



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015
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 2015 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)	18,568,356,657		18,568,356,657	19,205,281,346
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	2,054,421,036	8,188,000	2,046,233,036	1,868,828,612
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				
\$	743,791,691		743,791,691	
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$				
222,229,895 , Schedule E - Part 1), cash equivalents				
(\$				
, Schedule E - Part 2) and short-term				
investments (\$	672,782,103		672,782,103	754,092,498
450,552,208 , Schedule DA)				
6. Contract loans (including \$				
0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	2,049,211,536		2,049,211,536	2,602,865,604
9. Receivable for securities	87,205,305	381,837	86,823,468	20,334,654
10. Securities lending reinvested collateral assets (Schedule DL)	86,554,110		86,554,110	186,965,941
11. Aggregate write-ins for invested assets	153,274,854		153,274,854	140,606,132
12. Subtotals, cash and invested assets (Lines 1 to 11)	24,415,597,292	8,569,837	24,407,027,455	24,778,974,787
13. Title plants less \$				
0 charged off (for Title insurers				
only)				
14. Investment income due and accrued	131,976,367	88,117	131,888,251	125,588,279
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,455,953,505	266,888,749	1,189,064,755	1,287,856,750
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
420,758,943				
earned but unbilled premiums)	1,916,046,361	59,595,289	1,856,451,071	1,477,114,553
15.3 Accrued retrospective premiums (\$				
232,780,029) and				
contracts subject to redetermination (\$	232,780,029	15,219,284	217,560,745	204,315,792
0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	606,022,381		606,022,381	526,214,349
16.2 Funds held by or deposited with reinsured companies	1,906,522		1,906,522	2,357,701
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	1,119,773,025	74,095,312	1,045,677,713	942,032,303
19. Guaranty funds receivable or on deposit	13,078,467		13,078,467	12,510,422
20. Electronic data processing equipment and software	191,973,735	191,973,735		
21. Furniture and equipment, including health care delivery assets				
(\$	32,031,688	32,031,688		
0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	92,199,898	996,400	91,203,498	46,180,619
24. Health care (\$				
0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	610,089,951	63,210,294	546,879,657	551,226,091
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	30,819,429,222	712,668,706	30,106,760,516	29,954,371,647
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	30,819,429,222	712,668,706	30,106,760,516	29,954,371,647
DETAILS OF WRITE-INS				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	153,274,854		153,274,854	140,606,132
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	610,089,951	63,210,294	546,879,657	551,226,091

COMBINED STATEMENT FOR THE YEAR 2015 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)	11,143,768,389	10,860,100,253
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	60,270,512	50,532,396
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	3,029,816,268	3,062,664,774
4. Commissions payable, contingent commissions and other similar charges	120,630,088	79,627,248
5. Other expenses (excluding taxes, licenses and fees)	487,786,182	504,752,767
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	219,245,513	190,031,107
7.1 Current federal and foreign income taxes (including \$ 11,990,726 on realized capital gains (losses))	95,061,537	126,226,650
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 \$ 1,592,778,900 and including warranty reserves of \$ 138,611,479 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	4,463,409,342	4,502,895,028
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	1,488,605	5,625,523
12. Ceded reinsurance premiums payable (net of ceding commissions)	960,066,260	746,229,662
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	201,240,804	189,165,035
14. Amounts withheld or retained by company for account of others	252,776,072	234,393,151
15. Remittances and items not allocated	178,038,986	123,759,621
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)	44,528,436	59,189,897
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities	35,680,954	43,413,526
22. Payable for securities lending	86,554,110	186,965,941
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ 0 and interest thereon \$ 0		
25. Aggregate write-ins for liabilities	960,941,956	973,390,204
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	22,341,304,016	21,938,962,780
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	22,341,304,016	21,938,962,780
29. Aggregate write-ins for special surplus funds	56,772,000	57,824,000
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)	3,309,553,180	3,558,453,546
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)	7,765,456,500	8,015,408,866
38. TOTALS (Page 2, Line 28, Col. 3)	30,106,760,516	29,954,371,647
DETAILS OF WRITE-INS		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	960,941,956	973,390,204
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	56,772,000	57,824,000
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).....	4,759,986,889	4,589,996,585
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	3,132,783,968	2,792,130,826
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	740,510,741	787,611,825
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	911,633,225	911,351,534
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	4,784,927,933	4,491,094,185
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	(24,941,044)	98,902,400
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	639,323,339	637,208,669
10. Net realized capital gains or (losses) less capital gains tax of \$2,087,191 (Exhibit of Capital Gains (Losses)).....	84,398,977	139,011,748
11. Net investment gain (loss) (Lines 9 + 10).....	723,722,316	776,220,417
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$17,818,705).....	(17,818,705)	(10,599,767)
13. Finance and service charges not included in premiums.....	173,991	1,234,431
14. Aggregate write-ins for miscellaneous income.....	(32,069,179)	(1,098,319)
15. Total other income (Lines 12 through 14).....	(49,713,893)	(10,463,655)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	649,067,380	864,659,162
17. Dividends to policyholders.....	2,101,453	5,835,810
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).....	646,965,926	858,823,352
19. Federal and foreign income taxes incurred.....	47,100,687	(153,303,713)
20. Net income (Line 18 minus Line 19)(to Line 22).....	599,865,239	1,012,127,065
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	8,015,408,866	7,798,418,339
22. Net income (from Line 20).....	599,865,239	1,012,127,065
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$(51,910,417).....	(90,823,731)	37,480,027
25. Change in net unrealized foreign exchange capital gain (loss).....	16,954,442	(23,308,059)
26. Change in net deferred income tax.....	78,415,151	(174,519,651)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(123,568,148)	166,219,358
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	14,661,460	(15,247,135)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....	21,870,467	
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.....	(765,000,000)	(767,000,000)
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.....	(2,327,247)	(18,761,078)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(249,952,366)	216,990,527
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	7,765,456,500	8,015,408,866
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).....	(32,069,179)	(1,098,319)
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	(2,327,247)	(18,761,078)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	4,546,462,122	4,779,786,875
2. Net investment income	730,320,626	712,110,342
3. Miscellaneous income	(49,262,714)	(10,438,201)
4. Total (Lines 1 through 3)	5,227,520,033	5,481,459,017
5. Benefit and loss related payments	2,933,676,748	2,805,775,893
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	1,643,706,913	1,740,053,862
8. Dividends paid to policyholders	6,238,371	6,717,722
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	80,352,991	49,689,926
10. Total (Lines 5 through 9)	4,663,975,023	4,602,237,403
11. Net cash from operations (Line 4 minus Line 10)	563,545,011	879,221,613
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	9,257,333,439	10,726,344,252
12.2 Stocks	921,859,510	1,598,000,217
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	1,000,527,044	469,672,107
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(10,799)	13,215
12.7 Miscellaneous proceeds	21,220,221	158,082,820
12.8 Total investment proceeds (Lines 12.1 to 12.7)	11,200,929,414	12,952,112,611
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,718,631,511	9,720,711,870
13.2 Stocks	1,107,339,934	2,295,564,560
13.3 Mortgage loans		
13.4 Real estate	743,791,691	
13.5 Other invested assets	455,523,792	479,409,898
13.6 Miscellaneous applications	108,023,487	10,674,223
13.7 Total investments acquired (Lines 13.1 to 13.6)	11,133,310,415	12,506,360,550
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)	67,619,000	445,752,060
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
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	765,000,000	767,000,000
16.6 Other cash provided (applied)	52,525,595	(101,005,846)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(712,474,405)	(868,005,846)
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)	(81,310,395)	456,967,827
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	754,092,498	297,124,671
19.2 End of period (Line 18 plus Line 19.1)	672,782,103	754,092,498

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	198,387,703	207,948,665	203,028,487	203,307,881
2.	Allied lines	390,304,460	220,548,356	212,237,559	398,615,257
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	2,324,940	5,333,782	3,017,765	4,640,957
5.	Commercial multiple peril	338,876,826	343,073,440	321,614,271	360,335,995
6.	Mortgage guaranty				
8.	Ocean marine	28,137,209	33,237,199	29,903,188	31,471,220
9.	Inland marine	205,071,760	234,866,417	227,384,824	212,553,352
10.	Financial guaranty				
11.1	Medical professional liability - occurrence	858,226	1,283,287	775,393	1,366,121
11.2	Medical professional liability - claims-made	55,415,401	55,656,445	50,497,715	60,574,131
12.	Earthquake	73,513,043	91,535,001	80,725,589	84,322,455
13.	Group accident and health	173,903,189	(6,156,119)	192,326	167,554,744
14.	Credit accident and health (group and individual)				
15.	Other accident and health	(4)	332	323	4
16.	Workers' compensation	998,448,453	612,314,812	558,717,730	1,052,045,536
17.1	Other liability - occurrence	739,205,361	740,571,372	658,286,784	821,489,949
17.2	Other liability - claims-made	363,528,058	504,097,695	524,624,391	343,001,362
17.3	Excess workers' compensation	31,131,444	26,900,708	26,508,117	31,524,035
18.1	Products liability - occurrence	78,230,448	78,050,375	85,799,943	70,480,880
18.2	Products liability - claims-made	1,223,586	656,477	1,257,691	622,372
19.1, 19.2	Private passenger auto liability		(1,404)	(1,404)	
19.3, 19.4	Commercial auto liability	396,342,389	307,924,271	310,211,344	394,055,316
21.	Auto physical damage	136,673,139	111,759,429	118,324,916	130,107,652
22.	Aircraft (all perils)	(800)			(800)
23.	Fidelity	31,987,354	41,424,115	40,166,783	33,244,686
24.	Surety	242,315,278	392,366,767	369,392,854	265,289,191
26.	Burglary and theft	9,900,157	10,155,389	10,069,040	9,986,506
27.	Boiler and machinery	30,323,435	51,248,658	30,765,407	50,806,687
28.	Credit	7,496,339	3,358,030	188,619	10,665,750
29.	International				
30.	Warranty	6,715,377	165,602,493	138,611,479	33,706,391
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	128,525			128,525
35.	TOTALS	4,540,441,297	4,233,755,992	4,002,301,136	4,771,896,153
DETAILS OF WRITE-INS					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	128,525			128,525

COMBINED STATEMENT FOR THE YEAR 2015 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	186,076,346	22,830,115	(1,810,604)	(4,067,370)	203,028,487
2.	Allied lines	198,847,668	13,915,155	(525,263)		212,237,559
3.	Farmowners multiple peril					
4.	Homeowners multiple peril	206	3,017,559			3,017,765
5.	Commercial multiple peril	316,777,733	8,250,385	(3,413,847)		321,614,271
6.	Mortgage guaranty					
8.	Ocean marine	25,911,846	3,991,342			29,903,188
9.	Inland marine	122,721,963	123,568,734	(18,905,873)		227,384,824
10.	Financial guaranty					
11.1	Medical professional liability - occurrence	572,288	204,757	(1,652)		775,393
11.2	Medical professional liability - claims-made	50,203,277	383,517	(89,080)		50,497,715
12.	Earthquake	73,325,408	7,400,106	75		80,725,589
13.	Group accident and health	18,972,621	3,239,660	(21,929,606)	(90,348)	192,326
14.	Credit accident and health (group and individual)					
15.	Other accident and health		323			323
16.	Workers' compensation	786,117,551	30,640,546	(115,534,994)	(142,505,374)	558,717,730
17.1	Other liability - occurrence	464,096,160	276,591,725	(197,641,457)	115,240,356	658,286,784
17.2	Other liability - claims-made	276,915,338	256,841,613	(9,129,794)	(2,766)	524,624,391
17.3	Excess workers' compensation	27,044,059	967,187	(1,503,130)		26,508,117
18.1	Products liability - occurrence	63,391,558	25,036,562	(2,442,982)	(185,195)	85,799,943
18.2	Products liability - claims-made	1,137,525	139,032	(20,989)	2,123	1,257,691
19.1, 19.2	Private passenger auto liability	(1,404)				(1,404)
19.3, 19.4	Commercial auto liability	318,193,626	12,488,150	(11,456,666)	(9,013,766)	310,211,344
21.	Auto physical damage	116,611,020	1,461,244	(20,425)	273,077	118,324,916
22.	Aircraft (all perils)					
23.	Fidelity	25,836,707	14,330,076			40,166,783
24.	Surety	138,237,592	267,563,958	(36,408,696)		369,392,854
26.	Burglary and theft	8,024,726	2,044,314			10,069,040
27.	Boiler and machinery	18,994,996	11,770,410			30,765,407
28.	Credit	(14,742,080)	15,156,689	(225,990)		188,619
29.	International					
30.	Warranty	2,246,505	136,062,946	302,027		138,611,479
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	3,225,513,237	1,237,896,105	(420,758,943)	(40,349,263)	4,002,301,136
36.	Accrued retrospective premiums based on experience					40,349,263
37.	Earned but unbilled premiums					420,758,943
38.	Balance (Sum of Line 35 through 37)					4,463,409,342
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 2015 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	545,389,569	67,545,008	60,144,150	332,968,488	141,722,536	198,387,703
2. Allied lines	660,630,816	269,667	391,190,720	515,881,323	145,905,420	390,304,460
3. Farmowners multiple peril						
4. Homeowners multiple peril	7,594,065		573,890	4,640,957	1,202,059	2,324,940
5. Commercial multiple peril	790,067,666	(2,594,101)	(576,024)	393,263,169	54,757,546	338,876,826
6. Mortgage guaranty						
8. Ocean marine	92,490,662	8,856,632	892,235	55,938,681	18,163,639	28,137,209
9. Inland marine	686,619,767	9,212,335	4,712,999	263,454,539	232,018,803	205,071,760
10. Financial guaranty						
11.1 Medical professional liability - occurrence	2,198,087	26,260		1,366,121		858,226
11.2 Medical professional liability - claims-made	79,774,368	169,903	36,394,704	60,574,138	349,436	55,415,401
12. Earthquake	201,147,144	9	15,928	97,362,829	30,287,208	73,513,043
13. Group accident and health	344,055,067	397,416	27,416,646	168,177,683	29,788,257	173,903,189
14. Credit accident and health (group and individual)						
15. Other accident and health				4		(4)
16. Workers' compensation	2,859,226,694	10,639,374	35,580,565	1,053,435,310	853,562,869	998,448,453
17.1 Other liability - occurrence	1,974,632,120	164,258,306	35,433,713	936,454,269	498,664,508	739,205,361
17.2 Other liability - claims-made	782,671,605	10,009,418	2,517,979	381,563,082	50,107,862	363,528,058
17.3 Excess workers' compensation	62,462,341			31,210,555	120,342	31,131,444
18.1 Products liability - occurrence	188,643,443	13,576,125	1,617,195	80,527,271	45,079,044	78,230,448
18.2 Products liability - claims-made	21,410,436	258,005	3,473	19,646,159	802,169	1,223,586
19.1, 19.2 Private passenger auto liability						
19.3, 19.4 Commercial auto liability	1,153,823,106	32,641,787	10,236,017	410,890,392	389,468,130	396,342,389
21. Auto physical damage	333,471,488	21	1,413,328	141,000,154	57,211,544	136,673,139
22. Aircraft (all perils)			(1,600)	(800)		(800)
23. Fidelity	66,052,018	86,966	199,450	33,509,885	841,194	31,987,354
24. Surety	478,324,481	41,371,712	3,885,282	266,411,078	14,855,119	242,315,278
26. Burglary and theft	23,812,840	6,937	212,035	12,197,562	1,934,094	9,900,157
27. Boiler and machinery	110,290,411	1,360,921	22,371,499	74,682,115	29,017,280	30,323,435
28. Credit	21,165,278	20,836,171	458,393	12,235,022	22,728,483	7,496,339
29. International						
30. Warranty	336,720,534	10,985,177	(6)	275,258,233	65,732,095	6,715,377
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	257,050			128,525		128,525
35. TOTALS	11,822,931,056	389,914,047	634,692,574	5,622,776,743	2,684,319,638	4,540,441,297
DETAILS OF WRITE-INS						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	257,050			128,525		128,525

(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 2015 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	265,185,018	32,759,746	200,034,038	97,910,726	122,572,390	110,943,428	109,539,688	53.9
2. Allied lines	294,153,410	454,924,144	426,073,894	323,003,660	303,982,004	294,072,816	332,912,848	83.5
3. Farmowners multiple peril								
4. Homeowners multiple peril	15,522,343	3,713,957	15,479,919	3,756,380	268,120	1,620,184	2,404,317	51.8
5. Commercial multiple peril	441,988,052	3,583,122	257,796,580	187,774,594	298,204,979	337,204,158	148,775,415	41.3
6. Mortgage guaranty								
8. Ocean marine	93,101,047	4,692,813	68,840,287	28,953,573	14,993,661	27,100,698	16,846,536	53.5
9. Inland marine	286,542,223	10,995,179	219,356,443	78,180,959	79,051,280	96,625,144	60,607,094	28.5
10. Financial guaranty								
11.1 Medical professional liability - occurrence	6,637,056		3,179,910	3,457,146	11,208,147	9,494,374	5,170,918	378.5
11.2 Medical professional liability - claims-made	40,710,896	44,715,835	42,777,507	42,649,224	160,401,543	153,531,943	49,518,825	81.7
12. Earthquake	2,302,431		2,274,537	27,893	518,530	(279,801)	826,225	1.0
13. Group accident and health	182,760,292	18,818,265	104,300,402	97,278,155	73,451,798	76,251,459	94,478,495	56.4
14. Credit accident and health (group and individual)								
15. Other accident and health					127	258	(132)	(3,051.0)
16. Workers' compensation	1,408,211,303	24,671,979	900,816,157	532,067,125	4,918,036,619	4,765,705,936	684,397,808	65.1
17.1 Other liability - occurrence	1,430,525,910	60,574,002	853,376,302	637,723,610	2,651,504,431	2,519,259,562	769,968,480	93.7
17.2 Other liability - claims-made	658,586,754	15,260,184	359,735,073	314,111,865	952,971,917	1,016,541,218	250,542,564	73.0
17.3 Excess workers' compensation	15,189,176	350,533	8,050,849	7,488,860	224,877,260	207,357,046	25,009,074	79.3
18.1 Products liability - occurrence	159,487,544	835,727	94,798,165	65,525,106	493,643,445	507,760,954	51,407,597	72.9
18.2 Products liability - claims-made	(340,980)		(1,028,722)	687,742	8,626,664	10,647,360	(1,332,954)	(214.2)
19.1, 19.2 Private passenger auto liability	1,364,482		680,929	683,553	2,895,273	1,025,085	2,553,741	
19.3, 19.4 Commercial auto liability	521,437,528	18,946,511	331,421,025	208,963,014	617,997,662	518,966,741	307,993,935	78.2
21. Auto physical damage	180,825,585	984,861	110,963,979	70,846,467	11,026,389	6,436,461	75,436,394	58.0
22. Aircraft (all perils)	35,069	151,225	59,939	126,355	312,591	998,260	(559,314)	69,927.3
23. Fidelity	44,595,234	137,212	24,694,267	20,038,179	29,228,893	32,407,240	16,859,832	50.7
24. Surety	132,834,219	6,272,022	68,446,846	70,659,395	94,567,989	86,390,265	78,837,120	29.7
26. Burglary and theft	7,244,496	10,277	6,297,015	957,758	1,906,709	869,135	1,995,332	20.0
27. Boiler and machinery	63,675,037	6,864,462	50,125,930	20,413,569	14,362,658	21,324,275	13,451,952	26.5
28. Credit	386,916	31,210,391	23,816,660	7,780,647	29,578,747	27,072,756	10,286,638	96.4
29. International								
30. Warranty	135,901,316	4,060,203	113,330,394	26,631,125	19,693,796	21,187,877	25,137,043	74.6
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	2,838,302		1,419,151	1,419,151	7,884,766	9,585,423	(281,506)	(219.0)
35. TOTALS	6,391,700,657	744,532,650	4,287,117,476	2,849,115,832	11,143,768,389	10,860,100,253	3,132,783,968	65.7
DETAILS OF WRITE-INS								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	2,838,302		1,419,151	1,419,151	7,884,766	9,585,423	(281,506)	(219.0)

