232	2,207,637	XXX	XXX
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	618,592	1,464,462	1,886,900	2,213,895	XXX	XXX
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	621,040	1,567,624	1,919,829	XXX	XXX
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	564,325	1,351,372	XXX	XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584,833	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior.....	5,863,575	4,613,376	3,969,721	3,039,083	2,617,591	2,343,445	2,054,205	1,846,379	1,599,815	1,499,995
2. 2005.....	2,431,081	1,351,661	1,000,074	713,153	525,927	414,867	352,040	277,106	247,546	202,136
3. 2006.....	XXX	2,418,166	1,472,065	1,054,313	734,409	578,162	459,371	370,732	290,861	246,268
4. 2007.....	XXX	XXX	2,355,075	1,525,320	1,071,131	781,322	588,750	437,534	361,108	285,748
5. 2008.....	XXX	XXX	XXX	2,438,427	1,544,141	1,064,013	775,144	555,472	425,814	337,418
6. 2009.....	XXX	XXX	XXX	XXX	2,270,600	1,418,118	965,661	694,571	526,565	397,985
7. 2010.....	XXX	XXX	XXX	XXX	XXX	2,093,034	1,351,881	926,823	644,036	484,267
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	2,134,049	1,278,524	836,740	574,409
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,037,861	1,131,141	795,019
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,035,772	1,158,171
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,999,347

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	1,771	423						1,348	XXX
2. 2005.....	97,839	56,248	41,591	42,775	26,531	4,275	2,223	2,520		554	20,816	85
3. 2006.....	78,304	43,661	34,642	27,070	13,585	4,358	2,182	2,650		415	18,311	78
4. 2007.....	102,479	50,924	51,555	30,738	15,380	5,171	2,589	3,349		1,739	21,289	68
5. 2008.....	102,751	52,132	50,619	70,929	41,219	10,949	5,476	784		203	35,966	70
6. 2009.....	102,440	51,844	50,596	56,635	28,678	8,183	4,146	562		231	32,556	121
7. 2010.....	116,742	89,654	27,088	40,876	30,836	6,753	5,009	2		66	11,786	203
8. 2011.....	106,440	94,118	12,322	45,855	40,022	8,380	7,345	24		29	6,891	24
9. 2012.....	109,415	95,270	14,144	44,367	37,208	6,778	5,738	21			8,219	1
10. 2013.....	111,889	91,638	20,252	37,132	30,514	4,443	4,718	2,161			8,503	1
11. 2014.....	74,446	62,455	11,992	29,375	25,126	2,080	1,846	210			4,692	
12. Totals	XXX	XXX	XXX	427,522	289,523	61,369	41,273	12,282		3,239	170,378	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	4	1		(35)								38	
2. 2005.....	15	10										5	
3. 2006.....	16	8										8	
4. 2007.....	9	5	115	58								62	
5. 2008.....	22	29	471	236								228	
6. 2009.....	145	72	222	111								184	
7. 2010.....	114	63	584	292								343	
8. 2011.....	273	201	733	679								126	
9. 2012.....	795	548	336	258								324	
10. 2013.....	2,110	1,546	(764)	56								(257)	
11. 2014.....	2,600	2,040	(3,812)	(3,812)	1							559	
12. Totals	6,103	4,524	(2,115)	(2,157)	1							1,621	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	38	
2. 2005.....	49,585	28,764	20,821	50.7	51.1	50.1			100.0	5	
3. 2006.....	34,094	15,775	18,319	43.5	36.1	52.9			100.0	8	
4. 2007.....	39,382	18,031	21,351	38.4	35.4	41.4			100.0	62	
5. 2008.....	83,155	46,961	36,195	80.9	90.1	71.5			100.0	228	
6. 2009.....	65,747	33,008	32,740	64.2	63.7	64.7			100.0	184	
7. 2010.....	48,329	36,200	12,129	41.4	40.4	44.8			100.0	343	
8. 2011.....	55,265	48,247	7,018	51.9	51.3	57.0			100.0	126	
9. 2012.....	52,296	43,753	8,543	47.8	45.9	60.4			100.0	324	
10. 2013.....	45,081	36,834	8,247	40.3	40.2	40.7			100.0	(257)	
11. 2014.....	30,453	25,202	5,251	40.9	40.4	43.8			100.0	559	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,620	

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	1,124	82	(261)	(117)	(258)		4	640	XXX
2. 2005.....	2,542	3,503	(961)	1,098	898	127	120	86		79	293	104
3. 2006.....	521	704	(183)	693	427	152	102	60		21	376	88
4. 2007.....	268	763	(495)	346	218	185	97	47		7	264	34
5. 2008.....	145	446	(301)	947	595	186	104	131		5	565	10
6. 2009.....	53	179	(126)	3,305	1,649	640	348	33		150	1,980	2
7. 2010.....	18	8	11	4,700	2,360	724	380	24		16	2,708	1
8. 2011.....	3	5	(1)	5,699	2,861	1,096	565	40		3	3,408	
9. 2012.....	(2)	(2)		5,753	2,910	750	386	22		12	3,229	
10. 2013.....				5,338	2,680	428	226	23		6	2,882	
11. 2014.....				1,312	665	67	38	9		3	684	
12. Totals	XXX	XXX	XXX	30,314	15,345	4,094	2,250	217		306	17,029	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	1,282	274	2	(11)	13			1	6			1,042	2
2. 2005.....													
3. 2006.....													
4. 2007.....				1								(1)	
5. 2008.....													
6. 2009.....													
7. 2010.....			3	3	8	8	1	1			2		
8. 2011.....											6		
9. 2012.....											9		
10. 2013.....											13		
11. 2014.....	10	5									5	5	
12. Totals	1,292	279	5	(7)	22	9	2	1	6		35	1,046	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,022	20
2. 2005.....	1,310	1,017	293	51.5	29.0	(30.5)			100.0		
3. 2006.....	905	529	376	173.8	75.1	(205.2)			100.0		
4. 2007.....	579	316	263	216.2	41.4	(53.1)			100.0	(1)	
5. 2008.....	1,264	700	564	872.9	156.8	(187.4)			100.0		
6. 2009.....	3,978	1,998	1,980	7,493.7	1,116.1	(1,572.7)			100.0		
7. 2010.....	5,461	2,752	2,709	29,912.9	35,696.6	25,684.2			100.0	(1)	1
8. 2011.....	6,835	3,427	3,408	196,384.4	74,223.3	(299,975.2)			100.0		
9. 2012.....	6,525	3,296	3,229	(290,085.3)	(163,808.3)	(1,361,264.6)			100.0		
10. 2013.....	5,789	2,906	2,882	(1,355,625.5)	(653,113.7)	16,012,028.7			100.0		
11. 2014.....	1,397	708	689	(8,220,018.4)	(8,331,160.7)	(8,108,876.1)			100.0	5	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,025	21

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	7,135	1,310	848	508	194		(8)	6,358	XXX
2. 2005.....	1,328,125	805,234	522,891	748,767	439,296	89,635	55,245	61,536		6,630	405,398	118,364
3. 2006.....	1,373,703	845,089	528,614	713,598	400,887	89,613	54,507	62,541		6,713	410,357	109,679
4. 2007.....	1,375,242	854,922	520,320	713,263	407,310	92,914	55,539	62,482		6,970	405,810	99,160
5. 2008.....	1,262,562	798,058	464,504	652,863	371,952	90,378	52,433	52,029		6,247	370,885	85,190
6. 2009.....	1,116,072	717,101	398,971	493,716	292,253	67,579	40,128	53,738		9,893	282,651	77,640
7. 2010.....	1,059,925	678,501	381,424	549,171	330,168	71,413	42,696	49,245		8,923	296,964	83,050
8. 2011.....	1,020,271	664,772	355,499	438,416	260,897	51,896	31,144	42,049		7,960	240,320	72,647
9. 2012.....	1,014,536	666,453	348,083	342,345	208,619	36,571	26,488	49,662		5,382	193,470	65,460
10. 2013.....	1,011,739	659,375	352,364	209,569	129,748	15,404	10,283	41,055		4,554	125,997	66,086
11. 2014.....	1,029,030	677,728	351,302	81,648	51,371	4,716	3,475	31,307		2,657	62,825	59,515
12. Totals	XXX	XXX	XXX	4,950,491	2,893,813	610,968	372,445	505,836		65,921	2,801,036	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	22,356	13,094	2,824	2,585	2,526	642	1,285	617	712			12,765	216
2. 2005.....	4,058	2,734	739	(1,831)	858	453	309	178	172			4,601	58
3. 2006.....	11,983	9,424	2,089	1,167	1,338	738	969	544	413			4,920	120
4. 2007.....	11,278	5,935	3,360	1,753	1,546	813	1,586	828	501			8,942	122
5. 2008.....	13,356	10,695	7,035	3,753	2,597	1,352	3,394	1,813	592			9,361	209
6. 2009.....	22,779	13,802	9,050	5,381	3,094	1,716	4,392	2,619	1,064			16,862	492
7. 2010.....	54,311	34,371	16,678	9,606	6,354	3,386	8,109	4,681	2,131		303	35,539	966
8. 2011.....	72,399	45,541	38,563	22,897	11,143	6,148	17,035	10,133	3,378		535	57,799	2,003
9. 2012.....	115,452	73,177	99,857	59,200	14,520	8,163	30,136	18,093	6,799		816	108,131	2,978
10. 2013.....	160,069	99,264	187,759	114,712	13,165	7,563	42,838	26,207	10,600		1,345	166,686	5,674
11. 2014.....	146,617	90,267	333,108	199,230	9,939	5,837	53,284	32,157	18,889		1,926	234,347	15,386
12. Totals	634,657	398,301	701,063	418,452	67,080	36,811	163,338	97,871	45,252		4,925	659,953	28,224

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,501	3,265
2. 2005.....	906,075	496,076	409,999	68.2	61.6	78.4			100.0	3,894	707
3. 2006.....	882,544	467,267	415,277	64.2	55.3	78.6			100.0	3,482	1,438
4. 2007.....	886,930	472,178	414,752	64.5	55.2	79.7			100.0	6,950	1,991
5. 2008.....	822,244	441,997	380,246	65.1	55.4	81.9			100.0	5,944	3,418
6. 2009.....	655,412	355,899	299,513	58.7	49.6	75.1			100.0	12,646	4,216
7. 2010.....	757,411	424,908	332,503	71.5	62.6	87.2			100.0	27,012	8,527
8. 2011.....	674,879	376,759	298,120	66.1	56.7	83.9			100.0	42,524	15,275
9. 2012.....	695,341	393,740	301,601	68.5	59.1	86.6			100.0	82,933	25,198
10. 2013.....	680,459	387,776	292,683	67.3	58.8	83.1			100.0	133,853	32,833
11. 2014.....	679,509	382,338	297,172	66.0	56.4	84.6			100.0	190,228	44,119
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	518,967	140,987

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	154,046	59,926	23,173	4,447	6,459		4,498	119,306	XXX
2. 2005.....	2,423,813	1,491,308	932,505	939,289	649,162	123,019	87,383	74,203		57,994	399,967	378,925
3. 2006.....	2,497,112	1,516,437	980,675	942,528	624,544	124,542	89,562	145,301		59,427	498,264	360,178
4. 2007.....	2,224,278	1,346,301	877,977	986,323	618,561	139,538	94,324	116,588		56,976	529,564	341,543
5. 2008.....	2,106,759	1,256,379	850,380	1,075,174	660,636	163,551	103,900	83,602		41,277	557,791	311,762
6. 2009.....	2,254,992	1,310,238	944,754	1,073,836	659,241	165,055	104,211	85,588		31,626	561,027	246,590
7. 2010.....	2,127,051	1,248,577	878,474	1,012,107	629,837	170,475	109,634	96,583		26,913	539,694	249,292
8. 2011.....	2,358,985	1,407,878	951,107	1,002,405	629,780	166,151	107,933	86,984		20,064	517,826	241,006
9. 2012.....	2,448,456	1,496,241	952,215	802,586	525,832	136,338	91,488	81,266		9,654	402,871	215,375
10. 2013.....	2,622,507	1,662,446	960,060	626,586	420,014	101,738	68,996	89,869		4,163	329,183	209,378
11. 2014.....	2,634,274	1,645,335	988,939	252,176	173,723	36,730	25,013	38,122		1,048	128,293	192,903
12. Totals	XXX	XXX	XXX	8,867,055	5,651,256	1,350,310	886,890	904,567		313,641	4,583,787	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	1,461,936	412,899	880,740	284,004	36,183	14,692	154,655	50,968	70,754			1,841,705	9,392
2. 2005.....	185,963	104,890	201,940	112,219	5,630	3,215	35,466	19,459	10,939		651	200,155	1,726
3. 2006.....	186,860	101,861	209,954	114,479	6,114	3,438	37,417	20,190	11,279		1,316	211,656	1,960
4. 2007.....	224,746	119,030	242,176	128,075	8,308	4,573	43,516	23,026	13,129		2,852	257,170	2,496
5. 2008.....	242,631	128,799	288,285	152,419	9,207	5,135	52,733	28,035	15,473		4,729	293,941	3,135
6. 2009.....	247,495	135,803	303,317	163,743	10,745	6,078	56,441	30,663	17,244		14,965	298,955	3,773
7. 2010.....	276,590	151,037	342,998	187,000	13,678	7,894	65,054	35,807	20,047		25,616	336,629	5,113
8. 2011.....	380,851	210,876	394,959	223,098	19,385	11,370	77,852	44,347	25,217		44,275	408,573	7,086
9. 2012.....	342,771	199,617	501,178	288,918	24,149	15,648	96,523	56,378	28,192		47,846	432,255	10,363
10. 2013.....	399,882	236,106	736,106	436,701	34,975	23,534	129,998	78,193	35,587		33,342	562,015	18,313
11. 2014.....	300,559	196,818	1,259,955	757,796	33,794	23,824	189,907	116,645	62,687		34,737	751,818	57,827
12. Totals	4,250,284	1,997,735	5,361,609	2,848,451	202,166	119,400	939,562	503,708	310,546		210,329	5,594,871	121,184

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,645,773	195,931
2. 2005.....	1,576,449	976,327	600,122	65.0	65.5	64.4			100.0	170,795	29,360
3. 2006.....	1,663,993	954,073	709,920	66.6	62.9	72.4			100.0	180,474	31,182
4. 2007.....	1,774,323	987,589	786,734	79.8	73.4	89.6			100.0	219,816	37,354
5. 2008.....	1,930,656	1,078,924	851,732	91.6	85.9	100.2			100.0	249,698	44,243
6. 2009.....	1,959,720	1,099,739	859,982	86.9	83.9	91.0			100.0	251,266	47,689
7. 2010.....	1,997,532	1,121,208	876,324	93.9	89.8	99.8			100.0	281,551	55,078
8. 2011.....	2,153,804	1,227,405	926,399	91.3	87.2	97.4			100.0	341,836	66,737
9. 2012.....	2,013,005	1,177,879	835,126	82.2	78.7	87.7			100.0	355,416	76,839
10. 2013.....	2,154,741	1,263,543	891,198	82.2	76.0	92.8			100.0	463,181	98,833
11. 2014.....	2,173,929	1,293,818	880,111	82.5	78.6	89.0			100.0	605,899	145,918
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,765,706	829,165

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX	XXX	XXX	30,287	2,969	30,285	5,110	7,894					488	60,387	XXX
2. 2005.....	1,465,610	877,957	587,653	1,373,151	1,147,686	180,645	125,060	99,593		25,429	380,644	69,238
3. 2006.....	1,407,672	776,135	631,537	514,489	264,176	106,642	60,531	45,106		15,670	341,529	44,738
4. 2007.....	1,406,105	783,305	622,800	475,761	243,689	71,940	42,610	42,780		11,882	304,181	36,833
5. 2008.....	1,466,466	920,922	545,544	721,114	511,079	92,429	61,905	47,004		14,660	287,563	35,985
6. 2009.....	1,284,591	886,324	398,267	353,843	261,121	54,436	36,998	19,019		3,608	129,180	30,639
7. 2010.....	1,053,060	755,583	297,477	371,185	266,987	44,939	31,403	15,412		5,596	133,145	28,195
8. 2011.....	1,065,263	768,078	297,185	544,791	405,061	42,912	31,517	18,412		7,260	169,537	32,580
9. 2012.....	1,161,182	836,813	324,369	687,630	502,737	33,847	25,130	20,737		5,059	214,347	31,023
10. 2013.....	1,171,423	801,011	370,412	360,238	239,844	16,388	12,956	16,110		3,208	139,935	23,813
11. 2014.....	929,594	566,366	363,229	232,446	138,799	5,075	4,604	14,483		1,062	108,600	17,466
12. Totals	XXX	XXX	XXX	5,664,937	3,984,148	679,536	437,826	346,549		93,922	2,269,048	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	1. Prior.....	70,154	13,692	35,917	6,722	69,925	9,592	57,947	9,534	6,207			
2. 2005.....	10,439	5,401	12,012	6,061	6,632	3,316	18,375	9,259	1,413			24,834	487
3. 2006.....	12,245	6,123	12,287	6,180	6,483	3,242	19,235	9,667	1,483		267	26,523	294
4. 2007.....	9,049	4,525	10,785	5,423	4,387	2,194	15,407	7,748	1,173		246	20,912	209
5. 2008.....	16,157	8,957	13,194	7,525	5,566	2,871	17,748	10,077	1,449		589	24,684	175
6. 2009.....	22,548	12,448	11,720	7,656	5,266	2,756	16,059	10,344	1,447		571	23,836	273
7. 2010.....	21,354	14,286	11,585	8,011	4,066	2,419	16,195	10,971	1,370		986	18,883	342
8. 2011.....	36,956	24,979	26,501	20,290	6,640	3,785	25,718	17,824	2,304		1,945	31,240	843
9. 2012.....	52,188	45,120	62,411	52,350	8,639	4,842	40,554	30,055	3,951		2,950	35,376	1,349
10. 2013.....	73,807	50,363	61,060	43,605	6,421	3,511	51,444	36,320	5,067		3,061	64,001	2,080
11. 2014.....	132,576	72,070	109,829	65,784	7,877	4,006	46,415	26,050	8,220		4,931	137,006	4,456
12. Totals	457,474	257,964	367,301	229,607	131,902	42,534	325,098	177,847	34,084		15,546	607,907	14,975

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX	85,657	114,954
2. 2005.....	1,702,261	1,296,783	405,478	116.1	147.7	69.0			100.0	10,989	13,846
3. 2006.....	717,970	349,918	368,052	51.0	45.1	58.3			100.0	12,230	14,293
4. 2007.....	631,282	306,190	325,092	44.9	39.1	52.2			100.0	9,886	11,025
5. 2008.....	914,661	602,414	312,247	62.4	65.4	57.2			100.0	12,869	11,815
6. 2009.....	484,340	331,323	153,016	37.7	37.4	38.4			100.0	14,164	9,672
7. 2010.....	486,104	334,077	152,027	46.2	44.2	51.1			100.0	10,642	8,241
8. 2011.....	704,234	503,456	200,778	66.1	65.5	67.6			100.0	18,187	13,053
9. 2012.....	909,956	660,233	249,723	78.4	78.9	77.0			100.0	17,129	18,247
10. 2013.....	590,536	386,600	203,936	50.4	48.3	55.1			100.0	40,900	23,101
11. 2014.....	556,920	311,314	245,606	59.9	55.0	67.6			100.0	104,551	32,456
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	337,204	270,703

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	953	465	123	31				581	XXX
2. 2005.....	5,395	2,973	2,423	396	272	217	111	409			640	25
3. 2006.....	3,580	1,873	1,708	233	116	156	78	21			215	32
4. 2007.....	3,302	2,175	1,127	114	57	77	38	24			119	39
5. 2008.....	1,546	786	760	19	9	246	126	21			150	21
6. 2009.....	5,521	2,807	2,714	398	199	464	233	36			466	27
7. 2010.....	4,772	2,338	2,434	1,305	652	1,321	664	93			1,402	60
8. 2011.....	13,555	11,828	1,726	2,937	1,468	561	284	130			1,875	114
9. 2012.....	1,406	703	703	1,068	534	285	145	103			777	112
10. 2013.....	5,244	2,622	2,622	163	81	51	27	76			181	59
11. 2014.....	2,265	1,133	1,133	5	3	2	1	19			22	23
12. Totals	XXX	XXX	XXX	7,591	3,857	3,503	1,739	932			6,429	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	2,293	471	43	91	185	46	(8)	8	52			1,949	8
2. 2005.....	261	131	52	26					6			163	
3. 2006.....	246	123	81	40				2	1	7		171	
4. 2007.....	116	58	47	26	2	1	2	1	4			83	1
5. 2008.....	784	392	12	6	119	59			19			476	2
6. 2009.....	702	351	124	62	146	73	(1)		20			505	6
7. 2010.....	3,001	1,501	380	190	465	233	35	17	82			2,023	11
8. 2011.....	2,776	1,388	628	314	428	214	42	21	89			2,027	14
9. 2012.....	721	361	1,440	720	198	99	155	78	67			1,325	12
10. 2013.....	1,480	740	708	354	199	100	38	19	47			1,259	14
11. 2014.....	339	169	1,548	774	43	22	114	57	79			1,101	10
12. Totals	12,720	5,684	5,063	2,604	1,786	847	380	203	472			11,083	78