COMBINED STATEMENT FOR THE YEAR 2015 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			Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	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	266,718,912	54,033,950	210,654,684	110,098,179	51,218,565	7,117,431	45,861,785	122,572,390	5,810,348
2. Allied lines	302,425,252	50,948,530	221,192,792	132,180,990	103,642,544	256,343,327	188,184,857	303,982,004	8,209,783
3. Farmowners multiple peril									
4. Homeowners multiple peril	3,362,352	1,143,219	3,110,364	1,395,207	(8,081,512)	(3,001,856)	(9,956,281)	268,120	1,250
5. Commercial multiple peril	360,650,937	18,446,639	211,475,697	167,621,879	285,344,189	(427,836)	154,333,253	298,204,979	230,736,593
6. Mortgage guaranty									
8. Ocean marine	33,679,480	3,775,460	26,894,989	10,559,952	12,078,022	1,078,941	8,723,253	14,993,661	2,054,875
9. Inland marine	224,575,538	25,836,742	193,490,873	56,921,408	58,064,818	4,302,111	40,237,057	79,051,280	7,081,900
10. Financial guaranty									
11.1 Medical professional liability - occurrence	13,624,729	(109)	5,692,716	7,931,905	6,642,391	6,468	3,372,617	11,208,147	1,305,296
11.2 Medical professional liability - claims-made	54,690,326	43,043,868	46,072,363	51,661,831	149,625,435	68,396,090	109,281,813	160,401,543	26,929,148
12. Earthquake	2,719,415	(1)	2,378,590	340,824	603,764	2,967	429,025	518,530	117,103
13. Group accident and health	68,639,719	468,240	35,792,452	33,315,508	81,625,971	5,135,564	46,625,244	(a) 73,451,798	5,399,774
14. Credit accident and health (group and individual)									
15. Other accident and health					254		127	(a) 127	(2,393)
16. Workers' compensation	4,243,623,363	113,795,991	2,069,299,800	2,288,119,554	5,603,521,476	86,052,362	3,059,656,773	4,918,036,619	830,100,562
17.1 Other liability - occurrence	1,879,735,188	206,604,494	1,176,002,580	910,337,102	3,625,072,448	236,724,054	2,120,629,172	2,651,504,431	1,111,967,004
17.2 Other liability - claims-made	809,739,844	17,976,934	476,419,520	351,297,258	1,361,955,607	30,458,557	790,739,504	952,971,917	241,689,438
17.3 Excess workers' compensation	105,654,876	1,069,656	34,040,618	72,683,913	284,025,369	576	131,832,598	224,877,260	36,918,799
18.1 Products liability - occurrence	350,622,089	10,522,710	139,324,441	221,820,358	533,317,584	20,664,599	282,159,096	493,643,445	299,985,414
18.2 Products liability - claims-made	11,120,970	905,179	8,747,540	3,278,608	42,025,953	956,805	37,634,702	8,626,664	3,051,750
19.1, 19.2 Private passenger auto liability	2,908,364	(41)	24,200	2,884,123	11,476	1	328	2,895,273	24,353
19.3, 19.4 Commercial auto liability	667,401,185	29,146,648	445,312,309	251,235,523	870,997,690	14,538,589	518,774,140	617,997,662	164,773,004
21. Auto physical damage	22,053,673	(7,362)	15,441,996	6,604,314	11,330,422	32,176	6,940,524	11,026,389	1,478,942
22. Aircraft (all perils)	38,363,853	8,460,951	45,865,818	958,986	725,972	(1,628,582)	(256,216)	312,591	
23. Fidelity	41,925,313	24,507	24,338,242	17,611,577	23,648,139	22,259	12,053,082	29,228,893	4,893,926
24. Surety	53,718,885	19,904,742	38,587,809	35,035,818	123,911,220	(4,647,909)	59,731,140	94,567,989	37,300,731
26. Burglary and theft	1,752,305	53,357	1,645,033	160,629	8,774,524	35,596	7,064,040	1,906,709	557,894
27. Boiler and machinery	35,505,523	972,956	28,020,356	8,458,123	12,144,271	2,975,718	9,215,454	14,362,658	1,507,089
28. Credit	30,775,633	5,769,707	28,393,161	8,152,180	35,610,210	55,749,655	69,933,298	29,578,747	3,330,237
29. International									
30. Warranty	6,347,476	178,457	5,262,709	1,263,224	41,153,775	181,315	22,904,519	19,693,796	2,909,328
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					15,769,531		7,884,766	7,884,766	1,684,122
35. TOTALS	9,632,335,199	613,075,423	5,493,481,650	4,751,928,972	13,334,760,109	781,068,979	7,723,989,671	11,143,768,389	3,029,816,268
DETAILS OF WRITE-INS									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					15,769,531		7,884,766	7,884,766	1,684,122

(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	973,604,684			973,604,684
1.2 Reinsurance assumed	29,018,853			29,018,853
1.3 Reinsurance ceded	609,788,574			609,788,574
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	392,834,964			392,834,964
2. Commission and brokerage:				
2.1 Direct excluding contingent		1,265,704,949		1,265,704,949
2.2 Reinsurance assumed, excluding contingent		149,105,216		149,105,216
2.3 Reinsurance ceded, excluding contingent		1,817,629,237		1,817,629,237
2.4 Contingent - direct		48,958,854		48,958,854
2.5 Contingent - reinsurance assumed		410,175		410,175
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)		(353,450,043)		(353,450,043)
3. Allowances to managers and agents		1,583,932		1,583,932
4. Advertising		26,774,191		26,774,191
5. Boards, bureaus and associations		35,321,836		35,321,836
6. Surveys and underwriting reports		117,899,554		117,899,554
7. Audit of assureds' records		31,658,797		31,658,797
8. Salary and related items:				
8.1 Salaries	261,133,453	524,201,624		785,335,077
8.2 Payroll taxes	17,215,924	33,368,368		50,584,292
9. Employee relations and welfare	53,362,149	108,333,291	98,868	161,794,308
10. Insurance	4,325,847	14,023,014		18,348,861
11. Directors' fees	250	634		884
12. Travel and travel items	17,665,010	50,035,774		67,700,784
13. Rent and rent items	29,153,105	93,034,977		122,188,082
14. Equipment	62,630,402	204,174,680		266,805,082
15. Cost or depreciation of EDP equipment and software	472,246	44,428,936		44,901,182
16. Printing and stationery	2,205,233	5,919,014		8,124,247
17. Postage, telephone and telegraph, exchange and express	7,433,581	16,894,298	32,066,176	56,394,055
18. Legal and auditing	2,826,386	17,972,997	7,906	20,807,289
19. Totals (Lines 3 to 18)	458,423,586	1,325,625,917	32,172,950	1,816,222,453
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$0		275,222,606		275,222,606
20.2 Insurance department licenses and fees		35,724,721		35,724,721
20.3 Gross guaranty association assessments		40,517		40,517
20.4 All other (excluding federal and foreign income and real estate)		6,839,160		6,839,160
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		317,827,005		317,827,005
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	(110,747,802)	(378,369,654)	3,622,057	(485,495,399)
25. Total expenses incurred	740,510,748	911,633,225	35,795,007 (a)	1,687,938,979
26. Less unpaid expenses - current year	3,029,816,268	809,814,241	17,847,542	3,857,478,051
27. Add unpaid expenses - prior year	3,062,664,774	767,960,637	6,450,484	3,837,075,895
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)	773,359,253	869,779,621	24,397,948	1,667,536,823
DETAILS OF WRITE-INS				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	(110,747,802)	(378,369,654)	3,622,057	(485,495,399)

(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) 76,049,235	74,034,550
1.1 Bonds exempt from U.S. tax	(a) 19,493,841	35,503,379
1.2 Other bonds (unaffiliated)	(a) 423,159,651	415,258,572
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	58,436,980	58,600,493
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) 886,216	995,964
7. Derivative instruments	(f)	
8. Other invested assets	85,371,715	85,371,715
9. Aggregate write-ins for investment income	5,353,672	5,353,672
10. Total gross investment income	668,751,309	675,118,345
11. Investment expenses		(g) 35,795,007
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)		35,795,007
17. Net investment income (Line 10 minus Line 16)		639,323,339
DETAILS OF WRITE-INS		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	5,353,672	5,353,672
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 9,547,679 accrual of discount less \$ 95,284,238 amortization of premium and less \$ 24,875,255 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 \$ accrual of discount less \$ 456,566 amortization of premium and less \$ 240,764 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	(538,335)		(538,335)	(184,143)	
1.1 Bonds exempt from U.S. tax	1,800		1,800		
1.2 Other bonds (unaffiliated)	22,288,174	(2,593,522)	19,694,652	(31,120,558)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	20,747,401	(14,996,260)	5,751,141	(20,337,068)	4,709,014
2.21 Common stocks of affiliates				1,461,259	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(10,799)		(10,799)		
7. Derivative instruments					
8. Other invested assets	86,251,077	(2,636,476)	83,614,601	(92,553,607)	288,187
9. Aggregate write-ins for capital gains (losses)	(22,026,885)		(22,026,885)		11,909,240
10. Total capital gains (losses)	106,712,433	(20,226,258)	86,486,175	(142,734,117)	16,906,441
DETAILS OF WRITE-INS					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(22,026,885)		(22,026,885)		11,909,240

COMBINED STATEMENT FOR THE YEAR 2015 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												
0299999		Affiliates - U.S. Non-Pool - Captive												
0399999		Affiliates - U.S. Non-Pool - Other		10,639		383	383		(112)	3,219				
0499999		Total - U.S. Non-Pool		10,639		383	383		(112)	3,219				
0599999		Affiliates - Other (Non-U.S.) - Captive		40					8	28				
0699999		Affiliates - Other (Non-U.S.) - Other		379,235	15,099	351,873	366,972		119,022	247,507	112			299,198
0799999		Total - Other (Non-U.S.) - Other		379,275	15,099	351,873	366,972		119,030	247,536	112			299,198
0899999		Total - Affiliates		389,914	15,099	352,256	367,355		118,918	250,755	112			299,198
0999998		Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000		68,737	9	604	613		5,723	37,433	88			
0999999		Total Other U.S. Unaffiliated Insurers		501,411	5,045	97,778	102,822		342,367	53,488	1,588			
1099998		Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools		1,098	(399)	839	440		1,135	947				
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		54,769	37,448	108,688	146,136		58,236	18,113				
1199998		Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Voluntary Pools		957		93	94		645	790				
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		991	2,139	21,143	23,282		640	1,019				
1299999		Total - Pools and Associations		55,760	39,587	129,831	169,418		58,876	19,132				
1399998		Other Non-U.S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000		61,631	(21)	1,245	1,224		10,417	45,604	206			
1399999		Total Other Non-U.S. Insurers		77,522	540	48,929	49,469		12,089	49,500	206			
9999999		Totals		1,024,607	60,271	628,794	689,064		532,250	372,875	1,907			299,198

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 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On										Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17			
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Columns 7 thru 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties	
0199999 Total Authorized - Affiliates - U.S. Intercompany Pool																			
0299999 Total Authorized - Affiliates - U.S. Non-Pool - Captive																			
0399999 Total Authorized - Affiliates - U.S. Non-Pool - Other					(1,539)	14,186	4,341	132,958	6,391	121,854	63,975	1		343,706	(11,452)		355,158		
0499999 Total Authorized - Affiliates - U.S. Non-Pool					(1,539)	14,186	4,341	132,958	6,391	121,854	63,975	1		343,706	(11,452)		355,158		
0599999 Total Authorized - Affiliates - Other (Non-U.S.) - Captive																			
0699999 Total Authorized - Affiliates - Other (Non-U.S.) - Other																			
0799999 Total Authorized - Affiliates - Other (Non-U.S.)																			
0899999 Total Authorized - Affiliates					(1,539)	14,186	4,341	132,958	6,391	121,854	63,975	1		343,706	(11,452)		355,158		
0999998 Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)					201	(410)	1	394	57	1,268	508	56		1,873	165		1,708		
0999999 Total Authorized - Other U.S. Unaffiliated Insurers					329,151	65,584	9,865	719,163	68,858	624,850	218,777	158,801		1,865,899	51,537		1,814,362	709	
1099999 Total Authorized - Pools - Mandatory Pools					6,135	210	13	43,953	217			26		44,419	144		44,276		
1199999 Total Authorized - Pools - Voluntary Pools					2,552	3,697	2,236	55,364	1,554	6,808	3,421	53,490		126,570	2,409		124,160		
1299998 Total Authorized - Other Non-U.S. Insurers (Under \$100,000)					1,297	(110)	16	82	3	354	76	546		967	163		803		
1299999 Total Authorized - Other Non-U.S. Insurers					81,084	11,910	544	59,944	2,449	50,881	23,680	34,909		184,318	7,776		176,541		
1399999 Total Authorized					417,384	95,589	16,998	1,011,382	79,469	804,393	309,854	247,226		2,564,911	50,414		2,514,497	709	
1499999 Total Unauthorized - Affiliates - U.S. Intercompany Pooling																			
1599999 Total Unauthorized - Affiliates - U.S. Non-Pool - Captive																			
1699999 Total Unauthorized - Affiliates - U.S. Non-Pool - Other																			
1799999 Total Unauthorized - Affiliates - U.S. Non-Pool																			
1899999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive					272,928	6,573	78	2,019	1	3,128	53	591,442		603,293	(1,596)		604,889		
1999999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Other					5,351,387	314,516	45,043	3,712,729	384,177	5,803,408	1,678,211	150,501		12,088,585	413,161		11,675,423	2,040	
2099999 Total Unauthorized - Affiliates - Other (Non-U.S.)					5,624,315	321,089	45,121	3,714,748	384,178	5,806,536	1,678,263	741,942		12,691,878	411,565		12,280,312	2,040	
2199999 Total Unauthorized - Affiliates					5,624,315	321,089	45,121	3,714,748	384,178	5,806,536	1,678,263	741,942		12,691,878	411,565		12,280,312	2,040	
2299998 Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)					262	37	7	208	30	293	116	92		785	334		451	69	
2299999 Total Unauthorized - Other U.S. Unaffiliated Insurers					443,597	17,063	2,288	151,912	5,569	156,113	49,899	90,166		473,010	64,075		408,936	11,223	
2399999 Total Unauthorized - Pools - Mandatory Pools																			
2499999 Total Unauthorized - Pools - Voluntary Pools					391	3		343		24	1			370	19		351		
2599998 Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)					311	(152)	33	358	107	721	347	501		1,916	(1,436)		3,352	287	
2599999 Total Unauthorized - Other Non-U.S. Insurers					1,750,536	89,869	15,828	582,644	75,280	950,795	299,932	511,072		2,525,419	428,641		2,096,779	187,249	
2699999 Total Unauthorized					7,818,840	428,023	63,237	4,449,647	465,027	6,913,468	2,028,095	1,343,180		15,690,678	904,299		14,786,378	200,512	
2799999 Total Certified - Affiliates - U.S. Intercompany Pooling																			
2899999 Total Certified - Affiliates - U.S. Non-Pool - Captive																			
2999999 Total Certified - Affiliates - U.S. Non-Pool - Other																			
3099999 Total Certified - Affiliates - U.S. Non-Pool																			
3199999 Total Certified - Affiliates - Other (Non-U.S.) - Captive																			
3299999 Total Certified - Affiliates - Other (Non-U.S.) - Other																			
3399999 Total Certified - Affiliates - Other (Non-U.S.)																			
3499999 Total Certified - Affiliates																			
3599998 Total Certified - Other U.S. Unaffiliated Insurers (Under \$100,000)																			
3599999 Total Certified - Other U.S. Unaffiliated Insurers																			
3699999 Total Certified - Pools - Mandatory Pools																			
3799999 Total Certified - Pools - Voluntary Pools																			
3899998 Total Certified - Other Non-U.S. Insurers (Under \$100,000)					216	29		42		7		83		161	59		102		
3899999 Total Certified - Other Non-U.S. Insurers					70,873	2,158	17	32,452	1,726	6,129	789	2,372		45,644	5,352		40,292	20	
3999999 Total Certified					70,873	2,158	17	32,452	1,726	6,129	789	2,372		45,644	5,352		40,292	20	
4099999 Total Authorized, Unauthorized and Certified					8,307,096	525,770	80,252	5,493,481	546,223	7,723,990	2,338,738	1,592,779		18,301,233	960,066		17,341,167	201,241	
4199999 Total Protected Cells																			
9999999 Totals					8,307,096	525,770	80,252	5,493,481	546,223	7,723,990	2,338,738	1,592,779		18,301,233	960,066		17,341,167	201,241	

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	GLOBAL VISION II INC	97.100	182,168
2.	GLOBAL VISION II INC	97.100	62,545
3.	GLOBAL VISION II INC	93.500	27,164,194
4.	GLOBAL VISION II INC	93.500	53,096,887
5.	FOX RENT A CAR - KEKOA INS CO	88.720	275,054