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,774	175
2. 2005.....	1,343	540	804	24.9	18.2	33.2			100.0	157	7
3. 2006.....	746	359	387	20.8	19.2	22.6			100.0	163	8
4. 2007.....	384	181	202	11.6	8.3	18.0			100.0	79	5
5. 2008.....	1,218	593	626	78.8	75.4	82.3			100.0	398	78
6. 2009.....	1,890	918	972	34.2	32.7	35.8			100.0	413	92
7. 2010.....	6,682	3,257	3,425	140.0	139.3	140.7			100.0	1,691	332
8. 2011.....	7,593	3,690	3,902	56.0	31.2	226.1			100.0	1,702	325
9. 2012.....	4,038	1,937	2,102	287.3	275.6	299.0			100.0	1,081	244
10. 2013.....	2,762	1,321	1,441	52.7	50.4	54.9			100.0	1,094	165
11. 2014.....	2,149	1,026	1,123	94.8	90.6	99.1			100.0	943	158
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,494	1,589

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	325	(35)	359	73	23			669	XXX
2. 2005.....	239,784	138,393	101,390	67,937	39,728	10,788	5,618	2,320	600		35,698	4,841
3. 2006.....	236,694	135,451	101,243	59,680	31,324	9,607	5,093	2,558			35,427	5,307
4. 2007.....	217,343	123,361	93,982	59,584	32,018	8,545	4,499	4,182	10		35,794	5,640
5. 2008.....	229,056	122,058	106,998	87,955	45,363	12,149	6,204	3,684	127		52,221	5,928
6. 2009.....	212,693	106,502	106,191	116,540	58,270	13,053	6,610	4,976	1		69,689	6,469
7. 2010.....	193,266	96,627	96,639	40,831	20,417	7,738	3,942	4,728	104		28,938	4,868
8. 2011.....	148,089	69,068	79,021	39,061	19,530	8,383	4,248	3,835			27,501	4,670
9. 2012.....	146,813	73,406	73,406	37,326	18,680	6,674	3,391	3,283	242		25,211	4,439
10. 2013.....	136,362	68,115	68,248	8,242	4,121	2,291	1,164	2,547			7,795	2,832
11. 2014.....	129,914	65,019	64,895	755	378	219	111	2,103			2,588	1,710
12. Totals	XXX	XXX	XXX	518,235	269,795	79,807	40,955	34,239		1,084	321,531	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	12,105	2,869	(589)	73	369	109	(87)	5	249			8,991	46
2. 2005.....	454	238	58	29	33	17	8	4	11			277	25
3. 2006.....	1,409	744	1,289	677	342	195	186	97	42		31	1,555	25
4. 2007.....	4,447	2,226	(3,064)	(1,523)	146	76	(446)	(222)	102		30	628	40
5. 2008.....	4,630	2,316	(2,882)	(1,441)	337	168	(420)	(210)	68		45	900	65
6. 2009.....	2,216	1,108	(124)	(62)	629	315	(19)	(10)	42		119	1,393	137
7. 2010.....	15,387	7,694	(2,996)	(1,498)	1,855	927	(437)	(219)	348		53	7,253	239
8. 2011.....	22,767	11,384	15,585	7,793	2,836	1,418	2,063	1,032	397		77	22,023	229
9. 2012.....	11,003	5,503	40,270	20,135	7,863	3,932	5,282	2,641	1,008		94	33,215	259
10. 2013.....	34,698	17,349	57,055	28,527	5,516	2,758	5,778	2,889	1,216		102	52,740	385
11. 2014.....	841	421	87,062	43,531	1,138	569	6,754	3,377	2,117		90	50,014	743
12. Totals	109,959	51,851	191,663	96,240	21,064	10,484	18,662	9,385	5,600		641	178,989	2,193

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2005.....	81,609	45,634	35,975	34.0	33.0	35.5		100.0	246	31	
3. 2006.....	75,112	38,130	36,982	31.7	28.2	36.5		100.0	1,277	278	
4. 2007.....	73,495	37,073	36,422	33.8	30.1	38.8		100.0	680	(52)	
5. 2008.....	105,522	52,401	53,120	46.1	42.9	49.6		100.0	873	27	
6. 2009.....	137,313	66,231	71,082	64.6	62.2	66.9		100.0	1,046	347	
7. 2010.....	67,454	31,264	36,191	34.9	32.4	37.4		100.0	6,196	1,057	
8. 2011.....	94,928	45,405	49,523	64.1	65.7	62.7		100.0	19,176	2,847	
9. 2012.....	112,708	54,282	58,426	76.8	73.9	79.6		100.0	25,635	7,580	
10. 2013.....	117,344	56,809	60,535	86.1	83.4	88.7		100.0	45,876	6,864	
11. 2014.....	100,990	48,387	52,603	77.7	74.4	81.1		100.0	43,952	6,063	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX		XXX	153,532	25,457	

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	3,713	3,351	145	103	6			411	XXX
2. 2005	292,087	215,263	76,824	171,822	127,605	8,737	7,735	4,762		4,009	49,981	XXX
3. 2006	313,576	219,367	94,209	126,119	97,352	10,858	9,258	3,672		4,530	34,040	XXX
4. 2007	292,683	202,994	89,689	92,442	69,945	6,348	5,369	3,288		5,216	26,764	XXX
5. 2008	222,169	141,597	80,572	104,271	76,508	8,406	6,665	3,783		6,412	33,287	XXX
6. 2009	203,751	132,664	71,086	73,188	46,626	3,192	2,665	3,348		4,691	30,438	XXX
7. 2010	191,884	112,562	79,322	63,606	38,203	2,829	2,504	5,928		2,274	31,655	XXX
8. 2011	198,978	120,871	78,106	125,200	73,204	4,006	3,297	5,745		3,559	58,449	XXX
9. 2012	214,611	135,411	79,200	124,732	101,608	2,617	2,357	5,751		3,572	29,136	XXX
10. 2013	239,951	149,433	90,517	97,682	59,650	2,299	1,913	4,816		3,534	43,234	XXX
11. 2014	249,844	160,653	89,191	53,711	38,733	776	630	2,492		643	17,616	XXX
12. Totals	XXX	XXX	XXX	1,036,486	732,785	50,213	42,494	43,590		38,439	355,011	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	46,709	45,848	638	552	30	6		1	1			971	7
2. 2005	120	74	86	64	3	1			1			71	2
3. 2006	152	108	53	37	2	1			1			62	1
4. 2007	445	390	81	53	58	29			3		35	116	4
5. 2008	303	162	141	86	57	28			6		34	230	42
6. 2009	224	130	142	92	11	7			4		61	152	27
7. 2010	26,433	18,649	427	259	293	177			379		133	8,446	41
8. 2011	6,070	3,435	220	179	454	253			169		264	3,045	36
9. 2012	12,143	8,180	1,305	383	552	343			295		486	5,389	157
10. 2013	14,221	9,871	2,301	1,293	924	601			268		863	5,949	384
11. 2014	66,057	50,049	22,609	11,563	1,449	922			2,482		2,307	30,063	707
12. Totals	172,876	136,895	28,004	14,562	3,832	2,369		1	3,608		4,183	54,494	1,408

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	947	24
2. 2005	185,530	135,478	50,052	63.5	62.9	65.2			100.0	68	2
3. 2006	140,857	106,755	34,102	44.9	48.7	36.2			100.0	60	2
4. 2007	102,666	75,786	26,880	35.1	37.3	30.0			100.0	84	32
5. 2008	116,966	83,449	33,517	52.6	58.9	41.6			100.0	195	35
6. 2009	80,109	49,520	30,590	39.3	37.3	43.0			100.0	144	8
7. 2010	99,894	59,794	40,101	52.1	53.1	50.6			100.0	7,951	495
8. 2011	141,863	80,369	61,494	71.3	66.5	78.7			100.0	2,676	370
9. 2012	147,395	112,870	34,525	68.7	83.4	43.6			100.0	4,886	504
10. 2013	122,511	73,327	49,183	51.1	49.1	54.3			100.0	5,358	591
11. 2014	149,576	101,897	47,679	59.9	63.4	53.5			100.0	27,054	3,009
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	49,423	5,070

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	94,961	27,507	40,888	20,131	3,162		21,708	91,373	XXX	
2. 2005.....	3,176,383	2,043,972	1,132,411	1,490,658	943,735	266,228	158,300	41,281		13,501	696,132	224,634	
3. 2006.....	3,072,415	1,920,465	1,151,949	1,333,158	779,630	273,949	162,349	40,867		9,235	705,995	215,565	
4. 2007.....	2,872,608	1,761,862	1,110,747	1,235,480	718,931	254,013	146,862	54,388		12,097	678,088	220,012	
5. 2008.....	2,655,769	1,588,175	1,067,593	1,037,297	590,800	213,626	126,664	35,492		10,242	568,951	81,245	
6. 2009.....	2,041,052	1,219,135	821,917	887,807	511,141	160,639	93,522	63,519		6,498	507,301	80,524	
7. 2010.....	1,894,192	1,157,888	736,305	878,328	501,646	145,653	86,173	63,720		11,119	499,882	84,973	
8. 2011.....	1,772,757	1,092,235	680,522	506,570	304,782	103,458	61,203	32,408		3,606	276,450	80,010	
9. 2012.....	1,904,185	1,214,891	689,294	353,679	210,447	56,683	34,933	32,967		2,048	197,948	69,324	
10. 2013.....	1,981,924	1,235,191	746,733	221,051	134,511	32,655	19,864	41,957		930	141,287	67,400	
11. 2014.....	2,061,740	1,299,759	761,980	36,095	23,650	4,783	3,207	51,147		140	65,168	57,628	
12. Totals	XXX	XXX	XXX	8,075,084	4,746,781	1,552,575	913,207	460,907		91,123	4,428,577	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	352,348	85,443	452,727	103,465	117,463	27,146	177,108	69,071	21,217		835,737	3,999	
2. 2005.....	78,418	51,104	103,252	67,291	11,709	7,416	53,574	36,826	5,187		795	89,502	544
3. 2006.....	92,383	61,089	133,294	75,604	14,206	8,313	71,246	44,737	6,570		1,446	127,956	618
4. 2007.....	108,242	64,591	165,892	93,029	19,870	10,718	82,552	49,154	7,498		2,604	166,562	727
5. 2008.....	124,572	68,834	180,049	99,509	23,553	14,431	81,759	47,429	8,027		4,395	187,758	1,122
6. 2009.....	122,269	68,046	229,508	125,805	22,094	12,559	100,843	57,387	10,354		5,200	221,272	1,363
7. 2010.....	191,624	106,508	295,351	169,817	31,981	18,026	160,626	100,050	14,033		6,974	299,214	2,143
8. 2011.....	314,096	178,573	324,552	185,130	43,315	24,222	173,062	104,872	17,197		6,570	379,426	3,086
9. 2012.....	244,774	141,663	440,446	260,403	51,012	29,019	252,597	153,959	20,608		6,856	424,392	4,322
10. 2013.....	238,763	145,114	648,063	384,189	39,911	22,478	308,365	185,800	7,911		7,725	505,432	6,519
11. 2014.....	140,413	91,322	938,044	556,348	20,381	12,076	386,688	240,993	34,680		8,601	619,466	13,789
12. Totals	2,007,903	1,062,288	3,911,178	2,120,591	395,495	186,404	1,848,420	1,090,279	153,282		51,166	3,856,717	38,232

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	616,166	219,571
2. 2005.....	2,050,308	1,264,673	785,635	64.5	61.9	69.4			100.0	63,275	26,227
3. 2006.....	1,965,673	1,131,722	833,951	64.0	58.9	72.4			100.0	88,983	38,973
4. 2007.....	1,927,935	1,083,285	844,651	67.1	61.5	76.0			100.0	116,514	50,048
5. 2008.....	1,704,376	947,667	756,709	64.2	59.7	70.9			100.0	136,278	51,480
6. 2009.....	1,597,034	868,461	728,573	78.2	71.2	88.6			100.0	157,926	63,346
7. 2010.....	1,781,315	982,220	799,095	94.0	84.8	108.5			100.0	210,649	88,564
8. 2011.....	1,514,658	858,782	655,876	85.4	78.6	96.4			100.0	274,946	104,480
9. 2012.....	1,452,765	830,424	622,341	76.3	68.4	90.3			100.0	283,154	141,239
10. 2013.....	1,538,676	891,956	646,719	77.6	72.2	86.6			100.0	357,523	147,909
11. 2014.....	1,612,230	927,597	684,634	78.2	71.4	89.8			100.0	430,786	188,679
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,736,202	1,120,515

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	41,220	32,812	6,140	2,318	755		2	12,984	XXX	
2. 2005.....	1,026,094	697,587	328,507	399,622	281,570	87,433	52,826	16,537		3,326	169,195	8,920	
3. 2006.....	998,888	648,415	350,473	453,609	288,994	97,432	56,875	15,403		4,050	220,576	9,499	
4. 2007.....	979,503	596,172	383,331	473,973	286,573	98,950	55,914	11,677		1,663	242,114	9,990	
5. 2008.....	919,271	516,182	403,089	650,498	367,633	106,285	60,114	12,850		2,113	341,886	11,368	
6. 2009.....	1,022,016	551,547	470,469	638,787	329,630	107,055	60,035	17,891		903	374,066	13,331	
7. 2010.....	959,088	518,813	440,275	356,265	189,945	74,454	38,573	17,815		2,444	220,016	11,743	
8. 2011.....	842,593	462,409	380,185	318,227	163,058	53,516	28,164	22,327		533	202,849	11,027	
9. 2012.....	798,470	444,936	353,533	188,646	98,148	35,342	19,529	16,460		383	122,770	9,789	
10. 2013.....	795,843	429,708	366,135	81,069	44,990	18,874	9,979	15,143		25	60,116	9,555	
11. 2014.....	783,775	438,207	345,568	17,996	9,044	3,603	2,000	10,390			20,945	8,637	
12. Totals	XXX	XXX	XXX	3,619,911	2,092,398	689,085	386,328	157,247		15,441	1,987,517	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	102,320	51,335	41,732	36,217	11,731	5,931	10,809	7,907	2,372			67,575	358
2. 2005.....	23,595	15,568	17,545	11,353	1,530	900	4,577	2,963	768			17,232	103
3. 2006.....	32,346	19,885	23,971	15,506	2,762	1,560	6,252	4,047	1,068		254	25,400	141
4. 2007.....	53,791	32,638	23,396	14,685	4,502	2,549	6,079	3,821	1,578		550	35,652	186
5. 2008.....	72,895	48,391	44,576	25,737	3,680	1,943	11,719	6,764	1,878		759	51,912	285
6. 2009.....	78,689	41,447	76,660	42,492	4,983	2,496	20,097	11,141	2,721		789	85,574	413
7. 2010.....	88,700	45,822	125,050	69,134	7,315	3,754	32,803	18,137	3,899		1,120	120,920	537
8. 2011.....	95,080	51,234	147,634	79,924	12,934	6,603	38,751	20,979	4,344		1,381	140,003	804
9. 2012.....	178,132	108,660	221,647	123,053	16,034	8,224	58,196	32,309	7,141		1,727	208,904	1,176
10. 2013.....	113,788	61,799	319,633	179,920	16,930	9,486	83,932	47,245	7,949		1,778	243,781	2,202
11. 2014.....	64,786	36,127	407,364	225,862	13,565	7,320	103,111	57,170	14,036		1,710	276,382	4,813
12. Totals	904,122	512,907	1,449,207	823,882	95,966	50,767	376,326	212,483	47,752		10,068	1,273,335	11,018

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	56,501	11,074
2. 2005.....	551,607	365,180	186,428	53.8	52.3	56.7			100.0	14,220	3,013
3. 2006.....	632,844	386,868	245,976	63.4	59.7	70.2			100.0	20,926	4,474
4. 2007.....	673,947	396,181	277,766	68.8	66.5	72.5			100.0	29,864	5,788
5. 2008.....	904,380	510,582	393,798	98.4	98.9	97.7			100.0	43,343	8,569
6. 2009.....	946,881	487,241	459,640	92.6	88.3	97.7			100.0	71,410	14,164
7. 2010.....	706,300	365,365	340,936	73.6	70.4	77.4			100.0	98,794	22,126
8. 2011.....	692,814	349,962	342,852	82.2	75.7	90.2			100.0	111,556	28,447
9. 2012.....	721,597	389,923	331,674	90.4	87.6	93.8			100.0	168,066	40,838
10. 2013.....	657,317	353,420	303,897	82.6	82.2	83.0			100.0	191,702	52,079
11. 2014.....	634,850	337,524	297,327	81.0	77.0	86.0			100.0	210,160	66,222
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,016,541	256,794

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	247,755	201,538	20,451	14,239	4,250		5,720	56,678	XXX
2. 2013	2,573,153	1,721,790	851,363	1,073,054	626,521	34,161	21,636	10,591		5,426	469,649	XXX
3. 2014	2,653,014	1,737,875	915,139	346,699	219,531	24,703	15,398	13,194		1,643	149,668	XXX
4. Totals	XXX	XXX	XXX	1,667,508	1,047,590	79,315	51,272	28,035		12,789	675,996	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	260,407	200,302	38,072	25,289	14,994	9,596		19	2,088		14,874	80,354	260
2. 2013	209,573	162,157	14,805	11,977	4,824	3,030			1,930		9,222	53,968	315
3. 2014	394,261	259,111	542,068	298,119	11,832	7,798			5,299		11,900	388,431	1,379
4. Totals	864,241	621,570	594,945	335,385	31,649	20,424		19	9,316		35,996	522,752	1,954

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX	72,888	7,466
2. 2013	1,348,937	825,321	523,617	52.4	47.9	61.5			100.0	50,245	3,723
3. 2014	1,338,056	799,957	538,099	50.4	46.0	58.8			100.0	379,098	9,332
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	502,231	20,522

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(626)	4,238	632	392	199		2,110	(4,425)	XXX
2. 2013.....	270,042	153,020	117,022	169,974	99,140	5,862	3,483	7,546		27,338	80,760	43,943
3. 2014.....	300,749	176,830	123,919	177,380	101,796	5,096	3,046	7,517		16,286	85,151	42,436
4. Totals.....	XXX	XXX	XXX	346,728	205,174	11,590	6,921	15,262		45,734	161,486	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	1,251	4,154	(22)	1,915	222	80			31		621	(4,667)	125
2. 2013.....	436	340	(692)	(458)	188	116			21		1,139	(44)	269
3. 2014.....	17,552	10,453	10,602	6,287	487	336			948		9,033	12,513	3,820
4. Totals.....	19,239	14,946	9,888	7,744	897	531			1,000		10,793	7,802	4,214

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX	(4,840)	174
2. 2013.....	183,335	102,619	80,716	67.9	67.1	69.0			100.0	(137)	93
3. 2014.....	219,582	121,917	97,664	73.0	68.9	78.8			100.0	11,414	1,099
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6,436	1,366

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 1K - FIDELITY/SURETY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	9,312	5,507	11,886	5,935	5,431		25,981	15,186	XXX
2. 2013	604,704	253,891	350,812	89,135	45,116	5,523	3,078	7,876		35,682	54,340	XXX
3. 2014	627,961	327,965	299,996	45,098	22,549	2,020	1,031	4,205		532	27,744	XXX
4. Totals	XXX	XXX	XXX	143,544	73,173	19,429	10,044	17,513		62,196	97,270	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	34,047	20,612	(9,373)	(4,676)	5,904	5,591	(2,907)	(1,448)	2,463		43,677	10,055	1,583
2. 2013	22,560	11,280	42,001	21,050	2,431	1,249	13,737	6,881	2,950		18,089	43,219	975
3. 2014	72,293	36,222	84,025	42,267	2,448	1,224	21,014	10,537	7,455		31,271	96,986	1,789
4. Totals	128,900	68,114	116,653	58,641	10,783	8,064	31,845	15,970	12,869		93,037	150,260	4,347

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX	8,737	1,318
2. 2013	186,213	88,655	97,559	30.8	34.9	27.8			100.0	32,231	10,988
3. 2014	238,559	113,829	124,730	38.0	34.7	41.6			100.0	77,830	19,156
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	118,798	31,462

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	5,422	(1,831)	320	364	1,663		10,197	8,872	XXX
2. 2013.....	481,746	295,932	185,814	219,871	127,270	2,867	1,721	4,832		1,081	98,578	XXX
3. 2014.....	393,839	233,098	160,741	124,982	67,071	1,081	598	2,632		126	61,026	XXX
4. Totals.....	XXX	XXX	XXX	350,275	192,510	4,268	2,683	9,127		11,404	168,476	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	6,603	3,793	84,959	64,283	3,315	2,407	151	11	2,579		12,090	27,112	433
2. 2013.....	8,870	5,399	62,282	44,854	530	353			1,316		2,041	22,391	623
3. 2014.....	64,942	41,270	89,299	54,032	836	548			4,122		2,801	63,350	1,890
4. Totals.....	80,415	50,462	236,541	163,169	4,681	3,308	151	11	8,016		16,931	112,853	2,946

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX	23,486	3,626
2. 2013.....	300,567	179,598	120,969	62.4	60.7	65.1			100.0	20,898	1,493
3. 2014.....	287,895	163,518	124,376	73.1	70.2	77.4			100.0	58,940	4,410
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	103,324	9,529

Schedule P - Part 1M - International

N O N E

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	104,521	16,832	33,025	5,141	1,191		1,652	116,765	XXX
2. 2005.....	496,313	346,958	149,355	175,301	123,748	70,357	50,165	12,564		2,415	84,309	14,077
3. 2006.....	431,610	281,035	150,575	120,152	78,554	50,590	36,893	12,845		1,040	68,140	12,787
4. 2007.....	368,979	228,402	140,577	177,546	118,850	42,912	30,859	9,520		1,545	80,268	12,580
5. 2008.....	221,707	134,101	87,606	112,311	72,604	47,308	29,212	7,251		5,775	65,054	10,553
6. 2009.....	204,437	127,098	77,338	50,623	31,019	26,420	17,129	9,287		916	38,182	9,499
7. 2010.....	178,177	105,138	73,039	39,854	23,819	23,934	16,009	6,815		1,437	30,775	9,236
8. 2011.....	150,930	101,643	49,287	23,489	15,532	13,009	9,421	5,493		180	17,037	8,472
9. 2012.....	175,597	117,084	58,513	57,964	43,553	7,173	5,720	4,444		185	20,308	7,441
10. 2013.....	183,368	119,138	64,230	7,727	5,291	1,742	1,458	2,074		35	4,793	6,299
11. 2014.....	198,042	122,570	75,472	4,782	3,087	261	221	1,154		1	2,889	3,835
12. Totals	XXX	XXX	XXX	874,269	532,890	316,730	202,229	72,639		15,180	528,519	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	245,457	61,124	147,444	26,288	134,606	27,171	115,692	21,311	14,902			522,205	2,654
2. 2005.....	29,076	22,532	22,620	15,541	9,821	7,880	25,459	18,031	2,193			25,186	208
3. 2006.....	12,548	9,041	21,493	13,862	4,164	2,839	26,592	17,074	1,653		66	23,634	188
4. 2007.....	6,070	4,478	22,878	14,763	2,332	1,464	22,825	14,663	1,282		290	20,017	199
5. 2008.....	26,847	14,981	23,242	14,954	8,789	4,898	22,891	14,718	2,079		355	34,298	155
6. 2009.....	21,757	12,760	26,680	16,035	7,390	4,326	20,316	12,048	1,686		269	32,660	149
7. 2010.....	20,823	12,239	30,180	18,689	6,988	4,020	22,988	15,425	1,906		279	32,513	262
8. 2011.....	43,076	30,527	15,071	8,600	5,550	3,486	17,925	11,610	1,633		314	29,030	248
9. 2012.....	18,945	13,375	50,083	33,824	4,629	3,411	25,825	17,415	2,251		654	33,708	299
10. 2013.....	13,288	8,269	69,232	44,798	2,279	1,503	29,513	19,300	2,448		510	42,889	346
11. 2014.....	12,727	8,355	85,280	52,022	921	709	33,607	20,640	3,615		598	54,426	566
12. Totals	450,615	197,680	514,204	259,377	187,471	61,708	363,632	182,235	35,647		3,335	850,567	5,274

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	305,488	216,717
2. 2005.....	347,392	237,897	109,495	70.0	68.6	73.3			100.0	13,623	11,562
3. 2006.....	250,037	158,263	91,773	57.9	56.3	60.9			100.0	11,137	12,496
4. 2007.....	285,363	185,078	100,285	77.3	81.0	71.3			100.0	9,707	10,311
5. 2008.....	250,719	151,367	99,353	113.1	112.9	113.4			100.0	20,155	14,143
6. 2009.....	164,159	93,317	70,842	80.3	73.4	91.6			100.0	19,642	13,018
7. 2010.....	153,489	90,201	63,288	86.1	85.8	86.6			100.0	20,076	12,438
8. 2011.....	125,245	79,177	46,068	83.0	77.9	93.5			100.0	19,019	10,011
9. 2012.....	171,314	117,298	54,016	97.6	100.2	92.3			100.0	21,829	11,879
10. 2013.....	128,303	80,620	47,683	70.0	67.7	74.2			100.0	29,454	13,436
11. 2014.....	142,348	85,034	57,315	71.9	69.4	75.9			100.0	37,631	16,795
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	507,761	342,806

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(68)	(81)	90	127	(1)			(26)	XXX
2. 2005.....	74,547	64,455	10,091	11,717	10,580	8,330	7,454	399			2,413	358
3. 2006.....	47,186	44,960	2,226	9,491	6,941	33,789	32,843	431			3,926	208
4. 2007.....	41,855	38,261	3,594	2,107	1,983	1,101	898	294		1	622	169
5. 2008.....	43,664	38,743	4,921	18,569	17,353	6,486	6,719	809		11	1,791	300
6. 2009.....	26,180	22,532	3,647	6,194	3,839	1,518	1,500	1,042		217	3,416	602
7. 2010.....	24,997	22,378	2,620	2,893	1,833	1,319	930	408		21	1,856	142
8. 2011.....	22,376	20,095	2,280	8,180	5,133	1,885	1,891	319		513	3,360	86
9. 2012.....	12,625	10,705	1,920	3,546	2,791	766	781	225		13	965	96
10. 2013.....	17,876	16,406	1,470	3,115	2,293	150	184	190		25	977	65
11. 2014.....	21,928	20,828	1,100			151	152	57			56	45
12. Totals	XXX	XXX	XXX	65,743	52,665	55,586	53,480	4,173		801	19,358	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
									13	14			
1. Prior.....	167	73	2,931	959	65	6	769	251	75			2,718	19
2. 2005.....	1,592	1,580	2,904	2,334	87	147	762	613	105			775	2
3. 2006.....			1,635	1,814			429	476	40			(186)	
4. 2007.....			1,879	1,615			493	424	46		2	379	
5. 2008.....	1,268	1,268	4,528	4,172	157	157	1,189	1,096	152		12	600	2
6. 2009.....	59	29	3,048	2,572	18	9	800	675	82		5	722	9
7. 2010.....	1,763	914	5,395	4,775	335	180	1,417	1,254	193		10	1,980	10
8. 2011.....	4,539	4,500	6,086	5,544	180	160	1,598	1,456	267		18	1,011	11
9. 2012.....	680	343	2,772	2,392	86	86	728	628	72		17	890	8
10. 2013.....	4,438	2,226	6,741	5,762	358	288	1,770	1,513	286		48	3,805	13
11. 2014.....	2,606	2,606	10,919	9,823	102	102	2,764	2,487	508		65	1,882	9
12. Totals	17,111	13,539	48,837	41,762	1,388	1,135	12,721	10,873	1,828		178	14,576	83

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,066	653
2. 2005.....	25,896	22,708	3,188	34.7	35.2	31.6			100.0	581	194
3. 2006.....	45,815	42,074	3,741	97.1	93.6	168.0			100.0	(179)	(7)
4. 2007.....	5,921	4,920	1,001	14.1	12.9	27.9			100.0	264	116
5. 2008.....	33,158	30,766	2,391	75.9	79.4	48.6			100.0	355	245
6. 2009.....	12,762	8,624	4,138	48.7	38.3	113.5			100.0	506	216
7. 2010.....	13,723	9,886	3,836	54.9	44.2	146.4			100.0	1,469	511
8. 2011.....	23,055	18,684	4,371	103.0	93.0	191.7			100.0	581	430
9. 2012.....	8,875	7,020	1,855	70.3	65.6	96.6			100.0	718	172
10. 2013.....	17,048	12,266	4,782	95.4	74.8	325.3			100.0	3,192	613
11. 2014.....	17,107	15,170	1,937	78.0	72.8	176.1			100.0	1,096	786
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	10,647	3,929

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed							
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded								
1. Prior	XXX	XXX	XXX	NONE								XXX					
2. 2013																	XXX
3. 2014																	XXX
4. Totals	XXX	XXX	XXX														XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed				
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid								
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded							
1. Prior					NONE												
2. 2013																	
3. 2014																	
4. Totals																	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2013											
3. 2014											
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 1T - WARRANTY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2,512	1,153			4			1,364	XXX
2. 2013	218,960	182,767	36,193	126,975	97,459	1,427	920	9,460			39,483	112,970
3. 2014	230,379	194,977	35,401	122,319	96,929	1,488	971	10,347			36,254	127,859
4. Totals	XXX	XXX	XXX	251,807	195,541	2,914	1,891	19,812			77,101	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	67	66	24,320	12,013	84	42			1,065			13,415	648
2. 2013	669	507	4,811	2,331					240			2,882	518
3. 2014	6,795	5,184	13,116	8,489					1,404			7,642	3,711
4. Totals	7,532	5,756	42,246	22,833	84	42			2,709			23,939	4,877

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX	12,307	1,107
2. 2013	143,582	101,217	42,365	65.6	55.4	117.1			100.0	2,642	240
3. 2014	155,469	111,573	43,896	67.5	57.2	124.0			100.0	6,238	1,404
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	21,188	2,751

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior.....	10,067	6,790	7,272	2,799	1,785	1,762	1,630	6,189	6,262	7,502	1,240	1,312
2. 2005.....	22,838	21,703	20,332	20,626	18,715	18,797	18,780	18,279	18,291	18,301	11	22
3. 2006.....	XXX	16,999	16,430	16,282	15,664	15,886	15,790	15,697	15,699	15,669	(30)	(28)
4. 2007.....	XXX	XXX	19,643	20,063	18,264	18,029	18,159	18,139	18,003	18,002	(1)	(137)
5. 2008.....	XXX	XXX	XXX	35,778	34,866	35,958	35,855	35,252	34,910	35,410	500	158
6. 2009.....	XXX	XXX	XXX	XXX	33,516	32,682	32,286	32,510	32,004	32,177	174	(332)
7. 2010.....	XXX	XXX	XXX	XXX	XXX	11,295	12,230	12,362	12,101	12,127	26	(235)
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	5,766	7,317	7,035	6,994	(41)	(324)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,780	8,486	8,522	36	1,742
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,652	6,086	(566)	XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,042	XXX	XXX
12. Totals											1,349	2,179

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	(6,214)	(9,849)	(2,964)	(2,394)	(1,565)	1,628	1,215	786	(175)	1,136	1,311	350
2. 2005.....	920	1,372	353	196	216	218	248	250	254	207	(48)	(43)
3. 2006.....	XXX	500	425	287	445	439	458	444	338	316	(22)	(128)
4. 2007.....	XXX	XXX	650	68	51	295	335	555	555	215	(340)	(339)
5. 2008.....	XXX	XXX	XXX	203	335	658	1,216	1,290	1,558	434	(1,124)	(856)
6. 2009.....	XXX	XXX	XXX	XXX	307	1,057	3,796	4,766	5,337	1,947	(3,389)	(2,819)
7. 2010.....	XXX	XXX	XXX	XXX	XXX	463	1,692	3,180	5,019	2,684	(2,335)	(496)
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	506	2,819	5,280	3,368	(1,911)	549
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	631	3,256	3,207	(49)	2,575
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	752	2,859	2,107	XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	680	XXX	XXX
12. Totals											(5,801)	(1,206)

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	733,462	791,695	811,954	796,110	806,641	788,126	790,332	782,932	770,729	771,566	837	(11,366)
2. 2005.....	337,907	340,153	337,697	347,462	340,390	346,239	346,167	348,585	347,783	348,291	507	(295)
3. 2006.....	XXX	355,215	350,213	352,216	352,537	354,217	351,940	352,941	352,505	352,323	(182)	(618)
4. 2007.....	XXX	XXX	355,195	360,407	342,646	347,824	344,406	349,148	352,422	351,769	(653)	2,621
5. 2008.....	XXX	XXX	XXX	330,117	302,081	302,373	312,469	322,285	328,009	327,626	(383)	5,341
6. 2009.....	XXX	XXX	XXX	XXX	266,215	256,216	240,542	243,616	244,359	244,711	352	1,095
7. 2010.....	XXX	XXX	XXX	XXX	XXX	270,510	248,393	248,114	265,746	281,128	15,382	33,013
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	233,783	224,129	235,305	252,692	17,388	28,563
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225,391	233,407	245,141	11,734	19,749
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,609	241,029	9,419	XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246,976	XXX	XXX
12. Totals											54,400	78,104

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	2,748,062	2,904,437	3,203,495	3,266,125	3,331,810	3,408,184	3,475,561	3,549,515	3,583,933	3,583,130	(803)	33,615
2. 2005.....	620,547	552,555	501,309	515,581	535,599	528,341	523,116	520,977	525,967	526,107	140	5,130
3. 2006.....	XXX	638,951	564,118	577,275	593,418	596,014	581,168	577,827	568,869	566,396	(2,473)	(11,432)
4. 2007.....	XXX	XXX	580,146	606,163	649,425	665,055	666,076	669,016	675,786	669,799	(5,987)	783
5. 2008.....	XXX	XXX	XXX	686,208	725,012	761,390	756,887	760,320	763,344	766,193	2,849	5,873
6. 2009.....	XXX	XXX	XXX	XXX	698,994	748,475	737,755	744,446	762,104	770,552	8,448	26,106
7. 2010.....	XXX	XXX	XXX	XXX	XXX	776,636	756,567	756,459	761,742	772,993	11,250	16,534
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	836,583	820,016	820,718	834,399	13,681	14,383
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	813,369	736,027	742,529	6,502	(70,840)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	843,636	783,401	(60,234)	XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	793,914	XXX	XXX
12. Totals											(26,627)	20,152

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	1,604,473	1,727,101	1,758,076	1,747,826	1,771,417	1,874,631	1,905,895	1,847,761	1,909,929	1,892,352	(17,577)	44,591
2. 2005.....	551,207	437,300	351,945	316,009	313,299	314,477	314,666	310,261	307,399	304,472	(2,927)	(5,789)
3. 2006.....	XXX	413,788	367,286	338,437	329,841	324,007	321,525	319,402	319,657	321,464	1,807	2,062
4. 2007.....	XXX	XXX	370,590	350,605	323,531	301,958	287,121	284,215	281,437	281,140	(297)	(3,075)
5. 2008.....	XXX	XXX	XXX	317,842	288,045	270,167	264,929	267,068	265,980	263,794	(2,186)	(3,274)
6. 2009.....	XXX	XXX	XXX	XXX	165,216	129,857	123,890	126,974	127,098	132,550	5,452	5,576
7. 2010.....	XXX	XXX	XXX	XXX	XXX	136,773	126,213	129,094	133,949	135,246	1,296	6,151
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	187,477	180,569	180,000	180,061	61	(508)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225,227	228,017	225,036	(2,982)	(191)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185,056	182,760	(2,296)	XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222,903	XXX	XXX
12. Totals											(19,649)	45,542

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior	76,922	73,262	59,479	63,559	61,686	59,474	56,918	56,115	58,762	58,091	(671)	1,976
2. 2005	697	1,050	955	689	914	618	551	475	443	388	(54)	(87)
3. 2006	XXX	786	991	991	814	712	558	451	396	359	(38)	(92)
4. 2007	XXX	XXX	322	336	322	249	236	268	262	175	(87)	(93)
5. 2008	XXX	XXX	XXX	188	298	225	199	134	427	587	159	453
6. 2009	XXX	XXX	XXX	XXX	1,004	750	449	658	623	916	292	258
7. 2010	XXX	XXX	XXX	XXX	XXX	807	670	2,111	2,004	3,249	1,246	1,139
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,978	2,844	3,660	3,683	22	839
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,215	1,429	1,932	502	716
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,039	1,318	278	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,025	XXX	XXX
12. Totals											1,650	5,108

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	198,909	207,589	164,563	136,973	126,111	123,958	103,088	99,073	120,564	118,169	(2,395)	19,096
2. 2005	63,412	55,761	47,715	48,936	41,924	45,760	40,474	35,057	34,270	33,644	(626)	(1,413)
3. 2006	XXX	63,129	51,624	52,822	44,339	43,697	37,792	34,177	33,837	34,382	545	206
4. 2007	XXX	XXX	55,599	54,586	50,281	46,104	38,913	32,497	30,492	32,139	1,647	(358)
5. 2008	XXX	XXX	XXX	79,501	76,404	66,135	57,224	50,042	48,517	49,368	851	(674)
6. 2009	XXX	XXX	XXX	XXX	88,119	75,759	68,813	72,778	67,526	66,064	(1,462)	(6,715)
7. 2010	XXX	XXX	XXX	XXX	XXX	68,506	58,045	46,947	35,739	31,114	(4,625)	(15,833)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	54,082	46,538	33,051	45,291	12,240	(1,247)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,571	55,298	54,135	(1,162)	565
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,159	56,771	5,613	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,383	XXX	XXX
12. Totals											10,627	(6,372)

SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	31,810	30,933	25,603	23,215	21,518	21,786	22,970	22,074	22,327	22,221	(106)	148
2. 2005	43,146	43,977	44,114	45,048	44,631	44,854	44,874	45,266	45,166	45,289	123	23
3. 2006	XXX	36,388	31,394	31,970	31,925	31,527	31,041	30,606	30,564	30,429	(135)	(177)
4. 2007	XXX	XXX	26,224	26,106	25,044	25,814	24,824	23,801	23,725	23,589	(136)	(212)
5. 2008	XXX	XXX	XXX	24,328	24,769	26,515	27,374	29,618	30,005	29,728	(277)	110
6. 2009	XXX	XXX	XXX	XXX	18,492	30,992	29,027	27,355	27,432	27,238	(194)	(118)
7. 2010	XXX	XXX	XXX	XXX	XXX	41,475	35,300	34,851	34,311	33,793	(517)	(1,058)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	43,319	45,475	54,631	55,581	950	10,106
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,358	28,297	28,480	183	(5,879)
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,306	44,100	(207)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,705	XXX	XXX
12. Totals											(315)	2,944

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	3,427,132	3,704,113	3,956,511	3,915,637	3,942,135	3,943,232	3,971,588	4,067,138	3,889,712	3,922,689	32,977	(144,450)
2. 2005	943,878	842,677	848,661	816,646	775,909	768,851	761,464	737,808	747,012	739,167	(7,845)	1,359
3. 2006	XXX	969,377	894,925	890,656	841,395	807,532	812,584	779,303	784,596	786,514	1,918	7,211
4. 2007	XXX	XXX	998,127	870,965	895,006	859,025	846,437	794,609	787,824	782,765	(5,059)	(11,844)
5. 2008	XXX	XXX	XXX	939,870	868,295	794,878	787,763	761,609	721,840	713,190	(8,651)	(48,420)
6. 2009	XXX	XXX	XXX	XXX	787,368	732,996	696,496	680,510	672,532	654,700	(17,832)	(25,810)
7. 2010	XXX	XXX	XXX	XXX	XXX	654,013	705,012	698,683	712,681	721,343	8,662	22,660
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	562,025	565,703	593,713	606,272	12,559	40,569
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	527,817	548,184	568,766	20,582	40,949
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569,585	596,851	27,266	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	598,807	XXX	XXX
12. Totals											64,577	(117,777)

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	832,792	810,107	814,688	785,229	803,838	767,080	764,531	738,629	812,893	813,600	707	74,970
2. 2005	244,443	194,419	184,946	167,145	165,223	154,569	158,971	161,187	167,538	169,123	1,585	7,936
3. 2006	XXX	268,744	246,179	260,916	250,721	236,787	228,884	223,591	224,309	229,505	5,196	5,914
4. 2007	XXX	XXX	298,983	314,478	314,214	303,260	286,327	270,856	268,033	264,511	(3,522)	(6,346)
5. 2008	XXX	XXX	XXX	361,976	383,525	384,434	384,366	384,726	373,195	379,070	5,875	(5,656)
6. 2009	XXX	XXX	XXX	XXX	416,905	415,602	412,593	450,282	440,849	439,029	(1,820)	(11,253)
7. 2010	XXX	XXX	XXX	XXX	XXX	385,914	372,547	352,501	316,992	319,222	2,230	(33,280)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	337,837	320,427	317,086	316,181	(905)	(4,246)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293,386	304,288	308,073	3,785	14,688
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279,360	280,806	1,446	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	272,901	XXX	XXX
12. Totals											14,576	42,727

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SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	715,527	650,714	634,263	(16,451)	(81,263)
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	533,343	511,096	(22,247)	XXX
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	519,606	XXX	XXX
4. Totals											(38,698)	(81,263)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,449	1,636	2,219	584	(5,230)
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,513	73,149	(1,364)	XXX
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,199	XXX	XXX
4. Totals											(780)	(5,230)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126,866	108,233	80,506	(27,728)	(46,360)
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108,871	86,732	(22,139)	XXX
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,070	XXX	XXX
4. Totals											(49,866)	(46,360)