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on the total recoverables, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
1.	ZURICH INS CO LTD (BERMUDA)	10,941,367,048	4,759,986,889	Yes [X] No []
2.	ZURICH INS CO LTD (SWITZERLAND)	732,690,318	440,199,161	Yes [X] No []
3.	ZURICH F&I RE T&C LTD	603,293,011	272,928,360	Yes [X] No []
4.	SWISS REINS AMERICAN CORP	527,693,003	94,391,001	Yes [] No [X]
5.	RAFFLES INS LTD	443,758,841	223,709,180	Yes [] No [X]

COMBINED STATEMENT FOR THE YEAR 2015 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 Overdue Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11	
				5 Current	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					
0199999		Total Authorized - Affiliates - U.S. Intercompany Pool											
0299999		Total Authorized - Affiliates - U.S. Non-Pool - Captive											
0399999		Total Authorized - Affiliates - U.S. Non-Pool - Other		18,424	38		22	43	103	18,527	0.6	0.2	
0499999		Total Authorized - Affiliates - U.S. Non-Pool		18,424	38		22	43	103	18,527	0.6	0.2	
0599999		Total Authorized - Affiliates - Other (Non-U.S.) - Captive											
0699999		Total Authorized - Affiliates - Other (Non-U.S.) - Other											
0799999		Total Authorized - Affiliates - Other (Non-U.S.)											
0899999		Total Authorized - Affiliates		18,424	38		22	43	103	18,527	0.6	0.2	
0999999		Total Authorized - Other U.S. Unaffiliated Insurers		59,132	9,418	2,515	200	4,185	16,317	75,449	21.6	5.5	
1099999		Total Authorized - Pools - Mandatory Pools		223						223			
1199999		Total Authorized - Pools - Voluntary Pools		3,554	1	85	(20)	2,314	2,379	5,933	40.1	39.0	
1299999		Total Authorized - Other Non-U.S. Insurers		5,293	4,100	462	(121)	2,721	7,162	12,455	57.5	21.8	
1399999		Total Authorized		86,626	13,557	3,062	80	9,262	25,961	112,587	23.1	8.2	
1499999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling											
1599999		Total Unauthorized - Affiliates - U.S. Non-Pool - Captive											
1699999		Total Unauthorized - Affiliates - U.S. Non-Pool - Other											
1799999		Total Unauthorized - Affiliates - U.S. Non-Pool											
1899999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive		6,539	109		3	1	112	6,651	1.7	0.0	
1999999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		351,854	1,763	571	347	5,023	7,705	359,559	2.1	1.4	
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.)		358,393	1,872	571	350	5,024	7,817	366,210	2.1	1.4	
2199999		Total Unauthorized - Affiliates		358,393	1,872	571	350	5,024	7,817	366,210	2.1	1.4	
2299999		Total Unauthorized - Other U.S. Unaffiliated Insurers		16,206	1,599	429	177	940	3,145	19,351	16.3	4.9	
2399999		Total Unauthorized - Pools - Mandatory Pools											
2499999		Total Unauthorized - Pools - Voluntary Pools						2	2	3	81.7	81.7	
2599999		Total Unauthorized - Other Non-U.S. Insurers		83,816	12,652	4,644	626	3,959	21,881	105,697	20.7	3.7	
2699999		Total Unauthorized		458,415	16,123	5,645	1,152	9,925	32,845	491,260	6.7	2.0	
2799999		Total Certified - Affiliates - U.S. Intercompany Pooling											
2899999		Total Certified - Affiliates - U.S. Non-Pool - Captive											
2999999		Total Certified - Affiliates - U.S. Non-Pool - Other											
3099999		Total Certified - Affiliates - U.S. Non-Pool											
3199999		Total Certified - Affiliates - Other (Non-U.S.) - Captive											
3299999		Total Certified - Affiliates - Other (Non-U.S.) - Other											
3399999		Total Certified - Affiliates - Other (Non-U.S.)											
3499999		Total Certified - Affiliates											
3599999		Total Certified - Other U.S. Unaffiliated Insurers											
3699999		Total Certified - Pools - Mandatory Pools											
3799999		Total Certified - Pools - Voluntary Pools											
3899999		Total Certified - Other Non-U.S. Insurers		2,164		11			11	2,175	0.5		
3999999		Total Certified		2,164		11			11	2,175	0.5		
4099999		Total Authorized and Unauthorized		547,205	29,679	8,718	1,232	19,188	58,817	606,022	9.7	3.2	
4199999		Total Protected Cells											
9999999		Totals		547,205	29,679	8,718	1,232	19,188	58,817	606,022	9.7	3.2	

COMBINED STATEMENT FOR THE YEAR 2015 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					XXX										
0299999		Affiliates - U.S. Non-Pool - Captive					XXX										
0399999		Affiliates - U.S. Non-Pool - Other					XXX										
0499999		Total - U.S. Non-Pool					XXX										
0599999		Affiliates - Other (Non-U.S.) - Captive		603,293			XXX	(1,596)		736,209	603,293		3	1		1	1
0699999		Affiliates - Other (Non-U.S.) - Other		12,088,585	2,040	1,599,401	XXX	413,161		10,228,175	12,088,585		5,370	1,074		1,074	1,090
0799999		Total - Other (Non-U.S.)		12,691,878	2,040	1,599,401	XXX	411,565		10,964,384	12,691,878		5,373	1,075		1,075	1,091
0899999		Total Affiliates		12,691,878	2,040	1,599,401	XXX	411,565		10,964,384	12,691,878		5,373	1,075		1,075	1,091
0999999		Total Other U.S. Unaffiliated Insurers		473,010	11,223	253,058	XXX	64,075		297,270	462,472	10,538	1,117	223		224	10,711
1099999		Total Pools and Associations - Mandatory					XXX										
1199999		Total Pools and Associations - Voluntary		370			XXX	19			7	364	2				349
1299999		Total Other Non-U.S. Insurers		2,525,419	187,249	2,307,690	XXX	428,641		131,891	2,497,912	27,507	2,924	585		918	27,119
1399999		Total Affiliates and Others		15,690,677	200,512	4,160,149	XXX	904,299		11,393,544	15,652,268	38,409	9,417	1,883	333	2,217	39,270
1499999		Total Protected Cells					XXX										
9999999		Totals		15,690,677	200,512	4,160,149	XXX	904,299		11,393,544	15,652,268	38,409	9,417	1,883	333	2,217	39,270

1. Amounts in dispute totaling \$1,663,396 are included in Column 5.
2. Amounts in dispute totaling \$1,660,748 are excluded from Column 16.

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

COMBINED STATEMENT FOR THE YEAR 2015 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					40,292		40,292	7,523	4,596	20	18,443		23,059		XXX	XXX	40,409	
1399999		Total Affiliates and Others					40,292		40,292	7,523	4,596	20	18,443		23,059		XXX	XXX	40,409	
1499999		Total Protected Cells															XXX	XXX		
9999999		Total					40,292		40,292	7,523	4,596	20	18,443		23,059		XXX	XXX	40,409	

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

COMBINED STATEMENT FOR THE YEAR 2015 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					XXX							
0499999		Total - U.S. Non-Pool					XXX							
0599999		Affiliates - Other (Non-U.S.) - Captive					XXX							
0699999		Affiliates - Other (Non-U.S.) - Other			2,175	9,128	XXX			40,409				
0799999		Total - Other (Non-U.S.)			2,175	9,128	XXX			40,409				
0899999		Total Affiliates			2,175	9,128	XXX			40,409				
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			2,175	9,128	XXX			40,409				
1499999		Total Protected Cells					XXX							
9999999		Totals			2,175	9,128	XXX			40,409				

(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 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 7

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

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20% of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
9999999 Totals			591,164	101,375,933	161,064,460	XXX	329,241	3,236,049	647,210	1,573,430

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$8,751,186 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$11,211,002 in dispute.

COMBINED STATEMENT FOR THE YEAR 2015 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			16,192,037		1,126,233	224,532		1,178,242	3,208,909	12,983,128	18,423,272

1. Total	18,423,272
2. Line 1 x .20	3,684,654
3. Schedule F - Part 7 Col. 11	1,573,430
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	5,258,085
5. Provision for Reinsurance Ceded to Unauthorized Reinsurers (Schedule F - Part 5 Col. 18 x1000)	39,270,351
6. Provision for Reinsurance Ceded to Certified Reinsurers (Schedule F- Part 6, Section 1, Col. 21 x 1000)	1
7. Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Schedule F - Part 6, Section 2, Col 15 x 1000) ..	
8. Provision for Reinsurance (sum Lines 4 + 5 + 6 + 7) (Enter this amount on Page 3, Line 16)	44,528,436

COMBINED STATEMENT FOR THE YEAR 2015 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	2	3	4	5	6	7	8	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other			
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																				
1. Premiums written	173,903,185	XXX	173,903,189	XXX		XXX		XXX		XXX	(4)	XXX		XXX		XXX		XXX		XXX
2. Premiums earned	167,554,748	XXX	167,554,744	XXX		XXX		XXX		XXX	4	XXX		XXX		XXX		XXX		XXX
3. Incurred claims	94,478,364	56.4	94,478,495	56.4							(132)	(3,051.0)								
4. Cost containment expenses	1,970,703	1.2	1,970,703	1.2																
5. Incurred claims and cost containment expenses (Lines 3 and 4)	96,449,067	57.6	96,449,198	57.6							(132)	(3,051.0)								
6. Increase in contract reserves																				
7. Commissions (a)	7,324,842	4.4	7,324,843	4.4							(1)	(25.5)								
8. Other general insurance expenses	39,089,572	23.3	39,089,581	23.3							(9)	(208.8)								
9. Taxes, licenses and fees	8,732,006	5.2	8,732,006	5.2																
10. Total other expenses incurred	55,146,421	32.9	55,146,431	32.9							(10)	(234.3)								
11. Aggregate write-ins for deductions																				
12. Gain from underwriting before dividends or refunds	15,959,261	9.5	15,959,115	9.5							146	3,385.4								
13. Dividends or refunds																				
14. Gain from underwriting after dividends or refunds	15,959,261	9.5	15,959,115	9.5							146	3,385.4								
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 2015 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	22,212,604	22,212,280				323			
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	22,212,604	22,212,280				323			
5. Total premium reserves, prior year	11,595,072	11,594,740				332			
6. Increase in total premium reserves	10,617,532	10,617,540				(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	73,451,925	73,451,798				127			
2. Total prior year	76,251,717	76,251,459				259			
3. Increase	(2,799,792)	(2,799,660)				(132)			

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	35,418,332	35,418,332							
1.2 On claims incurred during current year	61,859,823	61,859,823							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	23,350,889	23,350,762				127			
2.2 On claims incurred during current year	50,101,037	50,101,037							
3. Test:									
3.1 Line 1.1 and 2.1	58,769,221	58,769,094				127			
3.2 Claim reserves and liabilities, December 31, prior year	76,251,717	76,251,459				259			
3.3 Line 3.1 minus Line 3.2	(17,482,496)	(17,482,364)				(132)			

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	27,814,062	27,814,062							
2. Premiums earned	27,948,795	27,948,795							
3. Incurred claims	843,831	843,831							
4. Commissions	6,035,880	6,035,880							
B. Reinsurance Ceded:									
1. Premiums written	197,965,944	197,965,940				4			
2. Premiums earned	198,183,660	198,183,975	(320)			4			
3. Incurred claims	91,798,279	91,796,713	1,698			(132)			
4. Commissions	59,544,827	59,544,826				1			

(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						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	519,038	227,460	132,758	39,037	20,526		19,707	405,825	XXX
2. 2006.....	14,059,071	8,638,430	5,420,641	5,754,052	3,402,064	894,407	580,348	409,945		210,656	3,075,992	XXX
3. 2007.....	13,611,433	8,295,110	5,316,324	5,663,093	3,299,430	784,182	491,066	387,728		169,476	3,044,508	XXX
4. 2008.....	13,012,621	7,895,582	5,117,039	6,952,834	4,214,330	867,418	558,663	370,107		183,202	3,417,366	XXX
5. 2009.....	11,912,253	7,270,975	4,641,278	5,488,126	3,233,343	699,922	435,833	355,006		194,174	2,873,878	XXX
6. 2010.....	11,145,121	6,846,628	4,298,493	5,253,420	3,131,843	679,894	424,690	351,586		139,418	2,728,368	XXX
7. 2011.....	11,510,662	7,168,263	4,342,400	5,832,479	3,551,572	614,373	399,106	323,253		132,609	2,819,427	XXX
8. 2012.....	11,988,916	7,602,191	4,386,725	5,693,257	3,654,828	530,158	347,100	297,094		107,672	2,518,582	XXX
9. 2013.....	12,426,731	7,842,485	4,584,246	4,349,554	2,700,362	403,559	260,286	290,788		106,876	2,083,251	XXX
10. 2014.....	12,320,795	7,730,798	4,589,997	3,278,324	2,029,906	225,958	151,367	270,537		58,093	1,593,547	XXX
11. 2015.....	12,774,732	8,014,744	4,759,988	1,646,568	1,052,321	99,701	68,198	165,025		24,269	790,775	XXX
12. Totals	XXX	XXX	XXX	50,430,745	30,497,459	5,932,330	3,755,694	3,241,596		1,346,152	25,351,518	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.....	2,462,339	820,675	1,684,503	548,346	346,699	97,261	526,884	180,619	96,417		823	3,469,941	XXX
2. 2006.....	287,831	169,961	331,840	185,565	30,753	18,169	119,329	69,636	17,485		1,589	343,907	XXX
3. 2007.....	394,213	223,064	395,465	218,786	36,288	19,788	138,281	81,053	19,960		5,279	441,517	XXX
4. 2008.....	470,487	265,990	491,811	273,052	42,952	23,747	164,893	95,201	25,437		11,455	537,591	XXX
5. 2009.....	444,565	239,408	540,385	297,279	42,923	23,847	175,927	97,348	26,933		21,567	572,852	XXX
6. 2010.....	566,201	310,566	654,668	357,721	58,424	32,401	239,433	137,253	33,482		33,626	714,266	XXX
7. 2011.....	746,760	431,312	728,895	412,161	75,115	43,710	252,652	151,239	39,925		56,968	804,925	XXX
8. 2012.....	940,387	597,215	1,013,686	591,643	116,365	68,539	358,035	220,512	52,883		89,654	1,003,447	XXX
9. 2013.....	1,107,031	665,092	1,492,534	870,523	126,750	75,315	506,059	306,705	69,665		62,085	1,384,404	XXX
10. 2014.....	1,323,945	836,062	2,372,248	1,367,561	112,838	69,164	719,048	426,676	91,974		86,249	1,920,591	XXX
11. 2015.....	1,501,706	934,192	4,409,090	2,600,650	119,011	74,400	955,286	572,535	176,827		129,751	2,980,143	XXX
12. Totals	10,245,465	5,493,536	14,115,126	7,723,286	1,108,118	546,341	4,155,828	2,338,776	650,988		499,046	14,173,585	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 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	2,777,822	692,120
2. 2006.....	7,845,641	4,425,742	3,419,899	55.8	51.2	63.1				264,145	79,762
3. 2007.....	7,819,211	4,333,186	3,486,025	57.4	52.2	65.6				347,828	93,689
4. 2008.....	9,385,939	5,430,982	3,954,956	72.1	68.8	77.3				423,256	114,334
5. 2009.....	7,773,788	4,327,058	3,446,730	65.3	59.5	74.3				448,264	124,588
6. 2010.....	7,837,109	4,394,474	3,442,635	70.3	64.2	80.1				552,582	161,685
7. 2011.....	8,613,452	4,989,100	3,624,351	74.8	69.6	83.5				632,182	172,742
8. 2012.....	9,001,866	5,479,837	3,522,029	75.1	72.1	80.3				765,215	238,232
9. 2013.....	8,345,939	4,878,283	3,467,656	67.2	62.2	75.6				1,063,949	320,455
10. 2014.....	8,394,872	4,880,734	3,514,138	68.1	63.1	76.6				1,492,570	428,021
11. 2015.....	9,073,214	5,302,296	3,770,918	71.0	66.2	79.2				2,375,955	604,189
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,143,768	3,029,816

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 2015 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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	10,753,523	11,238,453	11,207,032	11,337,584	11,555,837	11,551,195	11,708,822	11,761,266	11,846,528	11,860,643	14,115	99,377
2. 2006	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	3,003,186	(26,652)	(27,147)
3. 2007	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	3,090,667	(27,072)	(37,182)
4. 2008	XXX	XXX	3,903,979	3,749,594	3,616,186	3,586,541	3,572,848	3,546,310	3,546,201	3,571,817	25,616	25,507
5. 2009	XXX	XXX	XXX	3,280,835	3,142,245	3,043,606	3,087,496	3,085,212	3,071,010	3,077,795	6,785	(7,417)
6. 2010	XXX	XXX	XXX	XXX	3,149,130	3,085,381	3,035,973	3,024,676	3,047,836	3,070,655	22,819	45,979
7. 2011	XXX	XXX	XXX	XXX	XXX	3,310,921	3,269,803	3,247,426	3,283,579	3,281,308	(2,271)	33,881
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3,268,595	3,197,651	3,193,708	3,186,845	(6,862)	(10,806)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,136,149	3,061,912	3,126,745	64,833	(9,403)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,158,896	3,167,946	9,051	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,442,371	XXX	XXX
12. Totals											80,361	112,789

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	.000	2,166,308	3,876,294	5,037,488	5,906,929	6,438,520	7,023,521	7,538,956	7,975,382	8,360,680	XXX	XXX
2. 2006	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	2,666,047	XXX	XXX
3. 2007	XXX	588,833	1,242,264	1,700,294	2,033,718	2,253,828	2,425,398	2,530,907	2,602,598	2,656,779	XXX	XXX
4. 2008	XXX	XXX	734,822	1,610,072	2,022,243	2,368,830	2,661,140	2,818,481	2,953,306	3,047,259	XXX	XXX
5. 2009	XXX	XXX	XXX	512,399	1,218,791	1,572,705	1,959,534	2,244,805	2,409,794	2,518,872	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	537,821	1,249,989	1,640,662	1,985,232	2,207,637	2,376,782	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	618,592	1,464,462	1,886,900	2,213,895	2,496,174	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	621,040	1,567,624	1,919,829	2,221,488	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	564,325	1,351,372	1,792,464	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584,833	1,323,010	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	625,749	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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	5,965,037	4,969,795	3,752,236	3,143,518	2,758,312	2,406,246	2,123,485	1,847,361	1,702,131	1,514,676
2. 2006	2,418,166	1,472,065	1,054,313	734,409	578,162	459,371	370,732	290,861	246,268	198,221
3. 2007	XXX	2,355,075	1,525,320	1,071,131	781,322	588,750	437,534	361,108	285,748	236,577
4. 2008	XXX	XXX	2,438,427	1,544,141	1,064,013	775,144	555,472	425,814	337,418	290,876
5. 2009	XXX	XXX	XXX	2,270,600	1,418,118	965,661	694,571	526,565	397,985	324,227
6. 2010	XXX	XXX	XXX	XXX	2,093,034	1,351,881	926,823	644,036	484,267	401,700
7. 2011	XXX	XXX	XXX	XXX	XXX	2,134,049	1,278,524	836,740	574,409	422,192
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	2,037,861	1,131,141	795,019	562,384
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,035,772	1,158,171	825,308
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,999,347	1,300,427
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,193,783

COMBINED STATEMENT FOR THE YEAR 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS
(\$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	3	21	1					(18)	XXX
2. 2006.....	78,304	43,661	34,642	27,075	13,587	4,359	2,183	2,650		415	18,314	78
3. 2007.....	102,479	50,924	51,555	30,747	15,385	5,171	2,589	3,349		1,739	21,294	68
4. 2008.....	102,751	52,132	50,619	70,949	41,212	10,953	5,479	784		203	35,997	70
5. 2009.....	102,440	51,844	50,596	56,786	28,753	8,208	4,159	562		231	32,644	121
6. 2010.....	116,742	89,654	27,088	40,957	30,879	6,779	5,029	2		66	11,829	203
7. 2011.....	106,440	94,118	12,322	45,883	40,027	8,450	7,403	24		29	6,926	24
8. 2012.....	109,415	95,270	14,144	45,404	38,350	7,013	5,922	21			8,165	1
9. 2013.....	111,889	91,638	20,252	39,210	31,966	4,782	4,969	2,161			9,218	1
10. 2014.....	74,446	62,455	11,992	39,961	33,504	2,982	2,542	223			7,121	
11. 2015.....	19,097	14,457	4,641	5,237	4,364	322	247	128			1,076	1
12. Totals	XXX	XXX	XXX	402,211	278,049	59,020	40,522	9,905		2,684	152,566	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.....	15	11		(35)								39	
2. 2006.....	3	1										1	
3. 2007.....	2	1										1	
4. 2008.....	3	2	469	234								235	
5. 2009.....	44	22	152	76								98	
6. 2010.....	135	69	468	234								299	
7. 2011.....	178	145	713	663								83	
8. 2012.....	356	365	(300)	(250)								(59)	
9. 2013.....	912	710	(1,320)	(532)								(586)	
10. 2014.....	1,656	1,027	(11,426)	(10,383)								(413)	
11. 2015.....	1,202	757	162	37	3	1						571	1
12. Totals	4,506	3,110	(11,083)	(9,956)	3	1						269	1

	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	39	
2. 2006.....	34,086	15,771	18,315	43.5	36.1	52.9			100.0	1	
3. 2007.....	39,270	17,975	21,295	38.3	35.3	41.3			100.0	1	
4. 2008.....	83,159	46,927	36,232	80.9	90.0	71.6			100.0	235	
5. 2009.....	65,752	33,010	32,742	64.2	63.7	64.7			100.0	98	
6. 2010.....	48,340	36,211	12,129	41.4	40.4	44.8			100.0	299	
7. 2011.....	55,248	48,238	7,009	51.9	51.3	56.9			100.0	83	
8. 2012.....	52,493	44,387	8,106	48.0	46.6	57.3			100.0	(59)	
9. 2013.....	45,745	37,113	8,632	40.9	40.5	42.6			100.0	(586)	
10. 2014.....	33,397	26,690	6,707	44.9	42.7	55.9			100.0	(413)	
11. 2015.....	7,053	5,406	1,646	36.9	37.4	35.5			100.0	569	1
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	268	1

COMBINED STATEMENT FOR THE YEAR 2015 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	52	28	4			(3)	2	25	XXX
2. 2006.....	521	704	(183)	693	427	152	102	60		21	376	88
3. 2007.....	268	763	(495)	268	178	87	48	47		7	175	34
4. 2008.....	145	446	(301)	936	589	186	104	131		5	560	10
5. 2009.....	53	179	(126)	3,208	1,600	648	352	31		150	1,935	2
6. 2010.....	18	8	11	4,520	2,270	726	381	24		16	2,619	1
7. 2011.....	3	5	(1)	5,627	2,825	1,129	582	40		11	3,389	
8. 2012.....	(2)	(2)		5,847	2,956	816	421	24		4	3,310	
9. 2013.....				6,266	3,143	512	269	25		8	3,391	
10. 2014.....				1,978	999	108	59	10		3	1,038	
11. 2015.....				62	31	1		1			32	
12. Totals	XXX	XXX	XXX	29,457	15,046	4,368	2,318	390		226	16,850	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.....	2,873	1	2	(11)	14		1		7			2,907	2
2. 2006.....													
3. 2007.....													
4. 2008.....												(1)	
5. 2009.....													
6. 2010.....			3	4	8	8	1	1					
7. 2011.....											3		
8. 2012.....											3		
9. 2013.....											9		
10. 2014.....	35	23	7	8	1		2	1	1		4	13	
11. 2015.....													
12. Totals	2,908	24	11		23	9	4	2	9		19	2,920	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
2. 2006.....	905	529	376	173.8	75.1	(205.2)			100.0		
3. 2007.....	401	227	175	149.9	29.7	(35.3)			100.0		
4. 2008.....	1,252	693	559	864.8	155.4	(185.6)			100.0		
5. 2009.....	3,887	1,952	1,935	7,323.3	1,090.5	(1,537.2)			100.0		
6. 2010.....	5,283	2,663	2,620	28,939.2	34,544.4	24,841.0			100.0	(1)	1
7. 2011.....	6,796	3,407	3,389	195,261.5	73,800.0	(298,255.4)			100.0		
8. 2012.....	6,687	3,377	3,310	(297,278.9)	(167,813.0)	(1,395,509.5)			100.0		
9. 2013.....	6,803	3,412	3,391	(1,593,182.4)	(766,792.9)	18,837,001.4			100.0		
10. 2014.....	2,141	1,090	1,051	(12,595,487.4)	(12,822,765.3)	(12,368,209.5)			100.0	11	2
11. 2015.....	63	31	32	(3,169,114.0)	(1,571,521.0)				100.0		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,895	24

COMBINED STATEMENT FOR THE YEAR 2015 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	(3,986)	1,197	(2,725)	88	19	(297)	(7,977)	XXX	
2. 2006.....	1,373,703	845,089	528,614	717,391	403,279	90,476	54,987	62,578	6,714	412,180	109,700	
3. 2007.....	1,375,242	854,922	520,320	717,112	409,234	94,198	56,194	62,531	7,022	408,413	99,178	
4. 2008.....	1,262,562	798,058	464,504	662,805	379,178	92,903	53,711	52,183	6,253	375,002	85,213	
5. 2009.....	1,116,072	717,101	398,971	507,273	299,734	70,196	41,657	53,951	9,953	290,029	77,701	
6. 2010.....	1,059,925	678,501	381,424	584,236	351,441	77,077	46,218	50,111	9,880	313,765	83,180	
7. 2011.....	1,020,271	664,772	355,499	495,691	294,186	63,620	37,807	43,339	8,070	270,656	72,912	
8. 2012.....	1,014,536	666,453	348,083	436,669	263,845	54,836	37,013	52,354	5,897	243,002	66,041	
9. 2013.....	1,011,739	659,375	352,364	331,078	203,666	35,503	22,168	45,543	4,970	186,291	67,667	
10. 2014.....	1,029,030	677,728	351,302	199,289	123,686	16,245	10,784	43,671	4,760	124,734	68,000	
11. 2015.....	1,147,267	753,212	394,055	87,415	55,182	5,776	4,184	34,373	2,314	68,198	67,113	
12. Totals	XXX	XXX	XXX	4,734,973	2,784,628	598,105	364,811	500,655		65,535	2,684,293	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.....	16,386	13,223	1,664	27	2,456	536	739	454	506		7,512	156	
2. 2006.....	9,762	8,517	809	319	620	359	386	150	283		2,514	94	
3. 2007.....	9,279	5,640	1,725	960	892	487	816	455	283		5,453	87	
4. 2008.....	9,441	8,397	3,403	1,310	1,954	1,016	1,640	626	331		5,420	147	
5. 2009.....	9,518	5,332	5,038	2,952	1,476	815	2,437	1,432	453		8,392	357	
6. 2010.....	31,329	19,815	9,903	5,783	2,880	1,494	4,836	2,829	1,089		20,115	580	
7. 2011.....	35,900	23,148	16,784	9,241	5,227	3,008	8,132	4,484	1,580	276	27,740	1,077	
8. 2012.....	88,432	56,363	44,919	25,526	9,148	4,964	19,881	11,310	3,968	288	68,184	1,592	
9. 2013.....	134,658	83,538	119,422	70,244	13,624	7,848	35,609	20,985	7,831	910	128,528	3,011	
10. 2014.....	176,748	110,917	232,702	134,202	13,769	7,906	53,244	30,724	12,387	1,291	205,102	5,798	
11. 2015.....	175,098	110,425	449,138	268,180	12,673	7,553	69,703	40,665	24,022	2,277	303,810	16,996	
12. Totals	696,551	445,315	885,506	518,744	64,717	35,986	197,423	114,113	52,732	5,042	782,771	29,895	

	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	4,800	2,711
2. 2006.....	882,305	467,611	414,694	64.2	55.3	78.4			100.0	1,735	779
3. 2007.....	886,836	472,970	413,865	64.5	55.3	79.5			100.0	4,404	1,049
4. 2008.....	824,660	444,238	380,422	65.3	55.7	81.9			100.0	3,137	2,283
5. 2009.....	650,342	351,921	298,421	58.3	49.1	74.8			100.0	6,273	2,119
6. 2010.....	761,460	427,579	333,880	71.8	63.0	87.5			100.0	15,633	4,482
7. 2011.....	670,271	371,875	298,396	65.7	55.9	83.9			100.0	20,294	7,446
8. 2012.....	710,208	399,021	311,186	70.0	59.9	89.4			100.0	51,462	16,722
9. 2013.....	723,267	408,447	314,819	71.5	61.9	89.3			100.0	100,297	28,231
10. 2014.....	748,055	418,219	329,836	72.7	61.7	93.9			100.0	164,332	40,770
11. 2015.....	858,198	486,190	372,009	74.8	64.5	94.4			100.0	245,630	58,180
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	617,998	164,773

COMBINED STATEMENT FOR THE YEAR 2015 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						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	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	156,511	77,660	26,414	7,409	4,739		6,739	102,594	XXX
2. 2006	2,497,112	1,516,437	980,675	966,064	637,891	129,829	92,468	146,775		60,713	512,309	360,448
3. 2007	2,224,278	1,346,301	877,977	1,012,399	632,876	146,513	98,093	117,929		60,278	545,873	341,886
4. 2008	2,106,759	1,256,379	850,380	1,118,359	684,563	173,441	109,319	85,571		45,274	583,490	312,165
5. 2009	2,254,992	1,310,238	944,754	1,128,158	690,295	177,259	111,089	87,900		36,554	591,932	247,058
6. 2010	2,127,051	1,248,577	878,474	1,085,673	671,760	185,978	118,553	100,506		35,369	581,845	249,948
7. 2011	2,358,985	1,407,878	951,107	1,123,530	699,811	188,777	121,431	93,576		29,297	584,641	241,972
8. 2012	2,448,456	1,496,241	952,215	954,562	619,581	166,473	110,762	91,387		16,999	482,080	216,720
9. 2013	2,622,507	1,662,446	960,060	846,236	561,732	145,455	98,274	106,672		11,276	438,357	212,659
10. 2014	2,634,274	1,645,335	988,939	561,294	388,658	96,847	67,774	68,911		4,442	270,620	216,531
11. 2015	2,892,418	1,840,372	1,052,047	253,818	178,160	41,228	28,251	18,464		1,023	107,098	205,708
12. Totals	XXX	XXX	XXX	9,206,604	5,842,985	1,478,213	963,423	922,430		307,963	4,800,839	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	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	1,584,569	489,475	966,539	341,636	40,879	17,990	170,583	61,131	67,221			1,919,559	10,137
2. 2006	173,297	93,764	187,436	101,436	5,702	3,168	33,614	18,097	9,158		671	192,742	1,646
3. 2007	215,697	113,427	212,832	112,289	8,230	4,504	38,536	20,319	10,726		1,458	235,483	2,017
4. 2008	232,118	122,842	260,621	137,434	8,777	4,830	47,642	25,259	12,679		2,454	271,473	2,438
5. 2009	246,624	133,294	255,878	137,590	9,798	5,439	48,126	26,007	13,889		12,947	271,986	2,834
6. 2010	242,248	131,398	303,887	162,824	12,185	6,828	58,005	31,305	15,665		21,245	299,634	3,703
7. 2011	351,777	194,385	336,895	186,730	15,698	9,130	66,915	37,317	19,538		38,569	363,261	4,815
8. 2012	303,292	174,117	392,249	227,457	18,910	11,711	79,311	46,275	20,906		45,184	355,107	6,400
9. 2013	369,461	211,189	532,405	309,902	25,345	16,603	106,546	62,559	25,574		29,339	459,079	10,369
10. 2014	308,870	192,888	823,038	473,314	29,899	20,582	143,619	83,703	30,578		30,677	565,518	18,568
11. 2015	329,488	212,541	1,417,522	868,772	36,022	26,230	210,090	132,149	60,867		38,308	814,297	63,183
12. Totals	4,357,441	2,069,322	5,689,301	3,059,384	211,447	127,014	1,002,988	544,122	286,801		220,851	5,748,137	126,110

	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	1,719,996	199,563
2. 2006	1,651,875	946,824	705,051	66.2	62.4	71.9			100.0	165,532	27,209
3. 2007	1,762,863	981,508	781,355	79.3	72.9	89.0			100.0	202,813	32,669
4. 2008	1,939,209	1,084,247	854,962	92.0	86.3	100.5			100.0	232,463	39,010
5. 2009	1,967,631	1,103,713	863,917	87.3	84.2	91.4			100.0	231,618	40,368
6. 2010	2,004,147	1,122,668	881,479	94.2	89.9	100.3			100.0	251,912	47,722
7. 2011	2,196,705	1,248,804	947,901	93.1	88.7	99.7			100.0	307,557	55,703
8. 2012	2,027,090	1,189,904	837,187	82.8	79.5	87.9			100.0	293,967	61,140
9. 2013	2,157,695	1,260,258	897,437	82.3	75.8	93.5			100.0	380,775	78,304
10. 2014	2,063,057	1,226,918	836,138	78.3	74.6	84.5			100.0	465,706	99,812
11. 2015	2,367,499	1,446,103	921,395	81.9	78.6	87.6			100.0	665,696	148,601
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,918,037	830,101

COMBINED STATEMENT FOR THE YEAR 2015 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	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	21,758	5,221	30,695	6,229	8,539		608	49,542	XXX
2. 2006.....	1,407,672	776,135	631,537	518,288	266,075	109,811	62,120	45,595		15,812	345,499	44,899
3. 2007.....	1,406,105	783,305	622,800	477,578	244,613	73,750	43,523	43,130		11,917	306,322	36,940
4. 2008.....	1,466,466	920,922	545,544	725,175	513,350	94,768	63,308	47,338		15,256	290,622	36,046
5. 2009.....	1,284,591	886,324	398,267	364,153	267,654	60,170	40,285	19,279		3,720	135,663	30,732
6. 2010.....	1,053,060	755,583	297,477	384,363	276,058	48,989	33,959	15,733		5,707	139,066	28,277
7. 2011.....	1,065,263	768,078	297,185	570,925	425,449	54,041	39,633	19,239		7,888	179,122	32,748
8. 2012.....	1,161,182	836,813	324,369	721,899	535,426	47,369	33,978	22,654		5,731	222,518	31,320
9. 2013.....	1,171,423	801,011	370,412	412,527	275,034	30,969	22,579	18,218		5,000	164,102	24,536
10. 2014.....	929,594	566,366	363,229	346,583	199,474	14,506	10,963	20,899		4,689	171,551	19,466
11. 2015.....	808,325	447,989	360,336	163,822	82,936	4,195	3,517	14,760		1,429	96,325	16,615
12. Totals	XXX	XXX	XXX	4,707,069	3,091,289	569,264	360,095	275,383		77,756	2,100,332	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.....	57,571	14,141	34,960	10,130	55,080	10,366	57,538	15,213	5,231			160,532	3,548
2. 2006.....	8,067	4,033	8,371	4,214	4,645	2,323	13,600	6,838	1,004			18,279	225
3. 2007.....	6,690	3,345	7,775	3,921	3,659	1,829	11,310	5,701	837		252	15,475	168
4. 2008.....	9,975	5,762	10,541	5,979	3,555	1,860	14,215	8,019	1,051		603	17,717	125
5. 2009.....	15,449	8,597	9,848	6,323	3,665	1,929	13,300	8,441	1,023		400	17,996	189
6. 2010.....	14,243	9,212	9,490	6,534	2,512	1,353	13,219	8,911	1,034		1,045	14,487	208
7. 2011.....	25,381	16,014	13,289	9,093	4,508	2,439	18,334	12,311	1,541		2,066	23,196	487
8. 2012.....	46,045	37,007	20,393	14,526	8,237	4,651	26,475	18,696	2,549		2,856	28,817	784
9. 2013.....	55,086	39,252	31,180	21,175	7,627	4,240	34,973	23,969	3,356		2,881	43,585	1,229
10. 2014.....	54,407	31,007	42,152	23,297	7,115	3,661	37,449	21,033	3,729		3,336	65,855	1,596
11. 2015.....	86,186	43,108	96,902	49,125	7,196	3,602	43,650	21,894	6,797		3,702	123,003	4,207
12. Totals	379,100	211,478	284,902	154,319	107,798	38,252	284,064	151,027	28,153		17,141	528,942	12,766