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,636	115,942	92,219	(23,723)	(30,416)
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,146	114,822	(7,324)	XXX
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,622	XXX	XXX
4. Totals											(31,047)	(30,416)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2005.....												
3. 2006.....	XXX											
4. 2007.....	XXX	XXX										
5. 2008.....	XXX	XXX	XXX									
6. 2009.....	XXX	XXX	XXX	XXX								
7. 2010.....	XXX	XXX	XXX	XXX	XXX							
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior	852,631	902,786	978,999	1,009,119	1,050,224	1,191,529	1,164,947	1,287,873	1,318,037	1,408,894	90,857	121,021
2. 2005	136,847	106,871	83,025	86,238	88,360	80,515	83,173	89,412	97,011	94,738	(2,273)	5,326
3. 2006	XXX	142,068	102,189	106,804	90,682	79,873	79,852	81,238	81,988	77,275	(4,713)	(3,963)
4. 2007	XXX	XXX	104,931	111,013	105,847	81,642	81,965	89,571	91,110	89,484	(1,626)	(87)
5. 2008	XXX	XXX	XXX	101,983	95,778	69,276	67,982	72,443	87,447	90,023	2,575	17,579
6. 2009	XXX	XXX	XXX	XXX	88,086	65,457	62,699	62,536	61,674	59,868	(1,805)	(2,667)
7. 2010	XXX	XXX	XXX	XXX	XXX	67,210	66,028	58,813	59,566	54,567	(4,998)	(4,246)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	41,131	43,428	42,943	38,942	(4,001)	(4,486)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,544	46,226	47,321	1,095	8,776
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,482	43,161	(4,321)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,545	XXX	XXX
12. Totals											70,790	137,253

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	21,017	14,091	38,677	31,908	44,342	47,685	48,889	47,885	38,608	37,926	(683)	(9,959)
2. 2005	5,835	3,847	7,487	5,943	5,092	4,272	4,878	2,747	2,559	2,684	125	(63)
3. 2006	XXX	4,049	10,533	8,618	8,886	5,596	3,244	4,329	3,387	3,269	(118)	(1,060)
4. 2007	XXX	XXX	9,413	4,545	2,763	1,421	(97)	709	683	661	(22)	(48)
5. 2008	XXX	XXX	XXX	7,929	14,317	4,223	2,911	1,392	288	1,431	1,143	38
6. 2009	XXX	XXX	XXX	XXX	6,756	157	3,208	3,741	2,782	3,014	232	(727)
7. 2010	XXX	XXX	XXX	XXX	XXX	7,107	3,142	3,050	2,757	3,235	478	185
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	3,274	3,794	4,208	3,785	(423)	(9)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,202	1,538	1,558	19	356
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,412	4,306	2,894	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,372	XXX	XXX
12. Totals											3,645	(11,288)

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,981	22,525	17,733	(4,791)	(10,247)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,227	32,666	(2,561)	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,145	XXX	XXX
4. Totals											(7,353)	(10,247)

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior.....	.000	.977	1,618	1,298	1,130	996	991	5,934	6,116	7,464	66	67
2. 2005.....	9,453	17,116	18,679	18,335	18,538	18,637	18,677	18,263	18,289	18,296	73	12
3. 2006.....	XXX	8,552	14,673	15,275	15,628	15,653	15,625	15,627	15,658	15,661	71	7
4. 2007.....	XXX	XXX	11,733	16,858	17,165	17,534	17,849	17,912	17,941	17,940	63	5
5. 2008.....	XXX	XXX	XXX	25,030	37,288	35,858	36,480	35,365	34,989	35,182	64	6
6. 2009.....	XXX	XXX	XXX	XXX	21,782	29,675	31,052	31,365	31,832	31,994	93	28
7. 2010.....	XXX	XXX	XXX	XXX	XXX	8,446	11,206	11,560	11,725	11,784	175	28
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	4,946	6,411	6,787	6,867	18	6
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,542	7,747	8,198		1
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,452	6,343	1	
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,482		

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	.000	(4,224)	(5,261)	(5,493)	(4,417)	(2,698)	(1,286)	(19)	(798)	100	328	639
2. 2005.....	898	1,280	340	194	216	218	248	250	254	207	53	51
3. 2006.....	XXX	462	395	245	426	439	458	456	338	316	46	42
4. 2007.....	XXX	XXX	702	103	69	302	339	557	557	216	17	17
5. 2008.....	XXX	XXX	XXX	219	347	659	1,218	1,290	1,559	434	8	2
6. 2009.....	XXX	XXX	XXX	XXX	307	1,057	3,796	4,766	5,337	1,947	1	1
7. 2010.....	XXX	XXX	XXX	XXX	XXX	458	1,692	3,180	5,019	2,684		
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	503	2,819	5,280	3,368		
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	627	3,254	3,207		
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	735	2,859		
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	675		

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	.000	339,710	548,955	650,912	699,739	722,133	734,776	745,218	753,348	759,513	30,721	3,638
2. 2005.....	44,382	135,896	211,836	277,383	311,335	327,393	338,125	340,299	342,629	343,861	64,572	53,734
3. 2006.....	XXX	60,486	143,918	230,674	285,599	317,229	331,302	341,932	345,644	347,816	60,596	48,963
4. 2007.....	XXX	XXX	53,780	136,340	219,170	274,280	309,837	328,036	338,793	343,329	55,923	43,115
5. 2008.....	XXX	XXX	XXX	48,212	120,593	183,119	247,705	288,407	307,676	318,856	49,085	35,896
6. 2009.....	XXX	XXX	XXX	XXX	33,088	82,097	140,702	185,904	215,430	228,913	46,723	30,425
7. 2010.....	XXX	XXX	XXX	XXX	XXX	37,298	99,386	156,649	210,525	247,720	51,518	30,566
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	36,007	88,594	143,346	198,271	42,031	28,613
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,356	90,140	143,808	36,475	26,007
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,589	84,942	34,068	26,344
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,518	23,024	21,105

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	.000	417,643	664,170	880,424	1,071,044	1,202,375	1,332,758	1,445,614	1,570,904	1,683,750	116,477	18,554
2. 2005.....	49,340	132,963	175,640	215,381	243,719	263,003	283,504	300,695	314,875	325,764	259,509	117,690
3. 2006.....	XXX	73,015	156,096	209,632	255,766	281,346	305,211	324,500	339,498	352,963	247,443	110,775
4. 2007.....	XXX	XXX	69,629	179,832	241,093	288,637	326,695	361,798	392,228	412,976	241,548	97,499
5. 2008.....	XXX	XXX	XXX	103,891	227,116	307,720	368,925	407,478	440,319	474,189	230,707	77,920
6. 2009.....	XXX	XXX	XXX	XXX	105,961	242,171	321,431	380,177	438,406	475,439	198,734	44,083
7. 2010.....	XXX	XXX	XXX	XXX	XXX	100,760	243,117	328,472	393,480	443,111	198,983	45,196
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	115,889	260,512	356,832	430,842	187,665	46,255
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,610	237,996	321,605	166,025	38,987
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,428	239,315	153,949	37,116
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,170	104,190	30,886

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	.000	467,158	826,131	1,089,157	1,233,982	1,383,155	1,483,161	1,575,408	1,645,455	1,697,948	28,485	16,536
2. 2005.....	135,995	308,438	221,352	238,406	239,723	251,736	263,540	271,274	274,493	281,050	36,638	32,113
3. 2006.....	XXX	97,404	171,989	211,012	240,519	260,710	275,499	287,085	291,955	296,424	24,274	20,170
4. 2007.....	XXX	XXX	106,578	178,367	207,465	228,981	242,668	252,425	257,206	261,401	20,218	16,406
5. 2008.....	XXX	XXX	XXX	112,067	176,903	194,468	214,119	228,170	237,120	240,559	22,482	13,328
6. 2009.....	XXX	XXX	XXX	XXX	41,281	67,401	79,192	93,565	104,378	110,161	19,249	11,117
7. 2010.....	XXX	XXX	XXX	XXX	XXX	43,255	77,905	92,687	107,853	117,733	17,659	10,194
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	73,732	121,520	138,662	151,125	20,671	11,066
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,567	179,771	193,610	19,196	10,478
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,317	123,825	11,739	9,994
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94,117	5,411	7,599

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SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior.....	.000	11,718	25,904	39,408	45,282	50,919	52,146	55,100	55,613	56,194	272	124
2. 2005.....	(71)	(67)	(57)	(23)	51	96	143	200	214	231	2	23
3. 2006.....	XXX		9	7	29	67	104	138	177	194	1	31
4. 2007.....	XXX	XXX			4	9	14	42	77	95		38
5. 2008.....	XXX	XXX	XXX	5	5	6	16	41	68	129	1	18
6. 2009.....	XXX	XXX	XXX	XXX	1	1	7	57	171	430	1	20
7. 2010.....	XXX	XXX	XXX	XXX	XXX	4	36	307	669	1,309	11	38
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	9	169	1,593	1,745	28	72
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	207	674	28	72
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	105	7	38
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1	12

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior.....	.000	37,554	47,820	74,506	91,120	92,072	102,824	103,817	108,781	109,427	535	452
2. 2005.....	(2,071)	883	4,906	22,678	25,820	30,922	31,079	31,207	33,357	33,379	170	4,646
3. 2006.....	XXX	425	2,483	9,553	19,885	21,269	31,191	31,370	31,508	32,869	180	5,102
4. 2007.....	XXX	XXX	300	7,457	12,729	22,953	26,295	28,157	29,328	31,612	167	5,433
5. 2008.....	XXX	XXX	XXX	949	10,527	21,736	29,836	36,080	45,041	48,537	195	5,668
6. 2009.....	XXX	XXX	XXX	XXX	248	10,619	21,348	45,561	57,830	64,713	138	6,194
7. 2010.....	XXX	XXX	XXX	XXX	XXX	349	4,506	13,866	19,902	24,210	88	4,541
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	181	2,532	7,497	23,665	42	4,399
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,660	13,643	21,928	40	4,140
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261	5,248	20	2,427
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	486	1	966

**SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)**

1. Prior.....	.000	10,667	15,587	18,022	18,518	19,527	20,936	20,504	20,847	21,252	XXX	XXX
2. 2005.....	17,374	33,282	38,118	41,411	42,592	43,462	44,156	44,712	44,889	45,219	XXX	XXX
3. 2006.....	XXX	10,331	21,602	27,373	29,100	30,288	30,130	30,280	30,317	30,368	XXX	XXX
4. 2007.....	XXX	XXX	8,860	18,818	20,966	22,287	23,236	23,354	23,469	23,476	XXX	XXX
5. 2008.....	XXX	XXX	XXX	5,584	15,484	21,169	22,515	28,643	29,310	29,504	XXX	XXX
6. 2009.....	XXX	XXX	XXX	XXX	5,481	22,393	26,288	27,020	27,181	27,090	XXX	XXX
7. 2010.....	XXX	XXX	XXX	XXX	XXX	10,428	21,377	24,826	25,020	25,727	XXX	XXX
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	15,374	37,226	41,567	52,705	XXX	XXX
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,107	24,267	23,385	XXX	XXX
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,634	38,418	XXX	XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,124	XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior.....	.000	854,753	1,543,665	2,025,445	2,322,329	2,607,543	2,780,026	2,911,091	3,019,957	3,108,168	28,408	23,422
2. 2005.....	41,566	148,140	266,914	381,185	495,848	552,965	580,735	615,145	639,509	654,852	153,821	70,269
3. 2006.....	XXX	59,655	157,816	306,510	437,383	507,681	559,823	596,977	626,181	665,128	154,639	60,308
4. 2007.....	XXX	XXX	70,016	131,341	300,060	413,504	493,457	549,534	590,803	623,701	158,983	60,302
5. 2008.....	XXX	XXX	XXX	76,013	135,984	241,080	350,323	448,941	496,168	533,459	23,814	56,309
6. 2009.....	XXX	XXX	XXX	XXX	33,025	95,261	184,598	284,425	389,364	443,782	22,045	57,116
7. 2010.....	XXX	XXX	XXX	XXX	XXX	17,260	103,796	217,982	346,016	436,162	19,405	63,425
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	23,447	69,814	156,005	244,042	17,738	59,186
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,697	68,429	164,982	15,824	49,178
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,085	99,330	16,784	44,097
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,021	11,687	32,152

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior.....	.000	224,830	384,560	495,754	560,435	619,032	650,776	689,044	736,167	748,397	2,720	829
2. 2005.....	(2,366)	27,367	54,215	89,276	109,703	121,459	131,506	135,929	144,999	152,659	1,618	7,199
3. 2006.....	XXX	9,662	43,029	93,174	135,220	156,613	175,012	181,935	193,610	205,173	1,731	7,627
4. 2007.....	XXX	XXX	8,248	43,821	108,273	166,000	202,883	218,502	227,272	230,436	1,754	8,050
5. 2008.....	XXX	XXX	XXX	9,310	56,225	146,318	206,342	270,327	294,901	329,036	2,271	8,812
6. 2009.....	XXX	XXX	XXX	XXX	17,119	80,842	146,026	258,002	314,486	356,175	2,495	10,423
7. 2010.....	XXX	XXX	XXX	XXX	XXX	23,972	69,329	125,444	177,021	202,201	1,862	9,344
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	12,026	63,403	132,968	180,521	1,573	8,650
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,530	55,648	106,311	1,166	7,447
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,427	44,974	899	6,454
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,555	381	3,443

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	503,568	555,997	XXX	XXX
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130,973	459,058	XXX	XXX
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136,474	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	11,541	6,917	5,858	1,908
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,516	73,214	24,776	18,898
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,634	21,001	17,615

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	63,159	72,914	XXX	XXX
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,886	46,464	XXX	XXX
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,538	XXX	XXX

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	60,478	67,686	XXX	XXX
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,141	93,747	XXX	XXX
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,394	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	.000										XXX	XXX
2. 2005.....											XXX	XXX
3. 2006.....	XXX										XXX	XXX
4. 2007.....	XXX	XXX									XXX	XXX
5. 2008.....	XXX	XXX	XXX								XXX	XXX
6. 2009.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2010.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior.....	.000	181,091	336,311	452,922	552,990	630,542	602,298	710,299	786,017	901,590	7,511	9,074
2. 2005.....	(3,625)	704	7,394	21,113	32,246	37,629	46,531	55,895	68,049	71,745	3,275	10,594
3. 2006.....	XXX	2,396	7,277	13,910	23,011	30,684	39,079	44,647	52,261	55,295	2,997	9,602
4. 2007.....	XXX	XXX	2,003	8,035	23,682	40,226	45,933	61,722	66,618	70,748	2,783	9,598
5. 2008.....	XXX	XXX	XXX	2,206	12,308	17,090	26,488	38,927	51,386	57,803	2,521	7,877
6. 2009.....	XXX	XXX	XXX	XXX	2,906	4,090	9,860	17,233	24,558	28,895	2,169	7,181
7. 2010.....	XXX	XXX	XXX	XXX	XXX	389	8,505	11,860	19,387	23,960	1,385	7,589
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	152	2,920	8,716	11,545	1,192	7,032
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	4,392	15,864	957	6,185
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	678	2,719	742	5,211
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,734	325	2,944

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior.....	.000	13,880	15,746	17,517	33,362	33,764	34,261	35,303	35,308	35,283	108	321
2. 2005.....	(208)	754	1,218	1,775	2,208	2,397	2,614	2,029	2,021	2,014	33	323
3. 2006.....	XXX	77	2,152	3,343	3,478	3,496	3,495	3,495	3,495	3,495	44	164
4. 2007.....	XXX	XXX	46	116	190	219	253	329	328	328	57	112
5. 2008.....	XXX	XXX	XXX	6	115	569	200	244	315	982	53	245
6. 2009.....	XXX	XXX	XXX	XXX	391	1,199	1,604	2,070	2,364	2,374	69	524
7. 2010.....	XXX	XXX	XXX	XXX	XXX	16	692	1,217	1,517	1,449	24	108
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	1,351	1,875	2,906	3,041	24	51
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	700	740	20	68
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(8)	788	2	50
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)		36

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	4,025	5,384	6,152	16
2. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,206	30,023	90,721	21,731
3. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,907	99,635	24,513

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	9,317	3,866	4,901	1,361	910	933	923	35	35	35
2. 2005.....	7,640	3,134	935	2,077	82	99	49			
3. 2006.....	XXX	5,643	1,178	728		224	151	55	32	
4. 2007.....	XXX	XXX	3,941	2,091	840	230	133	155	57	58
5. 2008.....	XXX	XXX	XXX	7,048	1,374	1,815	1,207	752	318	236
6. 2009.....	XXX	XXX	XXX	XXX	7,777	1,809	646	915	78	111
7. 2010.....	XXX	XXX	XXX	XXX	XXX	1,683	816	637	292	292
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	279	599	151	55
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	756	378	77
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,186	(820)
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	(3,635)	(6,214)	(412)	476	555	1,974	1,862	14	15	14
2. 2005.....	21	13	(4)							
3. 2006.....	XXX	15						(11)		
4. 2007.....	XXX	XXX	(52)	(34)	(18)	(8)	(4)	(2)	(2)	(1)
5. 2008.....	XXX	XXX	XXX	(21)	(14)	(1)	(3)	(2)	(1)	
6. 2009.....	XXX	XXX	XXX	XXX						
7. 2010.....	XXX	XXX	XXX	XXX	XXX	4				
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	1			
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....	254,471	140,609	79,305	35,135	31,111	10,054	7,998	2,507	(252)	908
2. 2005.....	178,769	99,877	46,906	24,152	10,209	4,092	135	4,148	2,927	2,701
3. 2006.....	XXX	183,751	103,189	56,966	27,966	14,665	6,284	5,262	2,197	1,347
4. 2007.....	XXX	XXX	204,966	129,755	60,679	28,383	10,455	5,938	5,346	2,365
5. 2008.....	XXX	XXX	XXX	200,936	100,802	52,061	19,319	9,716	8,547	4,863
6. 2009.....	XXX	XXX	XXX	XXX	170,658	104,547	51,206	22,697	11,319	5,441
7. 2010.....	XXX	XXX	XXX	XXX	XXX	167,642	85,017	38,564	20,123	10,501
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	141,845	75,587	44,297	22,568
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,408	84,055	52,701
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143,259	89,679
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155,006

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	1,157,323	981,722	1,092,898	1,030,965	923,418	787,250	804,435	739,579	719,872	737,465
2. 2005.....	438,625	295,254	209,303	191,357	186,542	158,241	135,293	122,812	116,929	108,017
3. 2006.....	XXX	447,174	290,356	251,577	229,134	203,753	169,223	154,457	129,201	115,292
4. 2007.....	XXX	XXX	379,349	278,544	255,952	226,818	197,638	174,619	156,377	137,308
5. 2008.....	XXX	XXX	XXX	439,896	334,750	305,032	248,235	214,463	186,397	163,193
6. 2009.....	XXX	XXX	XXX	XXX	453,409	346,675	262,228	220,050	192,722	167,927
7. 2010.....	XXX	XXX	XXX	XXX	XXX	526,767	353,085	278,614	220,081	187,849
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	550,286	370,757	272,324	209,480
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	554,599	333,265	255,614
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	561,873	354,904
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	578,322

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	1,088,332	910,768	661,728	480,440	413,429	396,451	287,441	183,115	123,817	77,609
2. 2005.....	281,787	72,448	98,482	45,102	52,315	43,747	37,160	27,925	21,831	15,068
3. 2006.....	XXX	250,083	137,705	84,127	56,143	40,029	31,290	24,012	19,148	15,676
4. 2007.....	XXX	XXX	203,953	130,059	79,455	47,341	31,300	23,571	17,684	13,021
5. 2008.....	XXX	XXX	XXX	140,838	89,582	52,876	35,387	21,226	18,227	13,340
6. 2009.....	XXX	XXX	XXX	XXX	95,632	41,806	28,069	16,390	12,276	9,780
7. 2010.....	XXX	XXX	XXX	XXX	XXX	61,179	30,609	17,854	12,054	8,798
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	63,212	30,275	19,524	14,104
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,951	33,583	20,560
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,502	32,580
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,410

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	22,138	22,348	2,774	145	(1,265)	(1,188)	(1,592)	(1,710)	135	(65)
2. 2005	760	1,070	566	499	620	251	170	85	52	26
3. 2006	XXX	782	935	862	591	413	214	109	57	41
4. 2007	XXX	XXX	320	327	287	151	120	65	39	21
5. 2008	XXX	XXX	XXX	183	288	197	152	54	20	6
6. 2009	XXX	XXX	XXX	XXX	919	570	406	328	126	62
7. 2010	XXX	XXX	XXX	XXX	XXX	714	165	311	315	207
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,792	1,297	732	335
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	886	361	798
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	596	373
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	831

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	97,762	100,229	50,966	9,191	(1,751)	3,433	(13,519)	(15,304)	39	(753)
2. 2005	61,276	43,901	23,934	16,601	9,182	6,754	3,097	1,066	235	33
3. 2006	XXX	57,539	35,131	24,031	15,565	12,195	4,627	1,340	361	701
4. 2007	XXX	XXX	50,683	41,409	26,025	17,554	9,063	1,722	576	(1,766)
5. 2008	XXX	XXX	XXX	67,063	53,262	33,266	19,296	3,044	741	(1,651)
6. 2009	XXX	XXX	XXX	XXX	79,846	53,532	32,206	15,225	5,439	(72)
7. 2010	XXX	XXX	XXX	XXX	XXX	65,720	48,715	25,898	11,273	(1,717)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	52,486	40,048	20,330	8,824
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,665	34,445	22,776
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,410	31,417
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,908

SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	7,626	4,321	3,576	180	(27)	(157)	105	78	86	85
2. 2005	7,713	2,754	1,513	642	213	(93)	43	52	35	22
3. 2006	XXX	8,611	2,773	2,026	842	306	444	117	81	16
4. 2007	XXX	XXX	6,936	2,145	810	903	808	97	112	29
5. 2008	XXX	XXX	XXX	8,979	1,985	1,335	2,335	(132)	4	55
6. 2009	XXX	XXX	XXX	XXX	5,997	2,545	1,493	(6)	(91)	50
7. 2010	XXX	XXX	XXX	XXX	XXX	7,242	2,476	98	79	167
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	10,103	694	492	41
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,133	(92)	922
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,210	1,008
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,045

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	2,236,390	1,739,641	1,498,690	1,029,455	850,426	735,529	647,281	643,707	515,498	457,298
2. 2005	851,083	610,349	447,764	295,136	190,726	152,414	130,053	91,163	78,333	52,709
3. 2006	XXX	818,446	636,674	448,818	279,895	221,887	184,173	134,198	106,061	84,199
4. 2007	XXX	XXX	863,149	630,024	449,064	329,298	257,336	176,787	141,337	106,260
5. 2008	XXX	XXX	XXX	806,584	629,572	441,495	319,131	218,475	155,475	114,871
6. 2009	XXX	XXX	XXX	XXX	695,079	541,623	396,629	271,187	195,455	147,159
7. 2010	XXX	XXX	XXX	XXX	XXX	571,943	502,283	348,855	246,542	186,110
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	495,458	424,752	298,888	207,612
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	473,904	386,419	278,681
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	501,544	386,440
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	527,390

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	387,119	286,565	181,941	75,531	70,093	85,009	59,214	22,892	16,688	8,418
2. 2005	208,374	117,451	85,190	56,104	28,670	14,593	16,185	8,805	8,563	7,807
3. 2006	XXX	219,444	136,772	101,180	66,879	42,140	26,392	17,442	9,165	10,670
4. 2007	XXX	XXX	247,220	181,323	121,735	86,370	50,872	28,374	20,001	10,969
5. 2008	XXX	XXX	XXX	298,593	207,987	121,334	95,178	61,243	33,208	23,794
6. 2009	XXX	XXX	XXX	XXX	354,646	254,821	155,368	111,859	77,108	43,124
7. 2010	XXX	XXX	XXX	XXX	XXX	317,823	248,413	170,643	101,526	70,582
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	289,774	200,878	126,190	85,482
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245,345	185,278	124,480
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242,702	176,401
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227,442

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SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	423,428	29,609	12,763
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281,267	2,828
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243,949

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5,696)	(2,849)	(1,937)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,661	(234)
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,315

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70,664	8,722	(6,156)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,528	27,807
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,236

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,738	43,994	20,816
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,871	17,428
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,268

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

N O N E

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

N O N E

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

N O N E

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	568,065	432,691	366,049	320,526	285,451	286,929	228,932	249,525	213,028	215,537
2. 2005	131,920	89,600	55,703	46,909	36,662	27,456	23,763	19,424	17,464	14,507
3. 2006	XXX	131,731	81,963	68,168	39,881	30,620	28,112	28,153	22,004	17,149
4. 2007	XXX	XXX	95,412	81,558	58,174	35,718	27,550	22,121	18,816	16,276
5. 2008	XXX	XXX	XXX	87,231	74,189	42,211	28,891	21,377	20,150	16,461
6. 2009	XXX	XXX	XXX	XXX	76,963	49,922	40,832	30,838	23,641	18,912
7. 2010	XXX	XXX	XXX	XXX	XXX	61,466	49,929	34,992	26,090	19,055
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	39,236	34,511	26,243	12,786
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,957	28,747	24,668
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,386	34,646
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,225

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	18,088	(1,173)	23,311	15,241	11,450	14,149	15,052	15,039	3,136	2,490
2. 2005	5,779	2,789	5,119	1,989	1,194	667	1,278	773	578	719
3. 2006	XXX	3,757	7,084	5,138	5,298	2,019	(251)	834	(108)	(226)
4. 2007	XXX	XXX	9,251	4,291	2,456	912	(583)	380	355	333
5. 2008	XXX	XXX	XXX	7,591	13,655	3,439	2,526	1,044	(207)	449
6. 2009	XXX	XXX	XXX	XXX	6,309	(1,456)	1,070	1,050	386	601
7. 2010	XXX	XXX	XXX	XXX	XXX	6,750	1,797	1,287	782	783
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,427	1,259	1,106	685
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	658	480
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,280	1,236
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,373

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,470	18,343	12,306
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,498	2,479
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,627

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	26	8	2	52	1	5	(2)			
2. 2005	5	15	16	70	72	72	73	73	73	73
3. 2006	XXX	6	6	60	69	71	71	71	71	71
4. 2007	XXX	XXX	2	47	58	60	63	63	63	63
5. 2008	XXX	XXX	XXX	20	48	58	64	64	64	64
6. 2009	XXX	XXX	XXX	XXX	24	85	93	93	93	93
7. 2010	XXX	XXX	XXX	XXX	XXX	100	175	175	175	175
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	18	18	18	18
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	60	54	51	16	15	12	13			
2. 2005	66	65	64	8	6	6	5			
3. 2006	XXX	62	64	12	3	1	1			
4. 2007	XXX	XXX	67	22	11	9	6			
5. 2008	XXX	XXX	XXX	49	23	14	7			
6. 2009	XXX	XXX	XXX	XXX	59	22	12			
7. 2010	XXX	XXX	XXX	XXX	XXX	99	26			
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	52			
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	61	2		24	1	4		(13)		
2. 2005	74	84	84	89	90	90	90	85	85	85
3. 2006	XXX	70	72	79	79	79	79	78	78	78
4. 2007	XXX	XXX	70	74	74	74	74	68	68	68
5. 2008	XXX	XXX	XXX	74	75	77	77	70	70	70
6. 2009	XXX	XXX	XXX	XXX	102	132	133	121	121	121
7. 2010	XXX	XXX	XXX	XXX	XXX	227	229	203	203	203
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	76	24	24	24
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	159	61	237	11	15		3	1		
2. 2005	21	28	50	53	53	53	53	53	53	53
3. 2006	XXX	12	44	45	46	46	46	46	46	46
4. 2007	XXX	XXX	15	17	17	17	17	17	17	17
5. 2008	XXX	XXX	XXX	6	8	8	8	8	8	8
6. 2009	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	205	140	66	44	17	6	5	2	2	2
2. 2005	20	8	13	1	1					
3. 2006	XXX	15	22	2	1					
4. 2007	XXX	XXX	23	1						
5. 2008	XXX	XXX	XXX	6						
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX	2				
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1			
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	86	19	438	(9)	1	(11)	3	(2)		
2. 2005	55	57	113	105	105	104	104	104	104	104
3. 2006	XXX	41	108	89	89	88	88	88	88	88
4. 2007	XXX	XXX	53	35	34	34	34	34	34	34
5. 2008	XXX	XXX	XXX	14	10	10	10	10	10	10
6. 2009	XXX	XXX	XXX	XXX	2	2	2	2	2	2
7. 2010	XXX	XXX	XXX	XXX	XXX	3	1	1	1	1
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1			
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	29,852	19,568	4,556	3,043	1,515	1,492	171	124	97	155
2. 2005	35,526	55,633	60,250	62,590	63,733	64,137	64,340	64,443	64,506	64,572
3. 2006	XXX	35,689	52,497	56,993	58,850	59,742	60,127	60,383	60,507	60,596
4. 2007	XXX	XXX	33,015	49,221	52,637	54,302	55,158	55,590	55,815	55,923
5. 2008	XXX	XXX	XXX	30,203	42,610	45,757	47,425	48,349	48,876	49,085
6. 2009	XXX	XXX	XXX	XXX	27,094	40,334	43,621	45,218	46,312	46,723
7. 2010	XXX	XXX	XXX	XXX	XXX	31,322	44,871	48,081	50,442	51,518
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	25,579	37,021	40,102	42,031
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,568	33,100	36,475
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,806	34,068
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,024

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	18,681	10,890	6,874	3,998	1,152	651	479	412	300	216
2. 2005	23,913	8,369	4,906	2,829	907	594	365	258	103	58
3. 2006	XXX	23,189	8,142	4,480	2,020	1,228	806	515	211	120
4. 2007	XXX	XXX	21,715	7,521	3,564	2,275	1,288	653	265	122
5. 2008	XXX	XXX	XXX	18,169	6,157	3,805	2,112	991	414	209
6. 2009	XXX	XXX	XXX	XXX	17,062	6,757	3,615	2,245	870	492
7. 2010	XXX	XXX	XXX	XXX	XXX	17,661	7,497	4,940	2,071	966
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	14,798	6,335	3,741	2,003
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,504	5,842	2,978
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,665	5,674
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,386

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	28,523	21,309	3,137	2,169	568	2,313	81	230	137	108
2. 2005	92,183	110,791	114,803	117,122	117,697	118,204	118,255	118,299	118,326	118,364
3. 2006	XXX	90,348	103,993	107,726	108,734	109,384	109,487	109,583	109,623	109,679
4. 2007	XXX	XXX	83,434	96,301	97,642	98,677	98,888	99,054	99,132	99,160
5. 2008	XXX	XXX	XXX	74,417	81,802	83,987	84,601	84,921	85,107	85,190
6. 2009	XXX	XXX	XXX	XXX	65,187	74,874	76,416	77,222	77,485	77,640
7. 2010	XXX	XXX	XXX	XXX	XXX	69,516	80,157	82,056	82,766	83,050
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	61,627	70,329	71,932	72,647
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,010	63,892	65,460
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,777	66,086
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,515

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	145,247	39,061	17,343	15,357	28,356	4,733	4,042	3,127	2,502	1,956
2. 2005	153,919	228,652	241,542	247,650	253,407	255,527	256,919	258,016	258,899	259,509
3. 2006	XXX	150,565	215,988	230,285	238,529	242,049	244,140	245,541	246,655	247,443
4. 2007	XXX	XXX	146,137	211,970	227,132	233,470	236,788	238,918	240,533	241,548
5. 2008	XXX	XXX	XXX	138,790	205,199	217,218	223,222	226,959	229,183	230,707
6. 2009	XXX	XXX	XXX	XXX	123,526	175,734	186,397	192,612	196,454	198,734
7. 2010	XXX	XXX	XXX	XXX	XXX	122,848	177,959	189,550	195,712	198,983
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	118,466	171,685	182,276	187,665
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,947	155,992	166,025
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,790	153,949
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,190

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	84,651	58,444	44,779	33,686	19,180	15,953	13,321	11,726	10,439	9,392
2. 2005	83,317	30,365	19,644	13,303	5,717	4,252	3,346	2,657	2,077	1,726
3. 2006	XXX	75,305	29,878	16,539	8,128	5,614	4,158	3,292	2,483	1,960
4. 2007	XXX	XXX	75,879	25,751	13,174	8,561	5,883	4,445	3,184	2,496
5. 2008	XXX	XXX	XXX	66,270	21,903	13,359	8,782	6,014	4,194	3,135
6. 2009	XXX	XXX	XXX	XXX	57,015	22,135	13,614	8,501	5,366	3,773
7. 2010	XXX	XXX	XXX	XXX	XXX	58,616	21,685	12,426	7,474	5,113
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	56,678	19,079	11,160	7,086
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,426	17,739	10,363
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,577	18,313
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,827

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	136,985	26,382	11,013	11,405	25,962	2,584	1,962	2,401	1,698	1,555
2. 2005	307,827	364,765	371,982	374,465	375,937	376,855	377,591	378,111	378,550	378,925
3. 2006	XXX	300,043	347,736	353,708	356,226	357,588	358,520	359,193	359,754	360,178
4. 2007	XXX	XXX	288,446	330,107	335,705	337,961	339,276	340,320	341,010	341,543
5. 2008	XXX	XXX	XXX	267,939	302,109	306,612	308,696	310,128	310,987	311,762
6. 2009	XXX	XXX	XXX	XXX	213,669	239,057	242,601	244,324	245,491	246,590
7. 2010	XXX	XXX	XXX	XXX	XXX	214,352	242,611	246,104	247,874	249,292
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	211,634	235,552	239,024	241,006
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190,674	211,726	215,375
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,052	209,378
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,903

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	16,875	7,272	4,618	2,461	4,042	2,620	2,427	2,197	1,654	1,194
2. 2005	19,920	32,482	34,529	35,184	35,794	36,092	36,280	36,430	36,534	36,638
3. 2006	XXX	16,468	22,112	22,809	23,442	23,775	24,011	24,131	24,201	24,274
4. 2007	XXX	XXX	14,774	18,142	19,105	19,585	19,887	20,065	20,152	20,218
5. 2008	XXX	XXX	XXX	15,354	20,399	21,269	21,816	22,140	22,354	22,482
6. 2009	XXX	XXX	XXX	XXX	13,567	16,949	18,101	18,527	19,040	19,249
7. 2010	XXX	XXX	XXX	XXX	XXX	12,007	15,964	16,838	17,329	17,659
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	14,906	18,869	19,864	20,671
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,658	17,887	19,196
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,056	11,739
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,411

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	15,692	11,264	8,494	5,745	7,302	6,577	6,223	5,345	5,309	4,467
2. 2005	15,077	3,523	2,016	879	712	610	594	575	481	487
3. 2006	XXX	7,029	2,182	747	857	537	352	324	284	294
4. 2007	XXX	XXX	5,603	955	1,218	767	427	270	251	209
5. 2008	XXX	XXX	XXX	3,343	1,941	1,360	895	578	331	175
6. 2009	XXX	XXX	XXX	XXX	4,667	2,559	1,439	1,037	476	273
7. 2010	XXX	XXX	XXX	XXX	XXX	4,843	2,132	1,285	740	342
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	5,474	2,631	1,674	843
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,762	2,621	1,349
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,085	2,080
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,456

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	18,971	9,492	6,734	3,048	11,183	7,991	6,971	6,378	5,539	3,538
2. 2005	51,470	63,583	65,877	66,045	66,958	67,433	67,875	68,346	68,815	69,238
3. 2006	XXX	36,716	42,313	42,220	43,434	43,741	43,985	44,278	44,520	44,738
4. 2007	XXX	XXX	32,430	33,577	35,568	35,983	36,221	36,466	36,673	36,833
5. 2008	XXX	XXX	XXX	27,617	34,038	35,056	35,545	35,782	35,925	35,985
6. 2009	XXX	XXX	XXX	XXX	25,197	28,954	29,897	30,274	30,507	30,639
7. 2010	XXX	XXX	XXX	XXX	XXX	22,775	26,928	27,718	28,051	28,195
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	27,359	31,383	32,233	32,580
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,237	30,295	31,023
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,042	23,813
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,466

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	124	81	46	28	81	12	12	6	4	2
2. 2005		1	1	1	1	2	2	2	2	2
3. 2006	XXX	1	1	1	1	1	1	1	1	1
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2009	XXX	XXX	XXX	XXX					1	1
7. 2010	XXX	XXX	XXX	XXX	XXX	6	8	9	10	11
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	5	16	25	28
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	20	28
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	7
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	471	334	244	191	61	38	24	12	10	8
2. 2005	4	3	2	2	2		1			
3. 2006	XXX	1	1		5	2	3	2		
4. 2007	XXX	XXX			2	2	2	1	1	1
5. 2008	XXX	XXX	XXX	1	2	5	4	3	2	2
6. 2009	XXX	XXX	XXX	XXX	3	3	2	10	5	6
7. 2010	XXX	XXX	XXX	XXX	XXX	6	8	11	15	11
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	21	20	14	14
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	19	12
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	14
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

SECTION 3A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	301	121	40	27	11	7	5	1	2	3
2. 2005	11	17	21	22	22	22	23	24	25	25
3. 2006	XXX	10	16	16	25	27	30	31	32	32
4. 2007	XXX	XXX	12	13	23	28	30	31	38	39
5. 2008	XXX	XXX	XXX	6	11	17	19	21	21	21
6. 2009	XXX	XXX	XXX	XXX	7	9	13	23	24	27
7. 2010	XXX	XXX	XXX	XXX	XXX	19	36	47	57	60
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	67	95	107	114
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	104	112
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	59
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	229	182	134	75	58	40	20	12	6	8
2. 2005	5	26	50	85	115	148	161	167	167	170
3. 2006	XXX	6	32	67	106	141	158	169	173	180
4. 2007	XXX	XXX	11	36	66	95	132	147	158	167
5. 2008	XXX	XXX	XXX	14	45	85	113	145	172	195
6. 2009	XXX	XXX	XXX	XXX	15	37	62	89	117	138
7. 2010	XXX	XXX	XXX	XXX	XXX	2	20	40	64	88
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	4	16	28	42
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	28	40
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	20
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1,095	787	571	432	271	164	127	85	71	46
2. 2005	350	248	292	224	173	100	55	43	30	25
3. 2006	XXX	373	258	260	242	156	105	79	50	25
4. 2007	XXX	XXX	365	235	362	240	162	103	56	40
5. 2008	XXX	XXX	XXX	444	308	352	324	197	126	65
6. 2009	XXX	XXX	XXX	XXX	421	268	366	318	197	137
7. 2010	XXX	XXX	XXX	XXX	XXX	453	270	329	286	239
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	427	260	270	229
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	520	264	259
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	596	385
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	743

SECTION 3B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	3,043	1,019	424	267	119	75	49	29	386	18
2. 2005	2,180	3,594	4,057	4,269	4,407	4,467	4,496	4,516	4,828	4,841
3. 2006	XXX	2,802	4,001	4,485	4,739	4,912	4,959	4,984	5,295	5,307
4. 2007	XXX	XXX	2,842	4,293	4,957	5,251	5,365	5,411	5,615	5,640
5. 2008	XXX	XXX	XXX	2,945	4,727	5,423	5,656	5,738	5,898	5,928
6. 2009	XXX	XXX	XXX	XXX	3,820	5,477	6,142	6,362	6,434	6,469
7. 2010	XXX	XXX	XXX	XXX	XXX	2,761	4,104	4,584	4,791	4,868
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	3,055	4,166	4,523	4,670
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,935	4,179	4,439
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,098	2,832
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,710

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	22,523	8,486	5,217	5,431	3,227	2,136	1,484	1,058	772	597
2. 2005.....	132,811	146,587	149,214	151,249	152,469	153,018	153,363	153,585	153,724	153,821
3. 2006.....	XXX	136,029	148,115	150,859	152,501	153,375	153,914	154,278	154,492	154,639
4. 2007.....	XXX	XXX	145,761	152,575	155,182	156,547	157,594	158,430	158,752	158,983
5. 2008.....	XXX	XXX	XXX	12,010	18,190	20,350	21,804	22,930	23,486	23,814
6. 2009.....	XXX	XXX	XXX	XXX	11,383	16,935	19,055	20,563	21,457	22,045
7. 2010.....	XXX	XXX	XXX	XXX	XXX	8,486	14,522	16,922	18,409	19,405
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	8,659	14,323	16,410	17,738
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,995	13,926	15,824
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,622	16,784
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,687

SECTION 2A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	36,689	28,400	23,433	18,480	8,764	6,671	5,976	4,811	4,335	3,999
2. 2005.....	26,630	14,737	12,630	10,914	2,345	1,519	1,024	692	504	544
3. 2006.....	XXX	21,177	9,172	7,867	3,429	2,186	1,440	897	609	618
4. 2007.....	XXX	XXX	18,550	8,419	5,478	4,039	2,557	1,425	878	727
5. 2008.....	XXX	XXX	XXX	14,452	7,415	5,438	3,734	2,205	1,491	1,122
6. 2009.....	XXX	XXX	XXX	XXX	16,352	8,335	6,409	3,690	2,081	1,363
7. 2010.....	XXX	XXX	XXX	XXX	XXX	16,883	8,346	5,385	3,427	2,143
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	15,978	6,976	4,882	3,086
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,640	6,256	4,322
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,723	6,519
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,789

SECTION 3A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	35,195	17,642	10,594	12,439	5,935	7,289	6,563	5,748	4,411	3,029
2. 2005.....	196,366	213,968	218,596	221,883	222,793	223,366	223,695	223,910	224,240	224,634
3. 2006.....	XXX	193,783	206,193	211,815	213,120	214,033	214,517	214,777	215,071	215,565
4. 2007.....	XXX	XXX	202,172	212,609	215,886	217,767	218,633	219,224	219,596	220,012
5. 2008.....	XXX	XXX	XXX	63,618	73,822	77,172	79,010	79,996	80,660	81,245
6. 2009.....	XXX	XXX	XXX	XXX	63,250	74,038	77,474	79,191	79,999	80,524
7. 2010.....	XXX	XXX	XXX	XXX	XXX	66,438	78,686	82,215	83,995	84,973
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	65,267	75,294	78,551	80,010
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,041	66,505	69,324
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,891	67,400
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,628

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	1,195	922	654	368	294	158	100	106	60	58
2. 2005.....	266	669	1,052	1,276	1,413	1,489	1,544	1,576	1,599	1,618
3. 2006.....	XXX	319	752	1,105	1,350	1,500	1,591	1,661	1,695	1,731
4. 2007.....	XXX	XXX	299	814	1,137	1,387	1,547	1,655	1,705	1,754
5. 2008.....	XXX	XXX	XXX	626	1,304	1,698	1,943	2,118	2,212	2,271
6. 2009.....	XXX	XXX	XXX	XXX	867	1,492	1,928	2,219	2,380	2,495
7. 2010.....	XXX	XXX	XXX	XXX	XXX	514	1,090	1,471	1,722	1,862
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	578	1,081	1,376	1,573
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	410	892	1,166
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	429	899
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	381