	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	68,261	92,270
2. 2006.....	709,382	345,604	363,778	50.4	44.5	57.6			100.0	8,190	10,089
3. 2007.....	624,729	302,933	321,796	44.4	38.7	51.7			100.0	7,199	8,276
4. 2008.....	906,617	598,278	308,339	61.8	65.0	56.5			100.0	8,775	8,942
5. 2009.....	486,888	333,229	153,659	37.9	37.6	38.6			100.0	10,378	7,618
6. 2010.....	489,582	336,028	153,553	46.5	44.5	51.6			100.0	7,987	6,500
7. 2011.....	707,258	504,940	202,318	66.4	65.7	68.1			100.0	13,562	9,633
8. 2012.....	895,620	644,285	251,335	77.1	77.0	77.5			100.0	14,904	13,913
9. 2013.....	593,936	386,249	207,687	50.7	48.2	56.1			100.0	25,839	17,746
10. 2014.....	526,840	289,434	237,406	56.7	51.1	65.4			100.0	42,255	23,600
11. 2015.....	423,510	204,182	219,328	52.4	45.6	60.9			100.0	90,855	32,148
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	298,205	230,737

COMBINED STATEMENT FOR THE YEAR 2015 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	212	(119)	155	(2)	5		494	XXX	
2. 2006.....	3,580	1,873	1,708	280	140	164	82	21		243	32	
3. 2007.....	3,302	2,175	1,127	132	66	79	39	24		129	39	
4. 2008.....	1,546	786	760	21	10	355	181	21		205	21	
5. 2009.....	5,521	2,807	2,714	702	351	567	285	37		670	27	
6. 2010.....	4,772	2,338	2,434	3,817	1,908	1,512	762	100		2,759	62	
7. 2011.....	13,555	11,828	1,726	4,651	2,326	751	380	166		2,863	114	
8. 2012.....	1,406	703	703	1,535	768	387	197	128		1,086	118	
9. 2013.....	5,244	2,622	2,622	1,163	581	231	126	90		776	63	
10. 2014.....	2,265	1,133	1,133	192	96	24	15	49		154	27	
11. 2015.....	2,732	1,366	1,366			1		14		15	8	
12. Totals	XXX	XXX	XXX	12,704	6,127	4,226	2,064	655		9,394	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.....	3,405	723	100	98	175	40	8	66			2,876	7	
2. 2006.....	191	95	46	23			1	1			119		
3. 2007.....	54	27	24	12							39		
4. 2008.....	774	387	4	2	12	6		16			411	2	
5. 2009.....	331	165	64	32	41	20		5			222	3	
6. 2010.....	3,958	1,979	136	68	265	133	10	88			2,273	5	
7. 2011.....	1,390	695	857	429	149	74	98	49	55		1,302	6	
8. 2012.....	580	290	690	345	146	73	65	32	31		772	11	
9. 2013.....	1,574	797	782	391	188	95	65	33	42		1,335	12	
10. 2014.....	652	326	1,463	732	25	13	119	60	53		1,183	5	
11. 2015.....	1,016	508	2,483	1,242	2	1	187	94	137		1,981	3	
12. Totals	13,925	5,993	6,649	3,372	1,002	455	546	281	493		12,513	54	

	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	2,684	192
2. 2006.....	703	341	362	19.6	18.2	21.2			100.0	118	1
3. 2007.....	312	144	168	9.5	6.6	14.9			100.0	39	
4. 2008.....	1,202	586	616	77.7	74.5	81.1			100.0	389	22
5. 2009.....	1,746	853	892	31.6	30.4	32.9			100.0	197	25
6. 2010.....	9,887	4,855	5,032	207.2	207.7	206.8			100.0	2,047	226
7. 2011.....	8,118	3,953	4,165	59.9	33.4	241.3			100.0	1,124	179
8. 2012.....	3,562	1,705	1,858	253.4	242.6	264.3			100.0	635	137
9. 2013.....	4,134	2,022	2,111	78.8	77.1	80.5			100.0	1,168	167
10. 2014.....	2,577	1,241	1,337	113.8	109.5	118.0			100.0	1,058	125
11. 2015.....	3,841	1,844	1,996	140.6	135.0	146.1			100.0	1,749	232
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,208	1,305

COMBINED STATEMENT FOR THE YEAR 2015 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	(29)	39	191	69	18			72	XXX
2. 2006.....	236,694	135,451	101,243	59,953	31,468	9,621	5,104	2,576			35,577	5,313
3. 2007.....	217,343	123,361	93,982	59,286	31,869	8,619	4,532	4,194	10		35,698	5,649
4. 2008.....	229,056	122,058	106,998	88,770	45,774	12,197	6,229	3,691	127		52,655	5,948
5. 2009.....	212,693	106,502	106,191	116,885	58,443	13,466	6,819	5,001	1		70,090	6,496
6. 2010.....	193,266	96,627	96,639	48,831	24,417	8,324	4,241	4,772	36		33,270	4,916
7. 2011.....	148,089	69,068	79,021	65,650	32,825	8,320	4,226	3,978	68		40,897	4,751
8. 2012.....	146,813	73,406	73,406	42,072	21,053	8,335	4,233	3,444	242		28,564	4,592
9. 2013.....	136,362	68,115	68,248	38,459	19,230	5,856	2,970	2,900			25,015	3,140
10. 2014.....	129,914	65,019	64,895	15,080	7,540	1,785	913	2,972			11,384	2,265
11. 2015.....	121,510	60,936	60,574	442	221	366	187	2,479			2,879	1,724
12. Totals	XXX	XXX	XXX	535,400	272,879	77,079	39,522	36,023		484	336,100	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.....	13,397	3,875	15	150	426	112	(1)	16	290			9,974	52
2. 2006.....	570	304	435	217	172	108	63	31	12			590	16
3. 2007.....	141	72	813	406	59	30	118	59	23	30		586	22
4. 2008.....	3,285	1,643	(1,874)	(937)	202	102	(273)	(137)	5	45		674	46
5. 2009.....	9,367	4,683	9	5	505	253	1		124	63		5,066	99
6. 2010.....	4,901	2,451	144	72	611	306	20	10	94	54		2,932	191
7. 2011.....	4,738	2,369	4,001	2,000	1,106	553	581	290	156	113		5,369	170
8. 2012.....	7,898	3,949	18,805	9,402	7,060	3,530	2,491	1,245	636	115		18,763	201
9. 2013.....	29,979	14,989	39,047	19,524	4,710	2,355	5,122	2,561	920	171		40,350	262
10. 2014.....	16,654	8,327	66,407	33,236	2,702	1,351	6,726	3,366	1,275	212		47,484	271
11. 2015.....	6,806	3,411	90,205	45,191	2,476	1,243	6,998	3,506	2,410	213		55,544	681
12. Totals	97,735	46,073	218,007	109,267	20,030	9,942	21,845	10,949	5,945	1,015		187,331	2,011

	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	9,387	587
2. 2006.....	73,401	37,233	36,168	31.0	27.5	35.7			100.0	483	107
3. 2007.....	73,252	36,969	36,284	33.7	30.0	38.6			100.0	475	111
4. 2008.....	106,002	52,674	53,329	46.3	43.2	49.8			100.0	705	(32)
5. 2009.....	145,359	70,203	75,156	68.3	65.9	70.8			100.0	4,688	378
6. 2010.....	67,698	31,496	36,202	35.0	32.6	37.5			100.0	2,523	410
7. 2011.....	88,529	42,263	46,266	59.8	61.2	58.5			100.0	4,369	999
8. 2012.....	90,740	43,413	47,327	61.8	59.1	64.5			100.0	13,351	5,412
9. 2013.....	126,994	61,629	65,365	93.1	90.5	95.8			100.0	34,513	5,837
10. 2014.....	113,601	54,733	58,868	87.4	84.2	90.7			100.0	41,498	5,986
11. 2015.....	112,182	53,759	58,422	92.3	88.2	96.4			100.0	48,409	7,135
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	160,402	26,929

COMBINED STATEMENT FOR THE YEAR 2015 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						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	(312)	(11)	97	28	2		380	(230)	XXX
2. 2006	313,576	219,367	94,209	126,116	97,353	10,865	9,262	3,677		4,610	34,044	XXX
3. 2007	292,683	202,994	89,689	92,528	70,002	6,382	5,391	3,290		5,216	26,808	XXX
4. 2008	222,169	141,597	80,572	104,386	76,655	8,408	6,681	3,810		6,484	33,268	XXX
5. 2009	203,751	132,664	71,086	73,213	46,643	3,216	2,681	3,357		4,706	30,462	XXX
6. 2010	191,884	112,562	79,322	89,358	56,362	2,913	2,716	5,966		2,276	39,159	XXX
7. 2011	198,978	120,871	78,106	133,042	79,012	4,318	3,475	5,783		3,723	60,656	XXX
8. 2012	214,611	135,411	79,200	131,878	105,915	2,834	2,525	5,828		3,991	32,099	XXX
9. 2013	239,951	149,433	90,517	103,564	63,685	3,113	2,541	5,125		5,221	45,577	XXX
10. 2014	249,844	160,653	89,191	134,835	99,561	1,926	1,664	5,012		2,756	40,547	XXX
11. 2015	243,080	160,803	82,277	40,863	25,678	783	665	3,734		317	19,038	XXX
12. Totals	XXX	XXX	XXX	1,029,471	720,855	44,854	37,628	45,586		39,679	361,428	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	46,770	46,062	713	557	4	2		1				864	6
2. 2006	101	71	14	10	10	5						40	1
3. 2007	400	376	34	20								38	
4. 2008	197	101	16	8	21	10			2		34	116	40
5. 2009	221	146	59	31	10	7			1		30	108	25
6. 2010	343	196	(1,115)	(560)	58	36			5		87	(381)	19
7. 2011	885	443	(360)	(182)	225	112			14		201	390	25
8. 2012	4,919	3,680	48	30	855	479			64		413	1,698	124
9. 2013	6,673	5,515	385	228	507	357			87		556	1,550	236
10. 2014	26,862	23,765	1,682	1,201	705	437			520		1,231	4,365	418
11. 2015	33,386	20,425	25,899	16,341	1,552	1,005			1,376		1,475	24,442	613
12. Totals	120,758	100,781	27,374	17,682	3,946	2,451		1	2,068		4,026	33,231	1,507

	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	864	
2. 2006	140,783	106,700	34,084	44.9	48.6	36.2			100.0	34	5
3. 2007	102,635	75,789	26,846	35.1	37.3	29.9			100.0	38	
4. 2008	116,840	83,456	33,384	52.6	58.9	41.4			100.0	104	12
5. 2009	80,078	49,508	30,570	39.3	37.3	43.0			100.0	103	5
6. 2010	97,528	58,749	38,778	50.8	52.2	48.9			100.0	(408)	27
7. 2011	143,906	82,860	61,046	72.3	68.6	78.2			100.0	264	126
8. 2012	146,426	112,628	33,797	68.2	83.2	42.7			100.0	1,258	440
9. 2013	119,453	72,326	47,127	49.8	48.4	52.1			100.0	1,314	236
10. 2014	171,541	126,629	44,912	68.7	78.8	50.4			100.0	3,577	788
11. 2015	107,594	64,114	43,480	44.3	39.9	52.8			100.0	22,519	1,923
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	29,669	3,562

COMBINED STATEMENT FOR THE YEAR 2015 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	233,188	90,490	47,243	18,164	5,303		(3,482)	177,080	XXX
2. 2006.....	3,072,415	1,920,465	1,151,949	1,390,138	818,052	287,724	171,538	42,242		11,191	730,513	216,072
3. 2007.....	2,872,608	1,761,862	1,110,747	1,278,583	743,555	265,984	153,466	55,597		12,373	703,143	220,384
4. 2008.....	2,655,769	1,588,175	1,067,593	1,121,272	640,290	229,969	138,378	40,036		12,000	612,609	81,650
5. 2009.....	2,041,052	1,219,135	821,917	945,665	545,202	175,972	101,687	64,386		8,909	539,134	80,873
6. 2010.....	1,894,192	1,157,888	736,305	959,573	549,493	175,446	103,994	65,196		11,868	546,728	85,509
7. 2011.....	1,772,757	1,092,235	680,522	711,055	419,103	151,863	91,974	35,548		5,499	387,388	80,841
8. 2012.....	1,904,185	1,214,891	689,294	563,548	334,018	93,528	57,147	35,256		3,109	301,168	70,729
9. 2013.....	1,981,924	1,235,191	746,733	532,314	319,581	78,832	47,419	45,875		2,198	290,022	70,411
10. 2014.....	2,061,740	1,299,759	761,980	143,624	90,814	25,553	15,873	60,576		715	123,065	67,708
11. 2015.....	2,261,706	1,420,473	841,233	120,157	87,960	4,166	3,047	45,922		124	79,237	59,395
12. Totals	XXX	XXX	XXX	7,999,116	4,638,558	1,536,279	902,688	495,939		64,502	4,490,088	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.....	395,547	132,534	480,264	127,664	115,608	36,294	175,786	67,258	6,001			809,455	3,760
2. 2006.....	64,734	41,707	100,149	57,610	12,603	7,945	49,433	30,801	4,882		768	93,737	688
3. 2007.....	111,279	69,824	128,771	73,138	18,519	10,221	65,004	39,951	6,005		2,235	136,444	697
4. 2008.....	113,351	60,091	155,848	88,661	16,430	9,395	72,938	42,786	7,068		3,611	164,703	931
5. 2009.....	110,697	59,717	175,685	96,365	17,909	10,428	78,858	43,027	8,038		4,500	181,650	979
6. 2010.....	164,201	90,563	230,070	122,984	25,641	14,218	127,599	72,846	11,194		6,537	258,094	1,396
7. 2011.....	215,769	129,565	225,335	125,890	34,197	20,982	118,465	72,193	11,957		6,750	257,094	1,995
8. 2012.....	217,125	127,076	334,204	195,231	47,948	26,412	172,248	108,536	15,792		7,525	330,060	2,872
9. 2013.....	261,560	154,773	488,586	280,606	55,186	31,040	247,996	151,455	21,617		9,553	457,071	4,683
10. 2014.....	317,649	203,990	770,012	451,254	33,899	20,612	364,805	222,247	26,801		11,658	615,063	6,623
11. 2015.....	220,868	139,918	1,072,443	640,718	20,964	13,017	441,833	271,514	40,521		14,478	731,464	14,040
12. Totals	2,192,779	1,209,758	4,161,367	2,260,122	398,905	200,564	1,914,965	1,122,612	159,876		67,615	4,034,836	38,664

	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	615,612	193,843
2. 2006.....	1,951,904	1,127,654	824,250	63.5	58.7	71.6			100.0	65,567	28,171
3. 2007.....	1,929,742	1,090,155	839,587	67.2	61.9	75.6			100.0	97,087	39,357
4. 2008.....	1,756,913	979,600	777,312	66.2	61.7	72.8			100.0	120,446	44,257
5. 2009.....	1,577,210	856,427	720,783	77.3	70.2	87.7			100.0	130,300	51,350
6. 2010.....	1,758,921	954,098	804,823	92.9	82.4	109.3			100.0	180,724	77,370
7. 2011.....	1,504,189	859,707	644,482	84.9	78.7	94.7			100.0	185,648	71,445
8. 2012.....	1,479,649	848,420	631,229	77.7	69.8	91.6			100.0	229,021	101,039
9. 2013.....	1,731,966	984,873	747,093	87.4	79.7	100.0			100.0	314,767	142,304
10. 2014.....	1,742,918	1,004,790	738,129	84.5	77.3	96.9			100.0	432,416	182,647
11. 2015.....	1,966,875	1,156,174	810,701	87.0	81.4	96.4			100.0	512,676	218,788
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,884,266	1,150,570

COMBINED STATEMENT FOR THE YEAR 2015 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	54,055	27,056	7,047	4,270	431		8	30,207	XXX
2. 2006.....	998,888	648,415	350,473	473,577	301,906	102,855	60,882	15,713		4,069	229,357	9,518
3. 2007.....	979,503	596,172	383,331	500,910	303,614	100,697	56,996	12,025		1,663	253,021	10,020
4. 2008.....	919,271	516,182	403,089	677,196	382,195	109,083	62,188	13,255		2,177	355,151	11,410
5. 2009.....	1,022,016	551,547	470,469	707,334	365,999	111,242	62,225	18,577		1,738	408,930	13,425
6. 2010.....	959,088	518,813	440,275	445,738	237,136	79,531	41,305	18,696		2,575	265,523	11,917
7. 2011.....	842,593	462,409	380,185	399,498	205,941	63,372	33,223	23,486		1,066	247,193	11,233
8. 2012.....	798,470	444,936	353,533	285,267	146,952	51,738	30,779	18,014		2,472	177,288	10,014
9. 2013.....	795,843	429,708	366,135	172,243	91,782	34,786	18,670	17,492		(36)	114,069	9,946
10. 2014.....	783,775	438,207	345,568	99,198	54,611	13,282	7,332	15,464		5	66,001	10,180
11. 2015.....	772,443	429,442	343,001	37,901	20,560	4,095	2,204	12,168		14	31,400	8,635
12. Totals	XXX	XXX	XXX	3,852,917	2,137,751	677,728	380,074	165,320		15,751	2,178,140	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.....	91,761	50,494	32,994	29,815	12,224	6,348	8,376	6,198	2,225			54,726	403
2. 2006.....	16,027	10,144	9,675	5,535	2,295	1,344	2,544	1,452	582			12,648	115
3. 2007.....	31,646	19,971	23,532	15,073	2,993	1,602	6,115	3,923	977		281	24,695	152
4. 2008.....	49,134	34,583	35,017	20,599	2,493	1,292	9,140	5,380	1,303		766	35,232	225
5. 2009.....	28,148	14,245	62,346	34,298	3,497	1,753	16,337	8,988	1,627		813	52,671	290
6. 2010.....	69,486	35,983	69,531	38,736	5,548	2,806	18,224	10,154	2,544		580	77,653	400
7. 2011.....	72,280	43,003	95,828	54,781	8,604	4,417	25,135	14,371	2,990		1,176	88,264	559
8. 2012.....	147,824	93,909	155,115	85,671	11,191	6,429	40,719	22,490	5,448		1,559	151,797	739
9. 2013.....	125,940	67,013	198,479	111,287	9,098	5,406	52,115	29,221	5,374		1,341	178,080	1,204
10. 2014.....	130,830	70,749	297,200	165,025	12,385	6,608	78,043	43,334	7,530		1,800	240,273	2,774
11. 2015.....	64,645	36,331	412,644	229,867	15,622	8,151	104,437	58,178	13,802		1,872	278,623	5,098
12. Totals	827,721	476,424	1,392,361	790,686	85,950	46,157	361,185	203,691	44,402		10,189	1,194,661	11,959