SECTION 2B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	5,320	3,132	1,943	1,351	932	709	592	490	428	358
2. 2005.....	3,874	2,214	1,125	658	401	277	214	182	135	103
3. 2006.....	XXX	4,335	2,240	1,191	727	459	301	224	180	141
4. 2007.....	XXX	XXX	4,701	2,257	1,286	826	514	353	267	186
5. 2008.....	XXX	XXX	XXX	4,944	2,612	1,447	896	572	383	285
6. 2009.....	XXX	XXX	XXX	XXX	6,114	3,177	1,626	965	636	413
7. 2010.....	XXX	XXX	XXX	XXX	XXX	5,347	2,808	1,507	856	537
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	4,760	2,603	1,412	804
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,401	2,171	1,176
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,312	2,202
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,813

SECTION 3B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	3,236	763	392	225	134	143	94	84	63	50
2. 2005.....	6,531	8,236	8,504	8,678	8,753	8,798	8,843	8,891	8,906	8,920
3. 2006.....	XXX	7,435	8,743	9,098	9,261	9,351	9,402	9,450	9,473	9,499
4. 2007.....	XXX	XXX	7,972	9,238	9,581	9,769	9,842	9,914	9,957	9,990
5. 2008.....	XXX	XXX	XXX	9,057	10,601	10,968	11,148	11,262	11,319	11,368
6. 2009.....	XXX	XXX	XXX	XXX	11,021	12,632	12,923	13,120	13,246	13,331
7. 2010.....	XXX	XXX	XXX	XXX	XXX	9,626	11,124	11,460	11,641	11,743
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	9,154	10,590	10,886	11,027
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,175	9,507	9,789
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,326	9,555
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,637

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	2,539	1,730	1,199	1,032	920	607	604	609	458	352
2. 2005.....	1,569	2,299	2,567	2,774	2,965	3,046	3,096	3,159	3,216	3,275
3. 2006.....	XXX	1,521	2,218	2,449	2,651	2,754	2,833	2,883	2,955	2,997
4. 2007.....	XXX	XXX	1,531	2,158	2,398	2,514	2,603	2,681	2,744	2,783
5. 2008.....	XXX	XXX	XXX	1,462	2,023	2,179	2,304	2,403	2,480	2,521
6. 2009.....	XXX	XXX	XXX	XXX	1,346	1,758	1,906	2,030	2,112	2,169
7. 2010.....	XXX	XXX	XXX	XXX	XXX	620	1,029	1,183	1,298	1,385
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	544	949	1,091	1,192
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	467	848	957
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	466	742
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	325

SECTION 2A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	7,785	6,890	6,221	4,775	3,807	3,672	3,465	3,340	3,148	2,654
2. 2005.....	1,966	1,219	1,098	701	473	477	454	346	313	208
3. 2006.....	XXX	1,815	1,040	817	682	494	466	328	274	188
4. 2007.....	XXX	XXX	1,754	885	804	567	487	256	248	199
5. 2008.....	XXX	XXX	XXX	1,310	739	539	431	322	227	155
6. 2009.....	XXX	XXX	XXX	XXX	1,508	633	517	347	263	149
7. 2010.....	XXX	XXX	XXX	XXX	XXX	1,299	651	526	397	262
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	1,216	550	387	248
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,124	484	299
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	811	346
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566

SECTION 3A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	7,924	5,582	3,314	2,246	1,771	2,232	2,122	2,102	1,472	711
2. 2005.....	7,852	10,499	11,628	12,178	12,627	13,000	13,321	13,736	13,976	14,077
3. 2006.....	XXX	7,853	10,157	11,184	11,802	11,991	12,258	12,557	12,741	12,787
4. 2007.....	XXX	XXX	7,764	9,844	10,847	11,225	11,584	11,929	12,318	12,580
5. 2008.....	XXX	XXX	XXX	7,319	9,027	9,613	10,023	10,332	10,494	10,553
6. 2009.....	XXX	XXX	XXX	XXX	6,913	8,328	8,951	9,272	9,453	9,499
7. 2010.....	XXX	XXX	XXX	XXX	XXX	6,543	8,131	8,771	9,112	9,236
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	6,287	7,715	8,245	8,472
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,650	7,051	7,441
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,289	6,299
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,835

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	24	32	21	18	16	5	6	3	2	5
2. 2005	3	10	14	24	30	31	32	32	33	33
3. 2006	XXX	5	11	18	27	36	41	43	43	44
4. 2007	XXX	XXX	9	17	26	33	41	48	49	57
5. 2008	XXX	XXX	XXX	10	20	26	35	47	52	53
6. 2009	XXX	XXX	XXX	XXX	17	31	46	55	63	69
7. 2010	XXX	XXX	XXX	XXX	XXX	8	11	15	22	24
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX		5	17	24
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	11	20
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	252	206	155	107	77	62	37	34	31	19
2. 2005	91	102	33	19	8	4	4	2	1	2
3. 2006	XXX	57	53	40	29	14	6	2	2	
4. 2007	XXX	XXX	46	58	48	36	25	16	11	
5. 2008	XXX	XXX	XXX	62	62	45	30	18	11	2
6. 2009	XXX	XXX	XXX	XXX	94	63	38	30	19	9
7. 2010	XXX	XXX	XXX	XXX	XXX	36	23	20	12	10
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	32	35	17	11
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	20	8
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	13
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

SECTION 3B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	159	99	30	37	(5)	4	1	7	2	(5)
2. 2005	153	245	269	276	355	355	357	357	357	358
3. 2006	XXX	103	150	180	204	208	209	209	209	208
4. 2007	XXX	XXX	76	134	159	168	169	169	169	169
5. 2008	XXX	XXX	XXX	242	287	294	299	304	304	300
6. 2009	XXX	XXX	XXX	XXX	526	584	591	598	599	602
7. 2010	XXX	XXX	XXX	XXX	XXX	115	130	138	140	142
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	54	80	83	86
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	95	96
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	65
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5T - WARRANTY

SECTION 1

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,538	4,588	26
2. 2013.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	84,579	90,721
3. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	99,635

SECTION 2

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	80	652	648
2. 2013.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	4,559	518
3. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	3,711

SECTION 3

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,766	6,091	42
2. 2013.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	110,049	112,970
3. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	127,859

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	8,666	(3,700)	3,471	3,789	(88)	865	506	1,204	(1,550)	56	56
2. 2005.....	1,319,458	1,336,282	1,334,966	1,339,711	1,337,448	1,335,022	1,334,919	1,334,820	1,334,805	1,334,882	78
3. 2006.....	XXX	1,360,579	1,371,756	1,374,454	1,368,994	1,368,665	1,370,145	1,370,100	1,369,894	1,369,861	(33)
4. 2007.....	XXX	XXX	1,361,910	1,360,513	1,356,378	1,355,695	1,355,036	1,354,741	1,354,581	1,354,593	12
5. 2008.....	XXX	XXX	XXX	1,252,728	1,247,530	1,242,837	1,241,645	1,243,558	1,242,754	1,243,641	887
6. 2009.....	XXX	XXX	XXX	XXX	1,133,214	1,121,050	1,118,352	1,117,912	1,116,999	1,117,408	409
7. 2010.....	XXX	XXX	XXX	XXX	XXX	1,079,357	1,076,222	1,074,298	1,073,601	1,074,174	574
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	1,026,073	1,041,988	1,042,619	1,042,449	(170)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	998,306	1,015,989	1,014,808	(1,180)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	997,771	1,020,557	22,787
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,005,611	1,005,611
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,029,030
13. Earned Premiums (Sch P-Pt. 1)	1,328,125	1,373,703	1,375,242	1,262,562	1,116,072	1,059,925	1,020,271	1,014,536	1,011,739	1,029,030	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	(889)	4,812	2,507	455	(11)	17	(192)	(134)	(166)	(31)	(31)
2. 2005.....	806,123	808,063	807,484	808,159	808,217	808,231	808,231	808,231	807,730	807,730	
3. 2006.....	XXX	838,337	838,209	838,811	838,656	838,674	838,674	838,674	838,982	838,982	
4. 2007.....	XXX	XXX	853,122	852,354	851,741	851,725	851,721	851,721	851,498	851,529	31
5. 2008.....	XXX	XXX	XXX	797,093	794,379	794,205	794,249	794,225	793,571	793,581	10
6. 2009.....	XXX	XXX	XXX	XXX	720,536	718,085	718,274	718,242	717,766	717,773	7
7. 2010.....	XXX	XXX	XXX	XXX	XXX	681,095	681,838	682,062	681,840	681,855	15
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	663,991	676,657	676,213	676,242	29
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	653,753	663,851	663,814	(37)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	651,655	669,808	18,153
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	659,552	659,552
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	677,728
13. Earned Premiums (Sch P-Pt. 1)	805,234	845,089	854,922	798,058	717,101	678,501	664,772	666,453	659,375	677,728	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	111,586	34,084	(54,227)	(146,232)	(31,356)	21,474	(11,737)	(3,719)	(1,711)	(753)	(753)
2. 2005.....	2,312,227	2,447,213	2,421,127	2,414,134	2,425,791	2,428,064	2,424,949	2,424,011	2,421,627	2,422,426	799
3. 2006.....	XXX	2,328,043	2,382,286	2,386,984	2,392,617	2,390,283	2,383,049	2,380,583	2,379,274	2,377,826	(1,448)
4. 2007.....	XXX	XXX	2,250,348	2,272,362	2,288,438	2,292,978	2,273,192	2,266,291	2,265,647	2,266,524	877
5. 2008.....	XXX	XXX	XXX	2,233,271	2,338,320	2,352,336	2,356,773	2,358,334	2,346,332	2,346,389	57
6. 2009.....	XXX	XXX	XXX	XXX	2,147,933	2,138,364	2,155,050	2,150,036	2,149,752	2,148,310	(1,442)
7. 2010.....	XXX	XXX	XXX	XXX	XXX	2,096,650	2,173,707	2,162,940	2,167,226	2,154,609	(12,616)
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	2,302,676	2,388,178	2,393,130	2,388,196	(4,934)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,391,199	2,435,135	2,440,123	4,988
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,587,668	2,627,917	40,250
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,608,496	2,608,496
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,634,274
13. Earned Premiums (Sch P-Pt. 1)	2,423,813	2,497,112	2,224,278	2,106,759	2,254,992	2,127,051	2,358,985	2,448,456	2,622,507	2,634,274	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	114,230	(6,809)	1,027	3,337	12	(1,183)	244	(963)	7,983	4,872	4,872
2. 2005.....	1,377,078	1,472,878	1,477,634	1,476,101	1,475,921	1,475,568	1,475,530	1,475,664	1,483,778	1,483,883	106
3. 2006.....	XXX	1,427,446	1,506,193	1,510,964	1,507,226	1,506,980	1,505,306	1,505,337	1,519,962	1,519,894	(68)
4. 2007.....	XXX	XXX	1,261,771	1,281,725	1,281,239	1,280,779	1,277,115	1,276,655	1,292,228	1,292,251	23
5. 2008.....	XXX	XXX	XXX	1,229,850	1,240,104	1,242,699	1,241,391	1,240,563	1,249,722	1,249,703	(19)
6. 2009.....	XXX	XXX	XXX	XXX	1,304,377	1,293,799	1,299,002	1,297,408	1,305,845	1,305,768	(77)
7. 2010.....	XXX	XXX	XXX	XXX	XXX	1,258,802	1,276,031	1,276,838	1,281,233	1,280,436	(797)
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	1,391,886	1,420,655	1,423,602	1,424,053	452
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,470,344	1,490,968	1,491,113	145
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,570,590	1,593,545	22,954
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,617,745	1,617,745
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,645,335
13. Earned Premiums (Sch P-Pt. 1)	1,491,308	1,516,437	1,346,301	1,256,379	1,310,238	1,248,577	1,407,878	1,496,241	1,662,446	1,645,335	XXX

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	(2,420)	(4,270)	1,525	104	(20)	245	(97)	195	(28)	(21)	(21)
2. 2005.....	1,468,029	1,457,756	1,480,051	1,489,990	1,488,890	1,492,909	1,492,428	1,492,511	1,492,405	1,491,649	(756)
3. 2006.....	XXX	1,422,215	1,419,857	1,429,105	1,426,363	1,429,963	1,429,733	1,430,420	1,426,264	1,425,595	(668)
4. 2007.....	XXX	XXX	1,384,643	1,385,763	1,381,745	1,385,254	1,386,799	1,388,163	1,390,289	1,388,605	(1,683)
5. 2008.....	XXX	XXX	XXX	1,446,056	1,485,771	1,494,632	1,495,596	1,496,580	1,499,002	1,501,727	2,725
6. 2009.....	XXX	XXX	XXX	XXX	1,252,756	1,251,219	1,254,268	1,254,209	1,255,127	1,255,124	(3)
7. 2010.....	XXX	XXX	XXX	XXX	XXX	1,034,364	1,040,479	1,042,509	1,042,466	1,042,461	(5)
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	1,054,398	1,059,773	1,059,092	1,059,074	(18)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,150,523	1,146,859	1,144,142	(2,717)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,174,636	1,157,329	(17,307)
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	950,048	950,048
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	929,594
13. Earned Premiums (Sch P-Pt. 1)	1,465,610	1,407,672	1,406,105	1,466,466	1,284,591	1,053,060	1,065,263	1,161,182	1,171,423	929,594	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	3,896	6,888	(62)	(519)	4,552	(985)	1,151	(675)	(520)	(62)	(62)
2. 2005.....	874,061	853,234	857,645	857,651	862,224	862,191	862,176	862,330	862,027	862,020	(7)
3. 2006.....	XXX	790,075	781,402	781,396	781,437	781,640	781,640	781,703	781,412	781,415	4
4. 2007.....	XXX	XXX	787,629	783,039	783,105	783,029	783,025	783,025	782,713	782,713	
5. 2008.....	XXX	XXX	XXX	926,031	928,313	928,364	928,393	928,393	928,167	928,167	
6. 2009.....	XXX	XXX	XXX	XXX	874,810	875,624	875,668	875,669	875,341	875,341	
7. 2010.....	XXX	XXX	XXX	XXX	XXX	755,609	754,725	754,612	754,246	754,246	
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	767,756	768,237	767,967	768,087	120
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	836,902	833,723	831,563	(2,160)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	806,807	806,253	(554)
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569,025	569,025
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566,366
13. Earned Premiums (Sch P-Pt. 1)	877,957	776,135	783,305	920,922	886,324	755,583	768,078	836,813	801,011	566,366	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE
SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	90,123	(25,168)	(72,166)	(19,561)	(65,862)	(12,334)	(6,102)	(4,161)	(15,426)	(6,348)	(6,348)
2. 2005.....	3,086,260	3,114,545	3,112,282	3,071,579	3,040,012	3,030,451	3,023,358	3,018,015	3,015,311	3,007,016	(8,295)
3. 2006.....	XXX	3,069,297	3,134,977	3,112,233	3,070,990	3,039,802	3,017,227	3,010,750	3,009,499	3,009,808	310
4. 2007.....	XXX	XXX	2,881,357	2,935,035	2,908,233	2,862,480	2,853,549	2,833,529	2,827,573	2,829,311	1,739
5. 2008.....	XXX	XXX	XXX	2,685,099	2,795,964	2,746,383	2,733,206	2,724,923	2,714,283	2,714,944	661
6. 2009.....	XXX	XXX	XXX	XXX	2,095,661	2,142,073	2,130,876	2,131,125	2,125,311	2,122,406	(2,905)
7. 2010.....	XXX	XXX	XXX	XXX	XXX	1,996,197	2,057,145	2,057,583	2,077,687	2,077,996	309
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	1,780,886	1,873,378	1,876,727	1,869,699	(7,029)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,855,288	1,912,900	1,916,863	3,963
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,942,651	1,984,092	41,441
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,037,894	2,037,894
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,061,740
13. Earned Premiums (Sch P-Pt. 1)	3,176,383	3,072,415	2,872,608	2,655,769	2,041,052	1,894,192	1,772,757	1,904,185	1,981,924	2,061,740	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	16,479	34,174	6,197	(8,022)	(9,041)	(912)	(730)	(856)	(1,881)	(6,674)	(6,674)
2. 2005.....	2,027,493	2,034,168	2,046,256	2,049,782	2,047,570	2,047,756	2,047,591	2,047,448	2,043,360	2,043,197	(164)
3. 2006.....	XXX	1,879,616	1,897,039	1,896,585	1,899,235	1,900,338	1,903,776	1,903,860	1,906,297	1,905,468	(829)
4. 2007.....	XXX	XXX	1,726,154	1,739,417	1,732,114	1,733,954	1,735,446	1,734,408	1,736,264	1,736,003	(261)
5. 2008.....	XXX	XXX	XXX	1,579,861	1,628,800	1,631,393	1,634,209	1,634,833	1,632,863	1,633,548	685
6. 2009.....	XXX	XXX	XXX	XXX	1,186,103	1,212,285	1,216,367	1,217,782	1,216,608	1,217,165	557
7. 2010.....	XXX	XXX	XXX	XXX	XXX	1,126,896	1,140,548	1,141,528	1,144,655	1,146,319	1,664
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	1,067,648	1,095,590	1,098,020	1,097,909	(111)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,185,882	1,194,739	1,190,711	(4,028)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,225,600	1,233,484	7,884
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,301,036	1,301,036
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,299,759
13. Earned Premiums (Sch P-Pt. 1)	2,043,972	1,920,465	1,761,862	1,588,175	1,219,135	1,157,888	1,092,235	1,214,891	1,235,191	1,299,759	XXX

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	(13,169)	(1,346)	6,746	(8,399)	(746)	7	(1,446)	(121)	24	488	488
2. 2005.....	1,039,263	1,022,507	1,020,495	1,018,019	1,018,495	1,017,927	1,017,970	1,017,965	1,017,970	1,018,006	.36
3. 2006.....	XXX	1,016,990	1,012,679	1,008,531	1,009,030	1,010,064	1,010,663	1,010,609	1,010,620	1,011,616	996
4. 2007.....	XXX	XXX	979,080	967,217	967,471	968,978	969,212	971,748	971,887	972,649	762
5. 2008.....	XXX	XXX	XXX	946,156	957,287	959,709	959,307	962,084	962,425	964,657	2,232
6. 2009.....	XXX	XXX	XXX	XXX	1,010,404	1,016,731	1,016,007	1,018,058	1,018,972	1,019,935	963
7. 2010.....	XXX	XXX	XXX	XXX	XXX	948,360	948,100	948,574	950,175	950,501	326
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	844,549	846,867	852,039	851,755	(284)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	788,494	789,504	790,738	1,234
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	786,625	790,517	3,892
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	773,129	773,129
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	783,775
13. Earned Premiums (Sch P-Pt. 1)	1,026,094	998,888	979,503	919,271	1,022,016	959,088	842,593	798,470	795,843	783,775	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	(8,521)	12,631	(769)	8,317	4,228	(4,674)	1,390	(477)	5,932	87	87
2. 2005.....	706,108	706,211	705,682	704,795	705,013	705,516	705,508	705,500	704,215	704,204	(11)
3. 2006.....	XXX	635,681	637,149	635,243	635,386	635,459	635,236	635,227	634,100	634,433	333
4. 2007.....	XXX	XXX	596,002	598,156	597,264	599,347	599,057	599,954	598,745	598,929	184
5. 2008.....	XXX	XXX	XXX	508,504	513,909	515,107	514,649	515,003	512,704	512,720	16
6. 2009.....	XXX	XXX	XXX	XXX	542,444	545,417	544,385	544,377	542,080	542,082	2
7. 2010.....	XXX	XXX	XXX	XXX	XXX	516,657	516,701	516,536	514,774	514,847	73
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	462,988	463,529	464,141	464,220	79
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	443,810	444,589	446,072	1,483
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	432,364	436,398	4,033
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	431,929	431,929
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	438,207
13. Earned Premiums (Sch P-Pt. 1)	697,587	648,415	596,172	516,182	551,547	518,813	462,409	444,936	429,708	438,207	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....											
2. 2005.....											
3. 2006.....	XXX										
4. 2007.....	XXX	XXX									
5. 2008.....	XXX	XXX									
6. 2009.....	XXX	XXX									
7. 2010.....	XXX	XXX									
8. 2011.....	XXX	XXX									
9. 2012.....	XXX	XXX									
10. 2013.....	XXX	XXX									
11. 2014.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....											
2. 2005.....											
3. 2006.....	XXX										
4. 2007.....	XXX	XXX									
5. 2008.....	XXX	XXX									
6. 2009.....	XXX	XXX									
7. 2010.....	XXX	XXX									
8. 2011.....	XXX	XXX									
9. 2012.....	XXX	XXX									
10. 2013.....	XXX	XXX									
11. 2014.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1

N O N E

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1

N O N E

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2

N O N E

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	(26,709)	(15,338)	1,637	(6,195)	(2,911)	174	(1,553)	46	(905)	1,683	1,683
2. 2005.....	523,022	488,783	487,582	486,564	471,769	471,085	471,449	471,600	471,542	471,497	(45)
3. 2006.....	XXX	481,186	455,286	439,970	430,510	424,874	426,673	426,222	425,851	425,877	26
4. 2007.....	XXX	XXX	394,443	360,160	350,004	343,161	340,810	340,443	339,253	339,242	(11)
5. 2008.....	XXX	XXX	XXX	278,520	277,755	273,616	269,433	268,594	267,486	267,523	37
6. 2009.....	XXX	XXX	XXX	XXX	242,522	241,248	229,688	228,949	226,189	226,705	516
7. 2010.....	XXX	XXX	XXX	XXX	XXX	196,578	190,591	188,897	187,420	187,671	251
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	174,401	173,571	172,946	172,709	(237)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180,322	179,827	179,793	(34)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,358	201,120	8,762
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,095	187,095
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198,042
13. Earned Premiums (Sch P-Pt. 1)	496,313	431,610	368,979	221,707	204,437	178,177	150,930	175,597	183,368	198,042	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	(889)	13,979	(2,441)	(3,503)	7,022	(389)	1,008	299	956	1,932	1,932
2. 2005.....	347,846	335,840	331,071	329,731	330,081	329,334	329,307	329,318	329,134	329,141	8
3. 2006.....	XXX	279,062	270,166	263,029	262,175	260,871	260,621	260,621	260,408	260,408	.....
4. 2007.....	XXX	XXX	244,508	231,077	227,649	225,755	224,939	224,722	224,018	224,019	1
5. 2008.....	XXX	XXX	XXX	159,511	156,800	155,524	154,928	154,504	153,856	153,857	.....
6. 2009.....	XXX	XXX	XXX	XXX	126,720	125,127	124,871	124,795	124,689	124,689	.....
7. 2010.....	XXX	XXX	XXX	XXX	XXX	112,340	111,893	112,067	112,016	112,029	13
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	103,027	102,824	102,302	102,034	(268)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,521	119,438	118,379	(1,059)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118,691	120,955	2,264
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119,679	119,679
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,570
13. Earned Premiums (Sch P-Pt. 1)	346,958	281,035	228,402	134,101	127,098	105,138	101,643	117,084	119,138	122,570	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	(1,751)	(270)	(328)	521	(191)	7	2	(5)	(2)	11	11
2. 2005.....	76,298	71,752	71,666	71,619	71,616	71,616	71,616	71,616	71,616	71,616	.....
3. 2006.....	XXX	52,002	49,564	49,487	49,434	49,434	49,434	49,434	49,434	49,434	.....
4. 2007.....	XXX	XXX	44,707	44,457	44,229	44,102	44,102	44,102	44,101	44,101	.....
5. 2008.....	XXX	XXX	XXX	43,518	43,739	43,291	43,292	43,293	43,293	43,293	.....
6. 2009.....	XXX	XXX	XXX	XXX	26,433	26,416	26,418	26,418	26,420	26,422	2
7. 2010.....	XXX	XXX	XXX	XXX	XXX	25,582	25,750	25,751	25,772	25,772	.....
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	22,203	22,613	22,591	22,591	.....
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,221	12,617	12,613	(4)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,481	17,459	(21)
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,940	21,940
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,928
13. Earned Premiums (Sch P-Pt. 1)	74,547	47,186	41,855	43,664	26,180	24,997	22,376	12,625	17,876	21,928	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior.....	(1,697)	5,888	(341)	9	(54)	1	1	(3)			
2. 2005.....	66,152	64,512	64,497	64,492	64,492	64,492	64,492	64,492	64,492	64,492	.....
3. 2006.....	XXX	40,712	39,915	39,803	39,777	39,777	39,777	39,777	39,776	39,776	.....
4. 2007.....	XXX	XXX	39,414	39,101	39,135	39,135	39,135	39,135	39,134	39,134	.....
5. 2008.....	XXX	XXX	XXX	39,164	39,490	39,490	39,490	39,490	39,488	39,488	.....
6. 2009.....	XXX	XXX	XXX	XXX	22,253	22,486	22,486	22,486	22,486	22,486	.....
7. 2010.....	XXX	XXX	XXX	XXX	XXX	22,145	22,261	22,261	22,278	22,278	.....
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	19,978	20,428	20,464	20,464	.....
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,255	10,895	10,888	(7)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,721	15,883	162
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,673	20,673
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,828
13. Earned Premiums (Sch P-Pt. 1)	64,455	44,960	38,261	38,743	22,532	22,378	20,095	10,705	16,406	20,828	XXX

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	1,621			(735)		
2. Private Passenger Auto Liability/ Medical	1,046	(1)	(0.1)			
3. Commercial Auto/Truck Liability/ Medical	659,953	11,039	1.7	381,019	4,866	1.3
4. Workers' Compensation	5,594,871	658,373	11.8	1,033,052	136,459	13.2
5. Commercial Multiple Peril	607,907			364,893		
6. Medical Professional Liability - Occurrence	11,083			1,354		
7. Medical Professional Liability - Claims - Made	178,989			58,206		
8. Special Liability	54,494			90,914		
9. Other Liability - Occurrence	3,856,717	287,443	7.5	771,179	54,821	7.1
10. Other Liability - Claims-Made	1,273,335	5	0.0	370,571	(6)	0.0
11. Special Property	522,752			967,833		
12. Auto Physical Damage	7,802	157	2.0	132,619	2,645	2.0
13. Fidelity/Surety	150,260			298,912		
14. Other	112,853	2,535	2.2	162,894	(27)	0.0
15. International						
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	850,567	46,654	5.5	83,504	1,090	1.3
20. Products Liability - Claims-Made	14,576	(10)	(0.1)	(92)	(4)	4.9
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	23,939			23,561		
23. Totals	13,922,765	1,006,194	7.2	4,739,684	199,843	4.2

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	3,675,030	3,675,199	3,654,068	3,628,354	3,565,616	3,796,892	3,826,816	3,838,231	3,863,093	3,878,490
2. 2005.....	353,327	638,983	637,151	599,033	578,315	627,785	622,609	618,625	613,704	616,297
3. 2006.....	XXX	301,406	520,426	499,300	481,645	501,744	503,090	492,534	488,147	487,456
4. 2007.....	XXX	XXX	286,912	521,918	499,756	544,996	557,406	556,015	551,541	552,958
5. 2008.....	XXX	XXX	XXX	263,847	433,653	489,574	479,219	473,497	468,599	469,393
6. 2009.....	XXX	XXX	XXX	XXX	178,733	441,015	450,099	471,507	465,950	464,846
7. 2010.....	XXX	XXX	XXX	XXX	XXX	164,621	387,764	388,525	396,886	386,973
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	131,187	247,670	260,536	247,288
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,483	286,228	312,110
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179,912	352,966
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,743

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	955,824	672,299	535,279	407,679	308,535	260,963	227,405	201,628	199,320	175,370
2. 2005.....	281,196	385,105	283,603	188,275	132,458	105,802	82,118	57,564	50,825	41,976
3. 2006.....	XXX	239,370	305,480	200,514	118,582	102,040	76,891	55,879	46,488	40,237
4. 2007.....	XXX	XXX	228,314	303,231	187,761	150,841	115,077	77,485	60,766	52,130
5. 2008.....	XXX	XXX	XXX	199,005	220,891	177,916	113,841	76,582	66,574	50,795
6. 2009.....	XXX	XXX	XXX	XXX	124,443	233,033	157,719	108,060	94,402	72,598
7. 2010.....	XXX	XXX	XXX	XXX	XXX	116,681	224,860	156,730	107,319	74,468
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	92,079	142,298	95,424	71,186
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115,911	168,753	122,825
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,841	204,106
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,223

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (Continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	4,450,372	4,357,061	4,223,957	4,086,780	4,002,073	4,212,173	4,398,569	4,385,909	4,368,210	4,370,826
2. 2005.....	398,960	813,234	721,026	666,080	650,858	724,556	779,771	775,687	774,085	768,730
3. 2006.....	XXX	354,872	616,382	555,267	540,041	631,987	672,863	662,851	665,583	670,691
4. 2007.....	XXX	XXX	323,317	606,413	591,558	684,392	722,556	726,951	720,324	722,493
5. 2008.....	XXX	XXX	XXX	280,198	511,606	573,636	622,649	638,557	628,836	632,509
6. 2009.....	XXX	XXX	XXX	XXX	205,280	525,717	533,099	561,281	560,549	562,220
7. 2010.....	XXX	XXX	XXX	XXX	XXX	201,505	477,894	471,118	514,363	530,028
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	144,586	298,547	308,230	331,835
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152,893	323,641	351,747
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201,759	399,165
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227,521

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior.....	469,038	482,815	339,640	171,578	88,203	84,867	65,563	45,022	23,048	20,407
2. 2005.....	(31,682)	96,595	104,130	51,203	32,051	24,876	28,281	23,218	17,579	10,428
3. 2006.....	XXX	(8,049)	29,329	61,970	41,904	25,818	5,796	(303)	2,028	2,809
4. 2007.....	XXX	XXX	(30,430)	(3,955)	53,910	37,407	19,077	10,425	5,449	7,291
5. 2008.....	XXX	XXX	XXX	(59,622)	(3,466)	11,066	20,834	15,500	2,747	6,742
6. 2009.....	XXX	XXX	XXX	XXX	(41,072)	(7,570)	22,691	28,472	11,013	3,406
7. 2010.....	XXX	XXX	XXX	XXX	XXX	(38,867)	(20,035)	759	30,207	29,357
8. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	(30,005)	(36,285)	(12,255)	(10,163)
9. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(43,270)	(47,015)	(10,010)
10. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(35,677)	(28,795)
11. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(21,621)

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	1,621			(735)		
2. Private Passenger Auto Liability/Medical	1,046					
3. Commercial Auto/Truck Liability/Medical	659,953			381,019		
4. Workers' Compensation	5,594,871			1,033,052		
5. Commercial Multiple Peril	607,907			364,893		
6. Medical Professional Liability - Occurrence	11,083			1,354		
7. Medical Professional Liability - Claims - Made	178,989			58,206		
8. Special Liability	54,494			90,914		
9. Other Liability - Occurrence	3,856,717			771,179		
10. Other Liability - Claims-Made	1,273,335			370,571		
11. Special Property	522,752			967,833		
12. Auto Physical Damage	7,802			132,619		
13. Fidelity/Surety	150,260			298,912		
14. Other	112,853			162,894		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	850,567			83,504		
20. Products Liability - Claims-Made	14,576			(92)		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	23,939			23,561		
23. Totals	13,922,765			4,739,684		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XX							
6. 2009	XXX	XXX	XX	XX						
7. 2010	XXX	XXX	XX	XXX	XX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XX							
6. 2009	XXX	XXX	XX	XX						
7. 2010	XXX	XXX	XX	XXX	XX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

N O N E

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama	AL	L	134,972,349	131,677,761	4,725	57,049,498	47,402,506	216,505,847	40	348,358
2. Alaska	AK	L	70,316,222	69,305,693		18,485,736	8,516,028	70,782,775		56,457
3. Arizona	AZ	L	163,468,518	163,467,976	942	59,838,089	78,644,688	280,387,832	39,260	561,583
4. Arkansas	AR	L	73,616,389	68,124,501	112	38,759,442	43,303,797	93,349,305		158,302
5. California	CA	L	1,605,833,572	1,615,589,739		764,103,289	1,029,653,925	3,951,924,293	100,100	1,882,879
6. Colorado	CO	L	184,356,366	185,179,497	1,867	127,148,212	141,622,603	388,405,505	2,291	742,452
7. Connecticut	CT	L	161,957,990	160,289,658	506	81,455,274	82,104,112	290,866,438	81,779	326,344
8. Delaware	DE	L	49,605,733	48,595,868	215	24,206,026	15,614,337	111,687,468		63,754
9. District of Columbia	DC	L	56,168,182	60,563,225	49	21,815,178	41,027,810	92,198,204		26,559
10. Florida	FL	L	860,287,095	839,113,249	1,325,095	256,932,463	205,144,424	836,827,520	7,958	2,103,903
11. Georgia	GA	L	274,928,518	269,456,451	32,334	124,890,915	138,107,307	441,405,452	118,560	577,398
12. Hawaii	HI	L	53,846,853	53,793,807		25,425,205	22,788,458	146,298,335		172,885
13. Idaho	ID	L	31,788,017	29,128,184	171	9,637,673	9,778,841	37,321,776		65,534
14. Illinois	IL	L	554,239,780	542,254,939	130,556	292,253,844	283,137,806	1,496,547,002	498,882	904,501
15. Indiana	IN	L	193,803,962	188,211,502	17,198	80,571,879	95,672,831	220,664,906	(60)	443,800
16. Iowa	IA	L	82,422,510	83,783,691	85,155	58,726,110	73,546,829	170,593,149		267,660
17. Kansas	KS	L	93,541,054	93,190,137	90,639	89,848,371	83,757,289	129,580,439	814	317,390
18. Kentucky	KY	L	123,275,970	115,950,541	1,384	45,995,776	39,484,798	244,137,595		952,051
19. Louisiana	LA	L	251,621,020	246,943,603	3,510	144,006,799	133,210,331	379,358,970	129,278	404,131
20. Maine	ME	L	19,557,915	19,351,944	704	10,239,095	9,653,559	26,359,992		159,421
21. Maryland	MD	L	188,878,850	186,902,083	1,761	179,643,930	157,147,879	529,281,442	10	527,530
22. Massachusetts	MA	L	224,160,457	217,180,165	107,931	91,313,819	101,134,784	382,070,067	705	538,451
23. Michigan	MI	L	202,905,132	197,912,558	63,385	131,410,000	96,059,082	362,499,130		598,860
24. Minnesota	MN	L	155,797,866	150,656,875	177,917	69,515,591	77,404,608	297,614,421	70,186	435,254
25. Mississippi	MS	L	114,577,234	115,491,229	941	44,174,676	40,362,738	135,669,405	1,118	171,386
26. Missouri	MO	L	169,075,391	161,385,542	2,050	98,356,930	90,995,643	359,658,096		447,474
27. Montana	MT	L	28,725,877	30,069,144		14,002,435	9,984,951	44,721,673		193,347
28. Nebraska	NE	L	57,890,434	57,877,487	34,253	36,073,990	49,502,480	134,215,472		200,043
29. Nevada	NV	L	97,896,710	99,440,089	6,759	93,489,368	119,599,340	232,128,353		156,338
30. New Hampshire	NH	L	34,826,125	32,477,646	879	24,688,748	19,910,396	72,217,386	1,179	163,618
31. New Jersey	NJ	L	453,902,724	446,634,228	8,310	317,404,068	244,027,254	1,097,765,442	123	621,700
32. New Mexico	NM	L	59,526,202	59,835,398	734	23,767,043	38,218,855	143,651,948		224,377
33. New York	NY	L	849,424,831	804,308,203	176,284	640,782,464	500,874,476	2,454,198,166	87,533	1,299,691
34. North Carolina	NC	L	247,582,078	238,225,772	176,390	121,160,516	125,338,144	424,879,907	57,897	756,679
35. North Dakota	ND	L	29,080,675	27,123,910		12,056,997	9,238,616	26,373,914		83,514
36. Ohio	OH	L	218,029,970	207,618,586		94,929,655	94,153,870	297,236,584	3,885	837,926
37. Oklahoma	OK	L	170,721,701	171,719,656	627	103,053,196	96,225,503	265,699,554		449,755
38. Oregon	OR	L	77,155,503	75,857,922		38,627,497	28,608,719	116,997,949		415,694
39. Pennsylvania	PA	L	532,344,420	517,621,368	93,093	286,978,692	284,455,516	1,191,388,237	26,153	1,041,301
40. Rhode Island	RI	L	38,592,987	37,879,497	175	13,683,882	42,241,237	94,125,501		66,690
41. South Carolina	SC	L	139,334,945	137,668,226	14,405	63,552,334	76,672,454	216,030,528		316,055
42. South Dakota	SD	L	21,878,385	21,038,615	6,627	7,780,258	8,943,599	53,397,589		116,715
43. Tennessee	TN	L	188,664,198	182,738,836	3,850	91,402,776	89,497,586	357,778,646	1,207	482,485
44. Texas	TX	L	1,049,447,396	1,034,009,998	2,768,291	627,484,548	615,310,539	1,523,468,834	4,236	2,145,083
45. Utah	UT	L	81,104,211	77,211,840	707	39,366,043	44,256,240	134,277,703		128,157
46. Vermont	VT	L	15,067,835	13,982,066	88	6,414,029	855,179	16,960,185	466	131,638
47. Virginia	VA	L	218,740,065	227,473,091	194,346	110,705,332	121,990,787	416,978,279		841,312
48. Washington	WA	L	158,045,780	151,250,011		67,281,021	74,627,774	189,474,600	260	540,190
49. West Virginia	WV	L	53,436,831	50,602,070		25,750,841	31,991,039	114,772,567		123,397
50. Wisconsin	WI	L	209,043,437	198,773,652	1,182,757	109,274,973	98,044,156	319,151,006	570	575,657
51. Wyoming	WY	L	30,115,523	29,999,230		10,345,324	12,427,361	19,916,447		87,382
52. American Samoa	AS	N								
53. Guam	GU	L	3,370,828	2,961,963		6,960	(84,989)	633,415		
54. Puerto Rico	PR	L	18,930,352	16,086,058		2,521,636	3,608,155	7,479,500		59,449
55. U.S. Virgin Islands	VI	L	568,661	608,103			(147,629)	378,332		
56. Northern Mariana Islands	MP	L	46,009	52,850			(12,414)	868		
57. Canada	CAN	N	1,348,674	1,474,532		320,575	84,921	1,021,790		
58. Aggregate other alien	OT	XXX	113,546,218	147,207,051		150,214,654	169,110,851	351,078,506		
59. Totals	(a) 55		11,293,392,530	11,113,327,516	6,717,722	6,078,923,675	6,154,831,977	22,010,394,241	1,234,431	25,312,509
DETAILS OF WRITE-INS										
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		113,546,218	147,207,051		150,214,654	169,110,851	351,078,506		

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

- LOCATION OF PROPERTY - FIRE, EARTHQUAKE, ALLIED LINES, HOMEOWNERS MULTIPLE PERIL, BURGLARY AND THEFT, COMMERCIAL MULTIPLE PERIL, WARRANTY (HOME), BOILER AND MACHINERY, OCEAN MARINE, INLAND MARINE, GLASS
- PLACE WHERE PRINCIPALLY GARAGED - AUTO PHYSICAL DAMAGE, AUTO LIABILITY, AIRCRAFT (ALL PERILS)
- LOCATION OF OPERATION - WORKERS COMPENSATION
- LOCATION OF OPERATION OF PREMISES - LIABILITY OTHER THAN AUTO
- LOCATION OF EMPLOYMENT - GROUP ACCIDENT AND HEALTH
- LOCATION OF RISK - MEDICAL MALPRACTICE
- ADDRESS OF INSURED - OTHER ACCIDENT AND HEALTH, WARRANTY (DEALERSHIP)
- LOCATION OF RISK WHERE OBLIGATION EXISTS, LOCATION OF WORK PERFORMED, LOCATION OF OBLIGEE - FIDELITY, SURETY
- PRINCIPAL PLACE OF INSURED - CREDIT

"Other Alien" premium not allocated to a specific country due to unique exposures not currently contemplated by the NAIC list of country codes or system limitations.

(a) Insert the number of L responses except for Canada and Other Alien.