	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	44,447	10,279
2. 2006.....	623,267	381,263	242,004	62.4	58.8	69.1			100.0	10,022	2,625
3. 2007.....	678,895	401,179	277,716	69.3	67.3	72.4			100.0	20,135	4,560
4. 2008.....	896,620	506,237	390,384	97.5	98.1	96.8			100.0	28,969	6,263
5. 2009.....	949,109	487,508	461,600	92.9	88.4	98.1			100.0	41,951	10,719
6. 2010.....	709,297	366,121	343,176	74.0	70.6	77.9			100.0	64,297	13,356
7. 2011.....	691,193	355,735	335,457	82.0	76.9	88.2			100.0	70,324	17,940
8. 2012.....	715,316	386,230	329,085	89.6	86.8	93.1			100.0	123,359	28,438
9. 2013.....	615,527	323,378	292,149	77.3	75.3	79.8			100.0	146,120	31,960
10. 2014.....	653,933	347,659	306,273	83.4	79.3	88.6			100.0	192,257	48,016
11. 2015.....	665,314	355,292	310,023	86.1	82.7	90.4			100.0	211,090	67,533
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	952,972	241,689

COMBINED STATEMENT FOR THE YEAR 2015 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	2	3	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	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	196,182	159,664	18,087	11,659	3,215		23,397	46,162	XXX
2. 2014	2,653,014	1,737,875	915,139	1,018,431	599,139	31,965	21,275	19,237		5,919	449,220	XXX
3. 2015	2,682,857	1,774,072	908,785	486,203	314,765	29,781	20,272	5,756		1,474	186,702	XXX
4. Totals	XXX	XXX	XXX	1,700,816	1,073,567	79,833	53,207	28,208		30,790	682,084	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	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	268,077	194,248	6,321	4,219	15,320	11,997		17	2,434		14,698	81,670	307
2. 2014	189,009	130,036	2,821	3,788	4,925	3,557			1,615		8,208	60,989	291
3. 2015	471,981	305,080	480,928	273,734	15,477	9,549			7,126		13,626	387,149	1,627
4. Totals	929,066	629,364	490,070	281,741	35,722	25,103		17	11,175		36,533	529,808	2,225

	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	75,931	5,740
2. 2014	1,268,003	757,795	510,208	47.8	43.6	55.8			100.0	58,006	2,983
3. 2015	1,497,251	923,400	573,851	55.8	52.0	63.1			100.0	374,095	13,054
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	508,031	21,777

COMBINED STATEMENT FOR THE YEAR 2015 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							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	516	2,282	619	339	179		1,802	(1,308)	XXX
2. 2014.....	300,749	176,830	123,919	198,707	114,944	6,433	3,865	8,856		30,995	95,187	46,404
3. 2015.....	320,566	190,458	130,108	159,968	95,533	4,674	2,897	7,505		17,151	73,717	47,942
4. Totals.....	XXX	XXX	XXX	359,190	212,760	11,726	7,101	16,540		49,948	167,596	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.....	511	1,955	44	300	279	120			30		1,158	(1,511)	165
2. 2014.....	1,429	1,030	(480)	(308)	153	100			29		2,048	310	321
3. 2015.....	20,107	12,458	11,797	6,947	673	468			1,003		9,633	13,706	5,021
4. Totals.....	22,046	15,442	11,362	6,940	1,105	687			1,062		12,840	12,505	5,507

	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. 2014.....	215,127	119,631	95,497	71.5	67.7	77.1			100.0	227	82
3. 2015.....	205,726	118,303	87,423	64.2	62.1	67.2			100.0	12,499	1,207
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,026	1,479

COMBINED STATEMENT FOR THE YEAR 2015 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							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	47,810	24,919	12,630	5,316	5,845		30,521	36,049	XXX
2. 2014.....	627,961	327,965	299,996	143,303	71,853	8,072	4,224	7,684		3,017	82,982	XXX
3. 2015.....	618,147	319,613	298,534	37,823	18,918	1,606	1,009	4,587		232	24,090	XXX
4. Totals.....	XXX	XXX	XXX	228,937	115,690	22,308	10,549	18,116		33,770	143,122	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.....	29,227	19,748	(13,083)	(6,502)	10,908	5,897	(7,354)	(3,658)	3,082		44,576	7,296	1,602
2. 2014.....	48,466	24,233	17,660	8,885	3,645	1,823	5,532	2,780	2,859		23,892	40,442	1,023
3. 2015.....	37,881	18,946	138,342	69,387	4,408	2,205	37,988	19,019	9,191		41,943	118,253	1,642
4. Totals.....	115,575	62,927	142,919	71,770	18,961	9,924	36,166	18,141	15,132		110,412	165,992	4,267

	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	2,899	4,398
2. 2014.....	237,222	113,798	123,425	37.8	34.7	41.1			100.0	33,008	7,434
3. 2015.....	271,826	129,483	142,343	44.0	40.5	47.7			100.0	87,890	30,363
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	123,797	42,195

COMBINED STATEMENT FOR THE YEAR 2015 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	6,872	1,916	1,622	997	1,183		5,496	6,764	XXX
2. 2014.....	393,839	233,098	160,741	224,111	128,339	2,845	1,607	4,771		787	101,781	XXX
3. 2015.....	411,076	232,856	178,220	127,174	64,933	1,133	621	3,767		190	66,521	XXX
4. Totals.....	XXX	XXX	XXX	358,158	195,188	5,600	3,226	9,721		6,472	175,066	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.....	24,359	12,299	47,563	36,038	2,063	1,398	131	11	1,394		1,859	25,764	686
2. 2014.....	43,315	31,773	40,785	27,539	1,537	1,006			2,032		1,858	27,351	885
3. 2015.....	37,979	20,114	89,769	52,977	746	454			3,694		2,173	58,643	2,087
4. Totals.....	105,654	64,186	178,117	116,554	4,346	2,859	131	11	7,121		5,891	111,758	3,658

	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. 2014.....	319,397	190,265	129,132	81.1	81.6	80.3			100.0	24,788	2,563
3. 2015.....	264,262	139,099	125,164	64.3	59.7	70.2			100.0	54,657	3,985
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	103,031	8,728

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 2015 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 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	62,017	29,685	22,205	3,235	974		8,214	52,275	XXX
2. 2006.....	431,610	281,035	150,575	125,859	82,532	53,222	38,489	13,042		1,362	71,102	12,835
3. 2007.....	368,979	228,402	140,577	179,494	120,570	43,162	30,964	9,795		1,588	80,917	12,747
4. 2008.....	221,707	134,101	87,606	124,550	79,273	51,980	31,924	8,131		5,811	73,464	10,607
5. 2009.....	204,437	127,098	77,338	54,219	33,274	28,296	18,535	9,498		933	40,204	9,522
6. 2010.....	178,177	105,138	73,039	49,862	29,773	27,011	18,009	7,091		1,256	36,182	9,292
7. 2011.....	150,930	101,643	49,287	57,264	40,247	17,516	12,820	5,806		185	27,518	8,601
8. 2012.....	175,597	117,084	58,513	66,976	50,081	9,864	7,855	5,015		403	23,919	7,611
9. 2013.....	183,368	119,138	64,230	19,240	12,136	4,175	3,501	2,575		35	10,353	6,677
10. 2014.....	198,042	122,570	75,472	14,570	8,915	1,411	1,079	1,773		5	7,759	4,751
11. 2015.....	194,453	123,972	70,481	720	621	203	170	1,357		1	1,488	4,223
12. Totals	XXX	XXX	XXX	754,770	487,108	259,044	166,580	65,054		19,793	425,180	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.....	234,751	61,856	161,951	35,811	115,608	23,162	112,846	29,896	14,371		943	488,802	2,278
2. 2006.....	13,363	10,416	21,695	13,981	4,220	2,672	19,559	12,039	1,439		63	21,168	143
3. 2007.....	5,561	3,538	17,177	11,126	1,697	971	16,182	10,430	1,008		839	15,560	166
4. 2008.....	21,234	11,739	20,356	13,215	8,776	4,692	19,026	12,534	1,702		3,007	28,914	105
5. 2009.....	22,694	12,970	23,031	13,511	4,714	2,401	16,543	9,164	1,375		1,398	30,311	88
6. 2010.....	9,256	5,322	22,713	13,728	5,495	3,343	16,863	10,492	1,189		621	22,631	152
7. 2011.....	10,668	6,337	25,974	17,137	3,247	1,849	15,518	10,115	1,206		232	21,175	170
8. 2012.....	12,684	7,549	35,293	23,745	2,698	1,992	20,690	13,668	1,493		242	25,904	205
9. 2013.....	17,711	11,328	52,772	34,306	3,505	2,704	23,101	15,255	1,848		5	35,343	278
10. 2014.....	4,138	2,943	76,029	46,327	1,879	1,310	27,184	17,388	2,116		13	43,379	307
11. 2015.....	9,087	5,328	96,958	59,240	1,020	748	37,809	23,038	3,920		5	60,441	770
12. Totals	361,147	139,327	553,950	282,127	152,860	45,843	325,320	164,019	31,667		7,369	793,629	4,662

	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	299,035	189,767
2. 2006.....	252,399	160,129	92,270	58.5	57.0	61.3			100.0	10,662	10,507
3. 2007.....	274,076	177,599	96,477	74.3	77.8	68.6			100.0	8,074	7,486
4. 2008.....	255,755	153,377	102,378	115.4	114.4	116.9			100.0	16,636	12,278
5. 2009.....	160,369	89,855	70,515	78.4	70.7	91.2			100.0	19,244	11,067
6. 2010.....	139,481	80,668	58,813	78.3	76.7	80.5			100.0	12,919	9,712
7. 2011.....	137,198	88,505	48,693	90.9	87.1	98.8			100.0	13,168	8,008
8. 2012.....	154,713	104,890	49,823	88.1	89.6	85.1			100.0	16,682	9,222
9. 2013.....	124,926	79,230	45,696	68.1	66.5	71.1			100.0	24,849	10,494
10. 2014.....	129,100	77,962	51,138	65.2	63.6	67.8			100.0	30,897	12,482
11. 2015.....	151,074	89,145	61,929	77.7	71.9	87.9			100.0	41,477	18,964
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	493,643	299,985

COMBINED STATEMENT FOR THE YEAR 2015 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	40	48	13	12					
2. 2006.....	47,186	44,960	2,226	9,491	6,941	33,782	32,840	431				3,923	209
3. 2007.....	41,855	38,261	3,594	2,107	1,983	1,098	896	294		1		620	169
4. 2008.....	43,664	38,743	4,921	18,569	17,353	6,731	6,964	810		11		1,792	301
5. 2009.....	26,180	22,532	3,647	6,194	3,839	1,504	1,492	1,043		217		3,409	601
6. 2010.....	24,997	22,378	2,620	3,383	2,078	1,558	1,144	412		21		2,132	142
7. 2011.....	22,376	20,095	2,280	6,776	3,539	1,968	1,934	309		513		3,581	85
8. 2012.....	12,625	10,705	1,920	3,548	2,792	832	841	237		13		984	97
9. 2013.....	17,876	16,406	1,470	3,635	2,554	152	189	215		25		1,260	69
10. 2014.....	21,928	20,828	1,100	10	10	274	290	81				65	49
11. 2015.....	22,497	21,874	622					21				21	20
12. Totals	XXX	XXX	XXX	53,753	41,137	47,911	46,603	3,853		801		17,777	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	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	1,714	1,603	4,251	1,894	111	126	1,116	498	130			3,202	19
2. 2006.....			853	1,064			224	279	19			(248)	1
3. 2007.....			1,246	1,086			327	285	28			231	
4. 2008.....	768	768	3,096	3,275	65	65	813	860	92		12	(134)	2
5. 2009.....			1,766	1,369			464	359	42		4	544	4
6. 2010.....	1,333	833	2,773	2,803	521	377	728	736	108			715	4
7. 2011.....	53	26	3,063	2,951	37	32	804	775	76		11	248	6
8. 2012.....	608	304	2,698	2,040	9	8	709	536	64		4	1,201	6
9. 2013.....	4,744	2,417	4,155	3,595	186	114	1,091	944	204		6	3,311	10
10. 2014.....	2,615	2,615	8,852	7,772	198	198	2,325	2,041	266		20	1,629	6
11. 2015.....	191	180	10,228	9,787	178	175	2,589	2,477	413		46	979	11
12. Totals	12,026	8,748	42,982	37,634	1,305	1,094	11,190	9,790	1,442		103	11,678	69

	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	2,468	734
2. 2006.....	44,799	41,124	3,675	94.9	91.5	165.1			100.0	(211)	(37)
3. 2007.....	5,101	4,250	851	12.2	11.1	23.7			100.0	161	70
4. 2008.....	30,943	29,285	1,658	70.9	75.6	33.7			100.0	(179)	45
5. 2009.....	11,013	7,059	3,954	42.1	31.3	108.4			100.0	398	147
6. 2010.....	10,817	7,970	2,847	43.3	35.6	108.7			100.0	470	245
7. 2011.....	13,086	9,257	3,829	58.5	46.1	167.9			100.0	139	109
8. 2012.....	8,706	6,521	2,185	69.0	60.9	113.8			100.0	963	238
9. 2013.....	14,383	9,813	4,570	80.5	59.8	310.9			100.0	2,887	424
10. 2014.....	14,621	12,927	1,694	66.7	62.1	154.0			100.0	1,080	549
11. 2015.....	13,618	12,619	1,000	60.5	57.7	160.6			100.0	451	528
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	8,627	3,052

COMBINED STATEMENT FOR THE YEAR 2015 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. 2014																	XXX
3. 2015																	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. 2014																	
3. 2015																	
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 Losses	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2014											
3. 2015											
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2015 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	159	36	8	4	1		135	127	XXX
2. 2014.....	230,379	194,977	35,401	137,160	107,764	1,699	1,105	10,349			40,339	130,946
3. 2015.....	256,556	222,850	33,706	124,962	102,460	1,372	925	9,989			32,938	141,693
4. Totals.....	XXX	XXX	XXX	262,281	210,260	3,078	2,034	20,339		135	73,404	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.....	131	188	24,317	12,123					1,180			13,317	1,161
2. 2014.....	609	414	3,344	1,672					182			2,049	9
3. 2015.....	5,787	4,661	13,670	9,106					1,547			7,238	3,883
4. Totals.....	6,526	5,263	41,331	22,900					2,909			22,603	5,053

	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. 2014.....	153,341	110,954	42,387	66.6	56.9	119.7			100.0	1,867	182
3. 2015.....	157,327	117,152	40,175	61.3	52.6	119.2			100.0	5,690	1,547
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	19,694	2,909

COMBINED STATEMENT FOR THE YEAR 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior.....	10,401	9,512	5,333	2,407	2,466	2,317	6,376	6,460	7,710	7,689	(22)	1,229
2. 2006.....	16,999	16,430	16,282	15,664	15,886	15,790	15,697	15,699	15,669	15,665	(4)	(33)
3. 2007.....	XXX	19,643	20,063	18,264	18,029	18,159	18,139	18,003	18,002	17,946	(56)	(57)
4. 2008.....	XXX	XXX	35,778	34,866	35,958	35,855	35,252	34,910	35,410	35,447	37	538
5. 2009.....	XXX	XXX	XXX	33,516	32,682	32,286	32,510	32,004	32,177	32,180	2	176
6. 2010.....	XXX	XXX	XXX	XXX	11,295	12,230	12,362	12,101	12,127	12,127		27
7. 2011.....	XXX	XXX	XXX	XXX	XXX	5,766	7,317	7,035	6,994	6,985	(8)	(50)
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	6,780	8,486	8,522	8,084	(437)	(401)
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,652	6,086	6,471	385	(180)
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,042	6,484	1,442	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,518	XXX	XXX
12. Totals											1,340	1,247

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

1. Prior.....	(5,532)	333	747	1,596	4,790	4,407	3,980	3,024	4,287	6,179	1,892	3,155
2. 2006.....	500	425	287	445	439	458	444	338	316	316		(22)
3. 2007.....	XXX	650	68	51	295	335	555	555	215	127	(88)	(428)
4. 2008.....	XXX	XXX	203	335	658	1,216	1,290	1,558	434	429	(5)	(1,129)
5. 2009.....	XXX	XXX	XXX	307	1,057	3,796	4,766	5,337	1,947	1,905	(43)	(3,432)
6. 2010.....	XXX	XXX	XXX	XXX	463	1,692	3,180	5,019	2,684	2,595	(89)	(2,424)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	506	2,819	5,280	3,368	3,349	(20)	(1,931)
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	631	3,256	3,207	3,286	80	30
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	752	2,859	3,365	506	2,614
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	680	1,040	360	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	XXX	XXX
12. Totals											2,593	(3,567)

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

1. Prior.....	656,242	674,045	667,966	671,425	658,759	660,894	655,912	642,907	644,251	626,777	(17,474)	(16,130)
2. 2006.....	355,215	350,213	352,216	352,537	354,217	351,940	352,941	352,505	352,323	351,832	(490)	(673)
3. 2007.....	XXX	355,195	360,407	342,646	347,824	344,406	349,148	352,422	351,769	351,052	(718)	(1,371)
4. 2008.....	XXX	XXX	330,117	302,081	302,373	312,469	322,285	328,009	327,626	327,908	282	(101)
5. 2009.....	XXX	XXX	XXX	266,215	256,216	240,542	243,616	244,359	244,711	244,018	(693)	(342)
6. 2010.....	XXX	XXX	XXX	XXX	270,510	248,393	248,114	265,746	281,128	282,680	1,552	16,935
7. 2011.....	XXX	XXX	XXX	XXX	XXX	233,783	224,129	235,305	252,692	253,478	785	18,173
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	225,391	233,407	245,141	254,864	9,723	21,457
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231,609	241,029	261,445	20,417	29,836
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246,976	273,778	26,802	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	313,614	XXX	XXX
12. Totals											40,187	67,785

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

1. Prior.....	2,906,386	3,154,199	3,231,101	3,316,804	3,385,920	3,448,072	3,519,887	3,559,294	3,558,631	3,535,540	(23,091)	(23,754)
2. 2006.....	638,951	564,118	577,275	593,418	596,014	581,168	577,827	568,869	566,396	559,835	(6,561)	(9,034)
3. 2007.....	XXX	580,146	606,163	649,425	665,055	666,076	669,016	675,786	669,799	665,031	(4,768)	(10,755)
4. 2008.....	XXX	XXX	686,208	725,012	761,390	756,887	760,320	763,344	766,193	769,117	2,924	5,773
5. 2009.....	XXX	XXX	XXX	698,994	748,475	737,755	744,446	762,104	770,552	775,133	4,581	13,029
6. 2010.....	XXX	XXX	XXX	XXX	776,636	756,567	756,459	761,742	772,993	778,396	5,403	16,654
7. 2011.....	XXX	XXX	XXX	XXX	XXX	836,583	820,016	820,718	834,399	854,921	20,522	34,203
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	813,369	736,027	742,529	739,687	(2,842)	3,660
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	843,636	783,401	784,733	1,331	(58,903)
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	793,914	752,968	(40,947)	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	855,369	XXX	XXX
12. Totals											(43,447)	(29,127)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	1,388,805	1,334,425	1,288,239	1,309,120	1,413,513	1,444,966	1,382,426	1,441,732	1,421,228	1,399,707	(21,522)	(42,026)
2. 2006.....	413,788	367,286	338,437	329,841	324,007	321,525	319,402	319,657	321,464	317,179	(4,285)	(2,478)
3. 2007.....	XXX	370,590	350,605	323,531	301,958	287,121	284,215	281,437	281,140	277,829	(3,311)	(3,608)
4. 2008.....	XXX	XXX	317,842	288,045	270,167	264,929	267,068	265,980	263,794	259,950	(3,844)	(6,030)
5. 2009.....	XXX	XXX	XXX	165,216	129,857	123,890	126,974	127,098	132,550	133,357	807	6,259
6. 2010.....	XXX	XXX	XXX	XXX	136,773	126,213	129,094	133,949	135,246	136,787	1,541	2,838
7. 2011.....	XXX	XXX	XXX	XXX	XXX	187,477	180,569	180,000	180,061	181,539	1,477	1,538
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	225,227	228,017	225,036	226,132	1,097	(1,885)
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185,056	182,760	186,113	3,353	1,057
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222,903	212,777	(10,126)	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197,770	XXX	XXX
12. Totals											(34,812)	(44,335)

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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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior.....	62,661	48,782	52,597	50,949	48,440	45,818	44,938	47,553	46,828	48,073	1,245	519
2. 2006.....	786	991	991	814	712	558	451	396	359	341	(18)	(55)
3. 2007.....	XXX	322	336	322	249	236	268	262	175	144	(31)	(118)
4. 2008.....	XXX	XXX	188	298	225	199	134	427	587	579	(7)	152
5. 2009.....	XXX	XXX	XXX	1,004	750	449	658	623	916	851	(65)	227
6. 2010.....	XXX	XXX	XXX	XXX	807	670	2,111	2,004	3,249	4,844	1,595	2,841
7. 2011.....	XXX	XXX	XXX	XXX	XXX	1,978	2,844	3,660	3,683	3,944	262	284
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	1,215	1,429	1,932	1,698	(233)	269
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,039	1,318	1,980	662	940
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,025	1,234	209	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,844	XXX	XXX
	12. Totals										3,619	5,060

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

1. Prior.....	224,912	173,840	147,471	129,597	131,281	105,124	95,693	116,396	113,376	114,106	730	(2,291)
2. 2006.....	63,129	51,624	52,822	44,339	43,697	37,792	34,177	33,837	34,382	33,580	(802)	(257)
3. 2007.....	XXX	55,599	54,586	50,281	46,104	38,913	32,497	30,492	32,139	32,067	(72)	1,575
4. 2008.....	XXX	XXX	79,501	76,404	66,135	57,224	50,042	48,517	49,368	49,633	265	1,117
5. 2009.....	XXX	XXX	XXX	88,119	75,759	68,813	72,778	67,526	66,064	70,031	3,967	2,505
6. 2010.....	XXX	XXX	XXX	XXX	68,506	58,045	46,947	35,739	31,114	31,336	222	(4,403)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	54,082	46,538	33,051	45,291	42,132	(3,159)	9,081
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	53,571	55,298	54,135	43,247	(10,889)	(12,051)
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,159	56,771	61,545	4,773	10,386
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,383	54,621	6,238	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,534	XXX	XXX
	12. Totals										1,273	5,662

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

1. Prior.....	30,961	25,768	24,314	22,201	22,692	23,896	23,391	23,545	23,562	23,154	(408)	(391)
2. 2006.....	36,388	31,394	31,970	31,925	31,527	31,041	30,606	30,564	30,429	30,406	(23)	(158)
3. 2007.....	XXX	26,224	26,106	25,044	25,814	24,824	23,801	23,725	23,589	23,556	(34)	(169)
4. 2008.....	XXX	XXX	24,328	24,769	26,515	27,374	29,618	30,005	29,728	29,572	(156)	(433)
5. 2009.....	XXX	XXX	XXX	18,492	30,992	29,027	27,355	27,432	27,238	27,212	(26)	(220)
6. 2010.....	XXX	XXX	XXX	XXX	41,475	35,300	34,851	34,311	33,793	32,808	(985)	(1,503)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	43,319	45,475	54,631	55,581	55,249	(332)	619
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	34,358	28,297	28,480	27,906	(574)	(391)
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,306	44,100	41,915	(2,185)	(2,391)
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,705	39,380	(3,325)	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,370	XXX	XXX
	12. Totals										(8,046)	(5,037)

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

1. Prior.....	3,543,896	3,802,280	3,729,390	3,715,151	3,709,190	3,730,159	3,802,053	3,633,831	3,658,962	3,735,358	76,395	101,527
2. 2006.....	969,377	894,925	890,656	841,395	807,532	812,584	779,303	784,596	786,514	777,127	(9,387)	(7,469)
3. 2007.....	XXX	998,127	870,965	895,006	859,025	846,437	794,609	787,824	782,765	777,985	(4,780)	(9,839)
4. 2008.....	XXX	XXX	939,870	868,295	794,878	787,763	761,609	721,840	713,190	730,208	17,018	8,367
5. 2009.....	XXX	XXX	XXX	787,368	732,996	696,496	680,510	672,532	654,700	648,359	(6,341)	(24,172)
6. 2010.....	XXX	XXX	XXX	XXX	654,013	705,012	698,683	712,681	721,343	728,432	7,089	15,751
7. 2011.....	XXX	XXX	XXX	XXX	XXX	562,025	565,703	593,713	606,272	596,976	(9,295)	3,264
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	527,817	548,184	568,766	580,181	11,415	31,997
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569,585	596,851	679,601	82,749	110,015
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	598,807	650,752	51,945	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724,257	XXX	XXX
	12. Totals										216,810	229,442

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

1. Prior.....	752,329	747,438	700,177	716,865	669,452	671,305	647,620	728,234	730,526	731,137	611	2,903
2. 2006.....	268,744	246,179	260,916	250,721	236,787	228,884	223,591	224,309	229,505	225,709	(3,795)	1,401
3. 2007.....	XXX	298,983	314,478	314,214	303,260	286,327	270,856	268,033	264,511	264,713	203	(3,320)
4. 2008.....	XXX	XXX	361,976	383,525	384,434	384,366	384,726	373,195	379,070	375,825	(3,245)	2,630
5. 2009.....	XXX	XXX	XXX	416,905	415,602	412,593	450,282	440,849	439,029	441,396	2,368	547
6. 2010.....	XXX	XXX	XXX	XXX	385,914	372,547	352,501	316,992	319,222	321,937	2,715	4,945
7. 2011.....	XXX	XXX	XXX	XXX	XXX	337,837	320,427	317,086	316,181	308,981	(7,200)	(8,105)
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	293,386	304,288	308,073	305,624	(2,449)	1,335
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279,360	280,806	269,283	(11,523)	(10,077)
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	272,901	283,279	10,378	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284,052	XXX	XXX
	12. Totals										(11,938)	(7,740)

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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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	549,516	510,819	502,697	(8,121)	(46,819)
2. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	519,606	489,356	(30,249)	XXX
3. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	560,969	XXX	XXX
4. Totals											(38,371)	(46,819)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(909)	(1,689)	46	1,735	955
2. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,199	86,611	(2,588)	XXX
3. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,916	XXX	XXX
4. Totals											(853)	955

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,059	84,192	70,751	(13,441)	(63,307)
2. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,070	112,881	(188)	XXX
3. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128,565	XXX	XXX
4. Totals											(13,629)	(63,307)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,470	91,423	75,765	(15,658)	(46,705)
2. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,622	122,329	4,707	XXX
3. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,703	XXX	XXX
4. Totals											(10,951)	(46,705)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2006.....												
3. 2007.....	XXX											
4. 2008.....	XXX	XXX										
5. 2009.....	XXX	XXX	XXX									
6. 2010.....	XXX	XXX	XXX	XXX								
7. 2011.....	XXX	XXX	XXX	XXX	XXX							
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015.....	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 2015 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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	827,861	880,228	913,562	956,789	1,090,248	1,066,325	1,195,490	1,233,253	1,321,836	1,317,272	(4,565)	84,019
2. 2006	142,068	102,189	106,804	90,682	79,873	79,852	81,238	81,988	77,275	77,789	514	(4,198)
3. 2007	XXX	104,931	111,013	105,847	81,642	81,965	89,571	91,110	89,484	85,674	(3,810)	(5,436)
4. 2008	XXX	XXX	101,983	95,778	69,276	67,982	72,443	87,447	90,023	92,546	2,523	5,098
5. 2009	XXX	XXX	XXX	88,086	65,457	62,699	62,536	61,674	59,868	59,643	(226)	(2,031)
6. 2010	XXX	XXX	XXX	XXX	67,210	66,028	58,813	59,566	54,567	50,533	(4,034)	(9,033)
7. 2011	XXX	XXX	XXX	XXX	XXX	41,131	43,428	42,943	38,942	41,681	2,739	(1,262)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	38,544	46,226	47,321	43,315	(4,006)	(2,911)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,482	43,161	41,274	(1,887)	(6,208)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,545	47,249	(5,296)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,652	XXX	XXX
12. Totals											(18,047)	58,039

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

1. Prior	3,305	31,531	23,217	34,800	37,324	39,134	35,999	26,534	25,977	25,726	(251)	(808)
2. 2006	4,049	10,533	8,618	8,886	5,596	3,244	4,329	3,387	3,269	3,225	(44)	(162)
3. 2007	XXX	9,413	4,545	2,763	1,421	(97)	709	683	661	529	(132)	(154)
4. 2008	XXX	XXX	7,929	14,317	4,223	2,911	1,392	288	1,431	757	(674)	469
5. 2009	XXX	XXX	XXX	6,756	157	3,208	3,741	2,782	3,014	2,869	(145)	87
6. 2010	XXX	XXX	XXX	XXX	7,107	3,142	3,050	2,757	3,235	2,326	(909)	(431)
7. 2011	XXX	XXX	XXX	XXX	XXX	3,274	3,794	4,208	3,785	3,444	(341)	(764)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,202	1,538	1,558	1,884	326	345
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,412	4,306	4,151	(155)	2,739
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,372	1,348	(24)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566	XXX	XXX
12. Totals											(2,349)	1,320

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											XXX	XXX

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,521	20,168	17,439	(2,729)	(10,082)
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,145	31,857	(288)	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,639	XXX	XXX
4. Totals											(3,017)	(10,082)

COMBINED STATEMENT FOR THE YEAR 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	.000	2,204	1,540	1,575	1,540	1,575	6,104	6,312	7,667	7,650	116	67
2. 2006	8,552	14,673	15,275	15,628	15,653	15,625	15,627	15,658	15,661	15,664	71	7
3. 2007	XXX	11,733	16,858	17,165	17,534	17,849	17,912	17,941	17,940	17,945	63	5
4. 2008	XXX	XXX	25,030	37,288	35,858	36,480	35,365	34,989	35,182	35,212	64	6
5. 2009	XXX	XXX	XXX	21,782	29,675	31,052	31,365	31,832	31,994	32,082	93	28
6. 2010	XXX	XXX	XXX	XXX	8,446	11,206	11,560	11,725	11,784	11,828	175	28
7. 2011	XXX	XXX	XXX	XXX	XXX	4,946	6,411	6,787	6,867	6,902	18	6
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	4,542	7,747	8,198	8,144		1
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,452	6,343	7,057	1	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,482	6,898		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	948		

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

1. Prior	.000	(1,976)	(2,355)	(1,257)	464	1,906	3,175	2,401	3,252	3,280	293	639
2. 2006	462	395	245	426	439	458	456	338	316	316	46	42
3. 2007	XXX	702	103	69	302	339	557	557	216	128	17	17
4. 2008	XXX	XXX	219	347	659	1,218	1,290	1,559	434	429	8	2
5. 2009	XXX	XXX	XXX	307	1,057	3,796	4,766	5,337	1,947	1,905	1	1
6. 2010	XXX	XXX	XXX	XXX	458	1,692	3,180	5,019	2,684	2,595		1
7. 2011	XXX	XXX	XXX	XXX	XXX	503	2,819	5,280	3,368	3,349		
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	627	3,254	3,207	3,286		
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	735	2,859	3,365		
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	675	1,028		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31		

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

1. Prior	.000	285,185	452,689	535,468	573,921	597,295	609,911	620,371	627,768	619,772	20,136	3,660
2. 2006	60,486	143,918	230,674	285,599	317,229	331,302	341,932	345,644	347,816	349,601	60,627	48,979
3. 2007	XXX	53,780	136,340	219,170	274,280	309,837	328,036	338,793	343,329	345,881	55,966	43,125
4. 2008	XXX	XXX	48,212	120,593	183,119	247,705	288,407	307,676	318,856	322,819	49,149	35,917
5. 2009	XXX	XXX	XXX	33,088	82,097	140,702	185,904	215,430	228,913	236,078	46,876	30,468
6. 2010	XXX	XXX	XXX	XXX	37,298	99,386	156,649	210,525	247,720	263,654	51,914	30,686
7. 2011	XXX	XXX	XXX	XXX	XXX	36,007	88,594	143,346	198,271	227,317	42,941	28,894
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	37,356	90,140	143,808	190,647	37,873	26,576
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,589	84,942	140,748	37,187	27,469
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,518	81,063	34,383	27,819
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,825	24,758	25,359

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

1. Prior	.000	289,205	545,199	764,158	914,773	1,065,656	1,195,703	1,335,173	1,458,909	1,556,764	110,218	19,129
2. 2006	73,015	156,096	209,632	255,766	281,346	305,211	324,500	339,498	352,963	365,534	247,976	110,826
3. 2007	XXX	69,629	179,832	241,093	288,637	326,695	361,798	392,228	412,976	427,944	242,272	97,597
4. 2008	XXX	XXX	103,891	227,116	307,720	368,925	407,478	440,319	474,189	497,918	231,727	78,000
5. 2009	XXX	XXX	XXX	105,961	242,171	321,431	380,177	438,406	475,439	504,032	200,042	44,182
6. 2010	XXX	XXX	XXX	XXX	100,760	243,117	328,472	393,480	443,111	481,339	200,907	45,338
7. 2011	XXX	XXX	XXX	XXX	XXX	115,889	260,512	356,832	430,842	491,064	190,691	46,466
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	98,610	237,996	321,605	390,692	170,923	39,397
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,428	239,315	331,685	164,433	37,857
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,170	201,709	158,082	39,881
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,635	109,305	33,220

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	271,888	551,967	698,110	859,296	971,106	1,071,087	1,144,353	1,203,403	1,244,406	26,624	19,124
2. 2006	97,404	171,989	211,012	240,519	260,710	275,499	287,085	291,955	296,424	299,904	24,347	20,327
3. 2007	XXX	106,578	178,367	207,465	228,981	242,668	252,425	257,206	261,401	263,192	20,262	16,510
4. 2008	XXX	XXX	112,067	176,903	194,468	214,119	228,170	237,120	240,559	243,284	22,524	13,397
5. 2009	XXX	XXX	XXX	41,281	67,401	79,192	93,565	104,378	110,161	116,385	19,350	11,193
6. 2010	XXX	XXX	XXX	XXX	43,255	77,905	92,687	107,853	117,733	123,334	17,772	10,297
7. 2011	XXX	XXX	XXX	XXX	XXX	73,732	121,520	138,662	151,125	159,884	20,959	11,302
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	86,567	179,771	193,610	199,864	19,675	10,861
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,317	123,825	145,884	12,579	10,728
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94,117	150,652	7,421	10,449
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,565	3,724	8,684

COMBINED STATEMENT FOR THE YEAR 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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		
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	.000	14,196	27,733	33,682	39,364	40,638	43,649	44,176	44,774	45,263	193	125
2. 2006		9	7	29	67	104	138	177	194	222	1	31
3. 2007	XXX			4	9	14	42	77	95	105		39
4. 2008	XXX	XXX	5	5	6	16	41	68	129	185	1	18
5. 2009	XXX	XXX	XXX	1	1	7	57	171	430	633	2	22
6. 2010	XXX	XXX	XXX	XXX	4	36	307	669	1,309	2,659	16	41
7. 2011	XXX	XXX	XXX	XXX	XXX	9	169	1,593	1,745	2,697	32	76
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	15	207	674	958	31	76
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	105	687	9	42
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	105	2	20
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		5

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

1. Prior	.000	14,288	58,746	78,503	84,556	95,465	96,586	103,701	104,368	104,422	502	494
2. 2006	425	2,483	9,553	19,885	21,269	31,191	31,370	31,508	32,869	33,001	185	5,112
3. 2007	XXX	300	7,457	12,729	22,953	26,295	28,157	29,328	31,612	31,504	174	5,453
4. 2008	XXX	XXX	949	10,527	21,736	29,836	36,080	45,041	48,537	48,964	201	5,701
5. 2009	XXX	XXX	XXX	248	10,619	21,348	45,561	57,830	64,713	65,089	150	6,247
6. 2010	XXX	XXX	XXX	XXX	349	4,506	13,866	19,902	24,210	28,498	112	4,613
7. 2011	XXX	XXX	XXX	XXX	XXX	181	2,532	7,497	23,665	36,919	68	4,513
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,660	13,643	21,928	25,120	73	4,318
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261	5,248	22,116	45	2,833
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	486	8,413	15	1,979
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	400	6	1,037