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	4,470,670,570	4,579,504,302	4,526,670,842	4,421,454,407
	2. Canada	422,439,149	426,907,741	429,127,858	417,336,000
	3. Other Countries	103,747,903	107,808,173	103,590,230	103,865,000
	4. Totals	4,996,857,622	5,114,220,216	5,059,388,930	4,942,655,407
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	186,247,608	187,804,909	187,925,662	165,570,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	104,760,588	106,903,530	105,896,676	91,170,000
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	2,977,600,224	3,039,957,097	2,990,044,362	2,858,784,993
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	9,012,550,120	9,250,576,257	9,088,811,749	8,972,925,097
	9. Canada	320,753,067	322,597,681	321,460,238	319,404,000
	10. Other Countries	1,606,512,139	1,651,995,226	1,611,584,005	1,601,878,455
	11. Totals	10,939,815,326	11,225,169,164	11,021,855,992	10,894,207,552
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	19,205,281,368	19,674,054,916	19,365,111,622	18,952,387,952
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	1,530,784,331	1,530,784,331	1,422,245,294	
	21. Canada				
	22. Other Countries	314,872,853	314,872,853	304,695,720	
	23. Totals	1,845,657,184	1,845,657,184	1,726,941,014	
Parent, Subsidiaries and Affiliates	24. Totals	31,359,427	23,171,427	44,266,495	
	25. Total Common Stocks	1,877,016,611	1,868,828,611	1,771,207,509	
	26. Total Stocks	1,877,016,611	1,868,828,611	1,771,207,509	
	27. Total Bonds and Stocks	21,082,297,979	21,542,883,527	21,136,319,131	

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1	1,050,697,946	2,403,284,137	874,050,860	52,847,156	201,790,653	4,582,670,752	23.0	5,598,130,773	27.1	4,582,670,752	
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	1,050,697,946	2,403,284,137	874,050,860	52,847,156	201,790,653	4,582,670,752	23.0	5,598,130,773	27.1	4,582,670,752	
2. All Other Governments											
2.1 NAIC 1	153,669,406	315,115,103	38,816,543			507,601,052	2.5	720,210,481	3.5	466,910,545	40,690,507
2.2 NAIC 2											
2.3 NAIC 3											
2.4 NAIC 4		18,586,000				18,586,000	0.1			18,586,000	
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals	153,669,406	333,701,103	38,816,543			526,187,052	2.6	720,210,481	3.5	485,496,545	40,690,507
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1		119,098,817	62,156,058	1,000,000	3,588,895	185,843,770	0.9	17,846,472	0.1	182,871,084	2,972,686
3.2 NAIC 2								1,017,487	0.0		
3.3 NAIC 3			403,840			403,840	0.0			403,840	
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6											
3.7 Totals		119,098,817	62,559,898	1,000,000	3,588,895	186,247,610	0.9	18,863,959	0.1	183,274,924	2,972,686
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1		22,055,682	78,910,095	971,181	2,823,629	104,760,587	0.5	36,356,054	0.2	104,760,587	
4.2 NAIC 2											
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals		22,055,682	78,910,095	971,181	2,823,629	104,760,587	0.5	36,356,054	0.2	104,760,587	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	314,769,547	1,309,168,349	851,081,352	307,161,551	194,889,912	2,977,070,711	14.9	3,934,383,667	19.1	2,972,691,149	4,379,562
5.2 NAIC 2								2,581,823	0.0		
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5		529,520				529,520	0.0			529,520	
5.6 NAIC 6											
5.7 Totals	314,769,547	1,309,697,869	851,081,352	307,161,551	194,889,912	2,977,600,231	14.9	3,936,965,490	19.1	2,973,220,669	4,379,562

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 NAIC 1	1,665,744,875	4,918,603,061	2,323,804,225	190,557,167	153,297,127	9,252,006,455	46.4	8,560,431,586	41.5	7,662,486,537	1,589,519,918
6.2 NAIC 2	117,903,143	792,517,419	1,039,023,793	155,046,189	37,172,814	2,141,663,358	10.7	1,634,301,413	7.9	1,376,375,788	765,287,570
6.3 NAIC 3	8,656,588	39,213,134	16,880,591	6,823,712	7,717,130	79,291,155	0.4	60,615,318	0.3	36,040,072	43,251,083
6.4 NAIC 4	887,199	2,002,785	715,171	199,030	492	3,804,677	0.0	15,682,824	0.1	3,236,107	568,570
6.5 NAIC 5	32,397	38,207,102	530,493	4,261,661		43,031,653	0.2	12,459,145	0.1	43,031,653	
6.6 NAIC 6			15,000		7,845	22,845	0.0	5,081,548	0.0	7,845	15,000
6.7 Totals	1,793,224,202	5,790,543,501	3,380,969,273	356,887,759	198,195,408	11,519,820,143	57.8	10,288,571,834	49.9	9,121,178,002	2,398,642,141
7. Hybrid Securities											
7.1 NAIC 1											
7.2 NAIC 2				10,602,831	16,682,463	27,285,294	0.1	27,293,507	0.1	10,602,831	16,682,463
7.3 NAIC 3											
7.4 NAIC 4											
7.5 NAIC 5											
7.6 NAIC 6											
7.7 Totals				10,602,831	16,682,463	27,285,294	0.1	27,293,507	0.1	10,602,831	16,682,463
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1											
8.2 NAIC 2											
8.3 NAIC 3											
8.4 NAIC 4											
8.5 NAIC 5											
8.6 NAIC 6											
8.7 Totals											

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) 3,184,881,774	9,087,325,149	4,228,819,133	552,537,055	556,390,216	17,609,953,327	88.4	XXX	XXX	15,972,390,654	1,637,562,673
9.2 NAIC 2	(d) 117,903,143	792,517,419	1,039,023,793	165,649,020	53,855,277	2,168,948,652	10.9	XXX	XXX	1,386,978,619	781,970,033
9.3 NAIC 3	(d) 8,656,588	39,213,134	17,284,431	6,823,712	7,717,130	79,694,995	0.4	XXX	XXX	36,443,912	43,251,083
9.4 NAIC 4	(d) 887,199	20,588,785	715,171	199,030	492	22,390,677	0.1	XXX	XXX	21,822,107	568,570
9.5 NAIC 5	(d) 32,397	38,736,622	530,493	4,261,661		43,561,173	0.2	XXX	XXX	43,561,173	
9.6 NAIC 6	(d)		15,000		7,845	22,845	0.0	XXX	XXX	7,845	15,000
9.7 Totals	3,312,361,101	9,978,381,109	5,286,388,021	729,470,478	617,970,960	19,924,571,669	100.0	XXX	XXX	17,461,204,310	2,463,367,359
9.8 Line 9.7 as a % of Col. 6	16.6	50.1	26.5	3.7	3.1	100.0	XXX	XXX	XXX	87.6	12.4
10. Total Bonds Prior Year											
10.1 NAIC 1	2,701,422,961	11,064,194,382	3,676,273,325	796,150,613	629,317,752	XXX	XXX	18,867,359,033	91.5	17,452,616,975	1,414,742,058
10.2 NAIC 2	156,507,043	827,225,636	534,445,233	63,973,316	83,043,002	XXX	XXX	1,665,194,230	8.1	1,057,137,544	608,056,686
10.3 NAIC 3	4,538,712	29,893,748	11,780,696	6,560,442	7,841,720	XXX	XXX	60,615,318	0.3	22,943,504	37,671,814
10.4 NAIC 4	2,296,880	8,053,310	3,021,301	2,205,586	105,747	XXX	XXX	15,682,824	0.1	9,224,343	6,458,481
10.5 NAIC 5	27,994	12,406,505	22,472	2,174		XXX	XXX	12,459,145	0.1	10,578,895	1,880,250
10.6 NAIC 6		4,789,245	15,000	40,479	236,824	XXX	XXX	5,081,548	0.0	279,403	4,802,145
10.7 Totals	2,864,793,590	11,946,562,826	4,225,558,027	868,932,610	720,545,045	XXX	XXX	20,626,392,098	100.0	18,552,780,664	2,073,611,434
10.8 Line 10.7 as a % of Col. 8	13.9	57.9	20.5	4.2	3.5	XXX	XXX	100.0	XXX	89.9	10.1
11. Total Publicly Traded Bonds											
11.1 NAIC 1	2,923,498,482	8,229,798,457	3,901,863,772	407,929,374	509,300,563	15,972,390,648	80.2	17,452,616,975	84.6	15,972,390,648	XXX
11.2 NAIC 2	71,288,477	563,443,392	674,399,833	61,832,191	16,014,724	1,386,978,617	7.0	1,057,137,544	5.1	1,386,978,617	XXX
11.3 NAIC 3	4,872,002	13,160,381	8,535,347	2,231,357	7,644,826	36,443,913	0.2	22,943,504	0.1	36,443,913	XXX
11.4 NAIC 4	806,525	20,338,087	552,777	124,228	492	21,822,109	0.1	9,224,343	0.0	21,822,109	XXX
11.5 NAIC 5	32,397	38,736,622	530,493	4,261,661		43,561,173	0.2	10,578,895	0.1	43,561,173	XXX
11.6 NAIC 6					7,845	7,845	0.0	279,403	0.0	7,845	XXX
11.7 Totals	3,000,497,883	8,865,476,939	4,585,882,222	476,378,811	532,968,450	17,461,204,305	87.6	18,552,780,664	89.9	17,461,204,305	XXX
11.8 Line 11.7 as a % of Col. 6	17.2	50.8	26.3	2.7	3.1	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	15.1	44.5	23.0	2.4	2.7	87.6	XXX	XXX	XXX	87.6	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1	261,383,292	857,526,692	326,955,361	144,607,681	47,089,653	1,637,562,679	8.2	1,414,742,058	6.9	XXX	1,637,562,679
12.2 NAIC 2	46,614,666	229,074,027	364,623,960	103,816,829	37,840,553	781,970,035	3.9	608,056,686	2.9	XXX	781,970,035
12.3 NAIC 3	3,784,586	26,052,753	8,749,084	4,592,355	72,304	43,251,082	0.2	37,671,814	0.2	XXX	43,251,082
12.4 NAIC 4	80,674	250,698	162,394	74,802		568,568	0.0	6,458,481	0.0	XXX	568,568
12.5 NAIC 5								1,880,250	0.0	XXX	
12.6 NAIC 6			15,000			15,000	0.0	4,802,145	0.0	XXX	15,000
12.7 Totals	311,863,218	1,112,904,170	700,505,799	253,091,667	85,002,510	2,463,367,364	12.4	2,073,611,434	10.1	XXX	2,463,367,364
12.8 Line 12.7 as a % of Col. 6	12.7	45.2	28.4	10.3	3.5	100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	1.6	5.6	3.5	1.3	0.4	12.4	XXX	XXX	XXX	XXX	12.4

(a) Includes \$ 1,517,654,517 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 232,099,595 current year, \$ 3,300,000 prior year of bonds with Z designations and \$, current year \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ 4,513 current year, \$ 6,224 prior year of bonds with 5* designations and \$, current year \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	1,030,816,036	2,347,742,978	849,235,427	45,132,670	131,405,413	4,404,332,524	22.1	5,144,280,727	24.9	4,404,332,521	3
1.2 Residential Mortgage-Backed Securities	19,881,912	55,541,160	24,815,432	7,714,483	70,385,243	178,338,230	0.9	453,850,051	2.2	178,338,231	(1)
1.3 Commercial Mortgage-Backed Securities											
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	1,050,697,948	2,403,284,138	874,050,859	52,847,153	201,790,656	4,582,670,754	23.0	5,598,130,778	27.1	4,582,670,752	2
2. All Other Governments											
2.1 Issuer Obligations	153,669,406	333,701,103	38,816,543			526,187,052	2.6	720,210,481	3.5	485,496,545	40,690,507
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals	153,669,406	333,701,103	38,816,543			526,187,052	2.6	720,210,481	3.5	485,496,545	40,690,507
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations		119,098,817	62,559,898	1,000,000	3,588,895	186,247,610	0.9	18,863,959	0.1	183,274,924	2,972,686
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals		119,098,817	62,559,898	1,000,000	3,588,895	186,247,610	0.9	18,863,959	0.1	183,274,924	2,972,686
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations		22,055,682	78,910,095	971,181	2,823,629	104,760,587	0.5	36,356,054	0.2	104,760,587	
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals		22,055,682	78,910,095	971,181	2,823,629	104,760,587	0.5	36,356,054	0.2	104,760,587	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations	12,061,031	462,074,520	306,440,518	62,376,749	157,536,301	1,000,489,119	5.0	562,346,317	2.7	996,109,554	4,379,565
5.2 Residential Mortgage-Backed Securities	297,044,327	841,073,048	508,738,312	244,784,802	37,353,611	1,928,994,100	9.7	3,344,239,854	16.2	1,928,994,103	(3)
5.3 Commercial Mortgage-Backed Securities	5,664,190	6,550,301	35,902,522			48,117,013	0.2	30,379,317	0.1	48,117,014	(1)
5.4 Other Loan-Backed and Structured Securities											
5.5 Totals	314,769,548	1,309,697,869	851,081,352	307,161,551	194,889,912	2,977,600,232	14.9	3,936,965,488	19.1	2,973,220,671	4,379,561
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	1,156,530,078	3,731,537,793	2,432,102,569	302,376,739	194,673,838	7,817,221,017	39.2	7,033,791,955	34.1	6,056,328,582	1,760,892,435
6.2 Residential Mortgage-Backed Securities	35,988,205	89,044,385	43,233,338	23,674,292	1,078,797	193,019,017	1.0	241,205,616	1.2	190,345,227	2,673,790
6.3 Commercial Mortgage-Backed Securities	321,690,945	957,660,302	825,615,091	4,261,661		2,109,227,999	10.6	1,511,221,296	7.3	1,989,000,813	120,227,186
6.4 Other Loan-Backed and Structured Securities	279,014,973	1,012,301,018	80,018,277	26,575,068	2,442,772	1,400,352,108	7.0	1,502,352,960	7.3	885,503,378	514,848,730
6.5 Totals	1,793,224,201	5,790,543,498	3,380,969,275	356,887,760	198,195,407	11,519,820,141	57.8	10,288,571,827	49.9	9,121,178,000	2,398,642,141
7. Hybrid Securities											
7.1 Issuer Obligations				10,602,831	16,682,463	27,285,294	0.1	27,293,507	0.1	10,602,831	16,682,463
7.2 Residential Mortgage-Backed Securities											
7.3 Commercial Mortgage-Backed Securities											
7.4 Other Loan-Backed and Structured Securities											
7.5 Totals				10,602,831	16,682,463	27,285,294	0.1	27,293,507	0.1	10,602,831	16,682,463
8. Parent, Subsidiaries and Affiliates											
8.1 Issuer Obligations											
8.2 Residential Mortgage-Backed Securities											
8.3 Commercial Mortgage-Backed Securities											
8.4 Other Loan-Backed and Structured Securities											
8.5 Totals											

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	2,353,076,551	7,016,210,893	3,768,065,050	422,460,170	506,710,539	14,066,523,203	70.6	XXX	XXX	12,240,905,544	1,825,617,659
9.2 Residential Mortgage-Backed Securities	352,914,444	985,658,593	576,787,082	276,173,577	108,817,651	2,300,351,347	11.5	XXX	XXX	2,297,677,561	2,673,786
9.3 Commercial Mortgage-Backed Securities	327,355,135	964,210,603	861,517,613	4,261,661	2,157,345,012	2,157,345,012	10.8	XXX	XXX	2,037,117,827	120,227,185
9.4 Other Loan-Backed and Structured Securities	279,014,973	1,012,301,018	80,018,277	26,575,068	2,442,772	1,400,352,108	7.0	XXX	XXX	885,503,378	514,848,730
9.5 Totals	3,312,361,103	9,978,381,107	5,286,388,022	729,470,476	617,970,962	19,924,571,670	100.0	XXX	XXX	17,461,204,310	2,463,367,360
9.6 Line 9.5 as a % of Col. 6	16.6	50.1	26.5	3.7	3.1	100.0	XXX	XXX	XXX	87.6	12.4
10. Total Bonds Prior Year											
10.1 Issuer Obligations	1,761,310,956	7,771,478,384	3,044,161,838	322,222,172	643,969,650	XXX	XXX	13,543,143,000	65.7	11,912,218,186	1,630,924,814
10.2 Residential Mortgage-Backed Securities	595,559,486	1,818,092,856	1,015,829,827	533,478,687	76,334,665	XXX	XXX	4,039,295,521	19.6	4,036,385,924	2,909,597
10.3 Commercial Mortgage-Backed Securities	185,839,463	1,243,646,485	106,995,652	5,119,013	1,243,646,485	XXX	XXX	1,541,600,613	7.5	1,487,260,286	54,340,327
10.4 Other Loan-Backed and Structured Securities	322,083,684	1,113,345,100	58,570,706	8,112,739	240,731	XXX	XXX	1,502,352,960	7.3	1,116,916,273	385,436,687
10.5 Totals	2,864,793,589	11,946,562,825	4,225,558,023	868,932,611	720,545,046	XXX	XXX	20,626,392,094	100.0	18,552,780,669	2,073,611,425
10.6 Line 10.5 as a % of Col. 8	13.9	57.9	20.5	4.2	3.5	XXX	XXX	100.0	XXX	89.9	10.1
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	2,217,689,930	6,229,088,407	3,173,666,203	196,310,201	424,150,803	12,240,905,544	61.4	11,912,218,186	57.8	12,240,905,544	XXX
11.2 Residential Mortgage-Backed Securities	352,392,900	984,346,731	576,313,327	275,806,951	108,817,650	2,297,677,559	11.5	4,036,385,924	19.6	2,297,677,559	XXX
11.3 Commercial Mortgage-Backed Securities	322,153,562	914,630,031	796,072,572	4,261,661	2,157,345,012	2,037,117,826	10.2	1,487,260,286	7.2	2,037,117,826	XXX
11.4 Other Loan-Backed and Structured Securities	108,261,491	737,411,768	39,830,118	26,575,068	2,442,772	885,503,377	4.4	1,116,916,273	5.4	885,503,377	XXX
11.5 Totals	3,000,497,883	8,865,476,937	4,585,882,220	476,378,813	532,968,453	17,461,204,306	87.6	18,552,780,669	89.9	17,461,204,306	XXX
11.6 Line 11.5 as a % of Col. 6	17.2	50.8	26.3	2.7	3.1	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	15.1	44.5	23.0	2.4	2.7	87.6	XXX	XXX	XXX	87.6	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	135,386,621	787,122,486	594,398,847	226,149,969	82,559,736	1,825,617,659	9.2	1,630,924,814	7.9	XXX	1,825,617,659
12.2 Residential Mortgage-Backed Securities	521,544	1,311,862	473,755	366,626	1	2,673,788	0.0	2,909,597	0.0	XXX	2,673,788
12.3 Commercial Mortgage-Backed Securities	5,201,573	49,580,572	65,445,041	5,119,013	1,243,646,485	120,227,186	0.6	54,340,327	0.3	XXX	120,227,186
12.4 Other Loan-Backed and Structured Securities	170,753,482	274,889,250	40,188,159	26,575,068	2,442,772	514,848,731	2.6	385,436,687	1.9	XXX	514,848,731
12.5 Totals	311,863,220	1,112,904,170	700,505,802	253,091,663	85,002,509	2,463,367,364	12.4	2,073,611,425	10.1	XXX	2,463,367,364
12.6 Line 12.5 as a % of Col. 6	12.7	45.2	28.4	10.3	3.5	100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	1.6	5.6	3.5	1.3	0.4	12.4	XXX	XXX	XXX	XXX	12.4

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Des.	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8 R a t e U s e d t o O b t a i n F a i r V a l u e	9 F a i r V a l u e			12 U n r e a l i z e d V a l u e I n c r e a s e/ (D e c r e a s e)	13 C u r r e n t Y e a r ' (A m o r t i z a t i o n) A c c r e t i o n	14 C u r r e n t Y e a r ' O t h e r - T h a n - T e m p o r a r y I m p a i r m e n t R e c o g n i z e d	15 T o t a l F o r e i g n E x c h a n g e i n B o o k/ A d j u s t e d C a r r y i n g V a l u e	16 R a t e o f	17 E f f e c t i v e R a t e o f	18 W h e n P a i d	19 A d m i t t e d A m o u n t D u e a n d A c c r u e d	20 A m o u n t R e c e i v e d D u r i n g Y e a r	21 A c q u i r e d	22 S t a t e d C o n t r a c t u a l M a t u r i t y D a t e
8399999	Total Bonds					19,365,111,652	XXX	19,674,054,944	18,952,387,957	19,205,281,346	986,019	(62,021,323)	2,866,517	0	XXX	XXX	XXX	122,424,715	475,852,567	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation	21 Date Acquired		
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	
NONE																					
8999999 - Total Preferred Stocks								XXX												XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
9899999 - Total Preferred and Common Stocks					1,877,016,613	XXX	1,868,828,613	1,771,207,516	2,216,766	23,514,009	0	73,153,575	0	73,153,575	(20,675,228)	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues336,125,501 , the total \$ value (included in Column 8) of all such issues \$301,755,148

COMBINED STATEMENT FOR THE YEAR 2014 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE Z

PART 1 - COMPANIES INCLUDED IN THE CURRENT YEAR THAT ARE CONSOLIDATED OR COMBINED

Name of Company	NAIC Code	FIT	Ownership Interest		Basis for Inclusion
			Current	Prior	
American Guarantee and Liability Insurance Company	26247	36-6071400	100.0	100.0	Consolidation
American Zurich Insurance Company	40142	36-3141762	100.0	100.0	Consolidation
Assurance Company of America	19305	13-6081895	100.0	100.0	Consolidation
Colonial American Casualty and Surety Company	34347	52-1096670	100.0	100.0	Consolidation
Empire Fire and Marine Insurance Company	21326	47-6022701	100.0	100.0	Consolidation
Empire Indemnity Insurance Company	21334	73-6091717	100.0	100.0	Consolidation
Fidelity and Deposit Company of Maryland	39306	13-3046577	100.0	100.0	Consolidation
Maryland Casualty Company	19356	52-0403120	100.0	100.0	Consolidation
Northern Insurance Company of New York	19372	13-5283360	100.0	100.0	Consolidation
Steadfast Insurance Company	26387	52-0981481	100.0	100.0	Consolidation
Universal Underwriters Insurance Company	41181	43-1249228	100.0	100.0	Consolidation
Universal Underwriters of Texas Insurance Company	40843	36-3139101	100.0	100.0	Consolidation
Zurich American Insurance Company	16535	36-4233459	100.0	100.0	Consolidation
Zurich American Insurance Company of Illinois	27855	36-2781080	100.0	100.0	Consolidation

PART 2 - COMPANIES INCLUDED IN THE CURRENT YEAR AND EXCLUDED IN THE PRIOR YEAR

Name of Company	NAIC Code	FIT	Ownership Interest		Reason for Inclusion
			Current	Prior	
NONE					

PART 3 - COMPANIES EXCLUDED IN THE CURRENT YEAR AND INCLUDED IN THE PRIOR YEAR

Name of Company	NAIC Code	FIT	Ownership Interest		Reason for Exclusion
			Current	Prior	
NONE					