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

1. Prior	.000	9,756	15,485	17,161	19,041	21,143	21,268	21,787	22,522	22,290	XXX	XXX
2. 2006	10,331	21,602	27,373	29,100	30,288	30,130	30,280	30,317	30,368	30,367	XXX	XXX
3. 2007	XXX	8,860	18,818	20,966	22,287	23,236	23,354	23,469	23,476	23,517	XXX	XXX
4. 2008	XXX	XXX	5,584	15,484	21,169	22,515	28,643	29,310	29,504	29,458	XXX	XXX
5. 2009	XXX	XXX	XXX	5,481	22,393	26,288	27,020	27,181	27,090	27,105	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	10,428	21,377	24,826	25,020	25,727	33,193	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	15,374	37,226	41,567	52,705	54,873	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	14,107	24,267	23,385	26,271	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,634	38,418	40,452	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,124	35,535	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,304	XXX	XXX

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

1. Prior	.000	807,686	1,403,737	1,815,285	2,157,615	2,357,868	2,523,344	2,656,573	2,760,127	2,931,904	27,839	25,649
2. 2006	59,655	157,816	306,510	437,383	507,681	559,823	596,977	626,181	665,128	688,271	154,749	60,635
3. 2007	XXX	70,016	131,341	300,060	413,504	493,457	549,534	590,803	623,701	647,546	159,133	60,554
4. 2008	XXX	XXX	76,013	135,984	241,080	350,323	448,941	496,168	533,459	572,573	24,042	56,677
5. 2009	XXX	XXX	XXX	33,025	95,261	184,598	284,425	389,364	443,782	474,747	22,378	57,516
6. 2010	XXX	XXX	XXX	XXX	17,260	103,796	217,982	346,016	436,162	481,532	19,978	64,135
7. 2011	XXX	XXX	XXX	XXX	XXX	23,447	69,814	156,005	244,042	351,840	18,648	60,198
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	15,697	68,429	164,982	265,912	17,127	50,730
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,085	99,330	244,147	18,753	46,975
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,021	62,489	17,731	43,354
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,315	12,310	33,045

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

1. Prior	.000	186,578	332,834	417,941	488,295	530,085	572,777	628,970	648,859	678,636	2,786	888
2. 2006	9,662	43,029	93,174	135,220	156,613	175,012	181,935	193,610	205,173	213,644	1,750	7,653
3. 2007	XXX	8,248	43,821	108,273	166,000	202,883	218,502	227,272	230,436	240,996	1,777	8,091
4. 2008	XXX	XXX	9,310	56,225	146,318	206,342	270,327	294,901	329,036	341,897	2,316	8,869
5. 2009	XXX	XXX	XXX	17,119	80,842	146,026	258,002	314,486	356,175	390,352	2,570	10,565
6. 2010	XXX	XXX	XXX	XXX	23,972	69,329	125,444	177,021	202,201	246,827	1,958	9,559
7. 2011	XXX	XXX	XXX	XXX	XXX	12,026	63,403	132,968	180,521	223,707	1,692	8,982
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	12,530	55,648	106,311	159,274	1,328	7,947
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,427	44,974	96,577	1,150	7,592
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,555	50,537	787	6,619
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,232	407	3,130

COMBINED STATEMENT FOR THE YEAR 2015 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		
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	380,514	423,461	XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136,474	429,983	XXX	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180,946	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	3,074	1,587	5,859	1,910
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,634	86,331	25,120	20,963
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,212	21,880	21,041

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	36,332	66,537	XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,538	75,298	XXX	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,503	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	45,814	51,395	XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,394	97,010	XXX	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,754	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 2006											XXX	XXX
3. 2007	XXX										XXX	XXX
4. 2008	XXX	XXX									XXX	XXX
5. 2009	XXX	XXX	XXX								XXX	XXX
6. 2010	XXX	XXX	XXX	XXX							XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2015	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 2015 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		
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	.000	161,909	292,240	403,441	486,375	467,033	584,399	672,270	791,540	842,841	7,159	9,740
2. 2006	2,396	7,277	13,910	23,011	30,684	39,079	44,647	52,261	55,295	58,060	3,035	9,657
3. 2007	XXX	2,003	8,035	23,682	40,226	45,933	61,722	66,618	70,748	71,122	2,810	9,771
4. 2008	XXX	XXX	2,206	12,308	17,090	26,488	38,927	51,386	57,803	65,333	2,547	7,955
5. 2009	XXX	XXX	XXX	2,906	4,090	9,860	17,233	24,558	28,895	30,706	2,198	7,236
6. 2010	XXX	XXX	XXX	XXX	389	8,505	11,860	19,387	23,960	29,091	1,443	7,697
7. 2011	XXX	XXX	XXX	XXX	XXX	152	2,920	8,716	11,545	21,712	1,266	7,165
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	193	4,392	15,864	18,904	1,020	6,386
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	678	2,719	7,778	813	5,586
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,734	5,986	568	3,876
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131	336	3,117

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

1. Prior	.000	2,330	4,659	20,937	21,528	22,242	22,699	22,695	22,663	22,655	99	323
2. 2006	77	2,152	3,343	3,478	3,496	3,495	3,495	3,495	3,495	3,492	44	164
3. 2007	XXX	46	116	190	219	253	329	328	328	326	57	112
4. 2008	XXX	XXX	6	115	569	200	244	315	982	982	53	246
5. 2009	XXX	XXX	XXX	391	1,199	1,604	2,070	2,364	2,374	2,367	70	527
6. 2010	XXX	XXX	XXX	XXX	16	692	1,217	1,517	1,449	1,719	27	111
7. 2011	XXX	XXX	XXX	XXX	XXX	1,351	1,875	2,906	3,041	3,271	27	52
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	85	700	740	747	23	68
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(8)	788	1,044	5	54
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)	(16)	1	42
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		9

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000		XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
3. 2015	XXX	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	5,176	5,302	95,479	16
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,907	29,990	105,644	25,293
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,949	110,644	27,166

COMBINED STATEMENT FOR THE YEAR 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	7,000	5,837	3,438	992	1,032	972	35	35	35	35
2. 2006.....	5,643	1,178	728		224	151	55	32		
3. 2007.....	XXX	3,941	2,091	840	230	133	155	57	58	
4. 2008.....	XXX	XXX	7,048	1,374	1,815	1,207	752	318	236	234
5. 2009.....	XXX	XXX	XXX	7,777	1,809	646	915	78	111	76
6. 2010.....	XXX	XXX	XXX	XXX	1,683	816	637	292	292	234
7. 2011.....	XXX	XXX	XXX	XXX	XXX	279	599	151	55	50
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	756	378	77	(50)
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,186	(820)	(788)
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1,043)
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125

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

1. Prior.....	(6,201)	(416)	477	555	1,974	1,862	14	15	14	14
2. 2006.....	15						(11)			
3. 2007.....	XXX	(52)	(34)	(18)	(8)	(4)	(2)	(2)	(1)	
4. 2008.....	XXX	XXX	(21)	(14)	(1)	(3)	(2)	(1)		(1)
5. 2009.....	XXX	XXX	XXX							
6. 2010.....	XXX	XXX	XXX	XXX	4					
7. 2011.....	XXX	XXX	XXX	XXX	XXX	1				
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	240,486	126,211	59,287	41,320	14,146	8,133	6,655	2,676	3,608	1,923
2. 2006.....	183,751	103,189	56,966	27,966	14,665	6,284	5,262	2,197	1,347	725
3. 2007.....	XXX	204,966	129,755	60,679	28,383	10,455	5,938	5,346	2,365	1,126
4. 2008.....	XXX	XXX	200,936	100,802	52,061	19,319	9,716	8,547	4,863	3,107
5. 2009.....	XXX	XXX	XXX	170,658	104,547	51,206	22,697	11,319	5,441	3,092
6. 2010.....	XXX	XXX	XXX	XXX	167,642	85,017	38,564	20,123	10,501	6,127
7. 2011.....	XXX	XXX	XXX	XXX	XXX	141,845	75,587	44,297	22,568	11,191
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	132,408	84,055	52,701	27,963
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143,259	89,679	63,802
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155,006	121,021
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209,995

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

1. Prior.....	1,276,977	1,302,201	1,222,322	1,109,960	945,491	939,728	862,392	836,801	845,482	766,609
2. 2006.....	447,174	290,356	251,577	229,134	203,753	169,223	154,457	129,201	115,292	103,769
3. 2007.....	XXX	379,349	278,544	255,952	226,818	197,638	174,619	156,377	137,308	121,429
4. 2008.....	XXX	XXX	439,896	334,750	305,032	248,235	214,463	186,397	163,193	147,995
5. 2009.....	XXX	XXX	XXX	453,409	346,675	262,228	220,050	192,722	167,927	142,949
6. 2010.....	XXX	XXX	XXX	XXX	526,767	353,085	278,614	220,081	187,849	170,336
7. 2011.....	XXX	XXX	XXX	XXX	XXX	550,286	370,757	272,324	209,480	183,808
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	554,599	333,265	255,614	200,644
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	561,873	354,904	270,434
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	578,322	413,008
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629,282

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	983,217	760,210	525,542	465,745	440,199	324,600	211,039	145,649	92,676	67,156
2. 2006.....	250,083	137,705	84,127	56,143	40,029	31,290	24,012	19,148	15,676	10,919
3. 2007.....	XXX	203,953	130,059	79,455	47,341	31,300	23,571	17,684	13,021	9,463
4. 2008.....	XXX	XXX	140,838	89,582	52,876	35,387	21,226	18,227	13,340	10,758
5. 2009.....	XXX	XXX	XXX	95,632	41,806	28,069	16,390	12,276	9,780	8,384
6. 2010.....	XXX	XXX	XXX	XXX	61,179	30,609	17,854	12,054	8,798	7,264
7. 2011.....	XXX	XXX	XXX	XXX	XXX	63,212	30,275	19,524	14,104	10,220
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	58,951	33,583	20,560	13,645
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,502	32,580	21,008
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,410	35,271
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,533

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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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	23,418	3,340	644	(645)	(937)	(1,422)	(1,625)	187	(39)	(7)
2. 2006	782	935	862	591	413	214	109	57	41	23
3. 2007	XXX	320	327	287	151	120	65	39	21	12
4. 2008	XXX	XXX	183	288	197	152	54	20	6	2
5. 2009	XXX	XXX	XXX	919	570	406	328	126	62	32
6. 2010	XXX	XXX	XXX	XXX	714	165	311	315	207	73
7. 2011	XXX	XXX	XXX	XXX	XXX	1,792	1,297	732	335	478
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	886	361	798	377
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	596	373	423
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	831	791
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,335

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

1. Prior	144,130	74,900	25,792	7,431	10,187	(10,422)	(14,237)	274	(720)	(153)
2. 2006	57,539	35,131	24,031	15,565	12,195	4,627	1,340	361	701	249
3. 2007	XXX	50,683	41,409	26,025	17,554	9,063	1,722	576	(1,766)	465
4. 2008	XXX	XXX	67,063	53,262	33,266	19,296	3,044	741	(1,651)	(1,074)
5. 2009	XXX	XXX	XXX	79,846	53,532	32,206	15,225	5,439	(72)	5
6. 2010	XXX	XXX	XXX	XXX	65,720	48,715	25,898	11,273	(1,717)	82
7. 2011	XXX	XXX	XXX	XXX	XXX	52,486	40,048	20,330	8,824	2,291
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	48,665	34,445	22,776	10,648
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,410	31,417	22,085
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,908	36,531
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,506

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

1. Prior	7,075	5,089	821	185	(250)	148	130	121	107	155
2. 2006	8,611	2,773	2,026	842	306	444	117	81	16	4
3. 2007	XXX	6,936	2,145	810	903	808	97	112	29	14
4. 2008	XXX	XXX	8,979	1,985	1,335	2,335	(132)	4	55	8
5. 2009	XXX	XXX	XXX	5,997	2,545	1,493	(6)	(91)	50	28
6. 2010	XXX	XXX	XXX	XXX	7,242	2,476	98	79	167	(555)
7. 2011	XXX	XXX	XXX	XXX	XXX	10,103	694	492	41	(178)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3,133	(92)	922	19
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,210	1,008	156
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,045	481
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,558

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

1. Prior	2,349,990	1,946,454	1,324,590	1,041,152	887,942	777,335	734,870	593,831	510,007	461,128
2. 2006	818,446	636,674	448,818	279,895	221,887	184,173	134,198	106,061	84,199	61,172
3. 2007	XXX	863,149	630,024	449,064	329,298	257,336	176,787	141,337	106,260	80,686
4. 2008	XXX	XXX	806,584	629,572	441,495	319,131	218,475	155,475	114,871	97,339
5. 2009	XXX	XXX	XXX	695,079	541,623	396,629	271,187	195,455	147,159	115,151
6. 2010	XXX	XXX	XXX	XXX	571,943	502,283	348,855	246,542	186,110	161,839
7. 2011	XXX	XXX	XXX	XXX	XXX	495,458	424,752	298,888	207,612	145,717
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	473,904	386,419	278,681	202,685
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	501,544	386,440	304,521
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	527,390	461,316
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	602,045

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

1. Prior	404,015	267,131	131,635	98,763	99,602	75,399	31,697	25,251	16,225	5,358
2. 2006	219,444	136,772	101,180	66,879	42,140	26,392	17,442	9,165	10,670	5,232
3. 2007	XXX	247,220	181,323	121,735	86,370	50,872	28,374	20,001	10,969	10,651
4. 2008	XXX	XXX	298,593	207,987	121,334	95,178	61,243	33,208	23,794	18,178
5. 2009	XXX	XXX	XXX	354,646	254,821	155,368	111,859	77,108	43,124	35,397
6. 2010	XXX	XXX	XXX	XXX	317,823	248,413	170,643	101,526	70,582	38,865
7. 2011	XXX	XXX	XXX	XXX	XXX	289,774	200,878	126,190	85,482	51,811
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	245,345	185,278	124,480	87,673
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242,702	176,401	110,086
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227,442	166,884
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,035

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	310,877	15,591	2,085
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243,949	(967)
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,194

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	811	(2,171)	(256)
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,315	(172)
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,850

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,250	21,651	(10,276)
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,236	11,527
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,924

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96,866	38,244	11,646
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,268	13,246
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,792

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	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 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	522,290	421,752	367,435	322,113	314,385	252,695	268,949	230,493	230,044	209,090
2. 2006	131,731	81,963	68,168	39,881	30,620	28,112	28,153	22,004	17,149	15,234
3. 2007	XXX	95,412	81,558	58,174	35,718	27,550	22,121	18,816	16,276	11,803
4. 2008	XXX	XXX	87,231	74,189	42,211	28,891	21,377	20,150	16,461	13,633
5. 2009	XXX	XXX	XXX	76,963	49,922	40,832	30,838	23,641	18,912	16,899
6. 2010	XXX	XXX	XXX	XXX	61,466	49,929	34,992	26,090	19,055	15,356
7. 2011	XXX	XXX	XXX	XXX	XXX	39,236	34,511	26,243	12,786	14,240
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	36,957	28,747	24,668	18,570
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,386	34,646	26,311
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,225	39,498
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,490

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

1. Prior	1,616	28,430	17,230	12,644	14,815	16,330	15,812	3,714	3,209	2,975
2. 2006	3,757	7,084	5,138	5,298	2,019	(251)	834	(108)	(226)	(266)
3. 2007	XXX	9,251	4,291	2,456	912	(583)	380	355	333	203
4. 2008	XXX	XXX	7,591	13,655	3,439	2,526	1,044	(207)	449	(225)
5. 2009	XXX	XXX	XXX	6,309	(1,456)	1,070	1,050	386	601	502
6. 2010	XXX	XXX	XXX	XXX	6,750	1,797	1,287	782	783	(38)
7. 2011	XXX	XXX	XXX	XXX	XXX	1,427	1,259	1,106	685	142
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	65	658	480	832
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,280	1,236	707
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,373	1,364
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	553

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2015	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	25,841	14,786	12,194
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,627	1,672
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,565

COMBINED STATEMENT FOR THE YEAR 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	18	3	106	3	5	(1)				
2. 2006	6	6	60	69	71	71	71	71	71	71
3. 2007	XXX	2	47	58	60	63	63	63	63	63
4. 2008	XXX	XXX	20	48	58	64	64	64	64	64
5. 2009	XXX	XXX	XXX	24	85	93	93	93	93	93
6. 2010	XXX	XXX	XXX	XXX	100	175	175	175	175	175
7. 2011	XXX	XXX	XXX	XXX	XXX	18	18	18	18	18
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	119	115	24	21	18	18				
2. 2006	62	64	12	3	1	1				
3. 2007	XXX	67	22	11	9	6				
4. 2008	XXX	XXX	49	23	14	7				
5. 2009	XXX	XXX	XXX	59	22	12				
6. 2010	XXX	XXX	XXX	XXX	99	26				
7. 2011	XXX	XXX	XXX	XXX	XXX	52				
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	12		29	2	4		(18)			
2. 2006	70	72	79	79	79	79	78	78	78	78
3. 2007	XXX	70	74	74	74	74	68	68	68	68
4. 2008	XXX	XXX	74	75	77	77	70	70	70	70
5. 2009	XXX	XXX	XXX	102	132	133	121	121	121	121
6. 2010	XXX	XXX	XXX	XXX	227	229	203	203	203	203
7. 2011	XXX	XXX	XXX	XXX	XXX	76	24	24	24	24
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX			1	1
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

COMBINED STATEMENT FOR THE YEAR 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	68	259	14	15		3	1			1
2. 2006	12	44	45	46	46	46	46	46	46	46
3. 2007	XXX	15	17	17	17	17	17	17	17	17
4. 2008	XXX	XXX	6	8	8	8	8	8	8	8
5. 2009	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	148	79	45	18	6	5	2	2	2	2
2. 2006	15	22	2	1						
3. 2007	XXX	23	1							
4. 2008	XXX	XXX	6							
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX	2					
7. 2011	XXX	XXX	XXX	XXX	XXX	1				
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	21	494	(17)	1	(12)	3	(2)			1
2. 2006	41	108	89	89	88	88	88	88	88	88
3. 2007	XXX	53	35	34	34	34	34	34	34	34
4. 2008	XXX	XXX	14	10	10	10	10	10	10	10
5. 2009	XXX	XXX	XXX	2	2	2	2	2	2	2
6. 2010	XXX	XXX	XXX	XXX	3	1	1	1	1	1
7. 2011	XXX	XXX	XXX	XXX	XXX	1				
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	39,675	9,173	5,383	2,658	1,896	374	227	160	221	44
2. 2006	35,689	52,497	56,993	58,850	59,742	60,127	60,383	60,507	60,596	60,627
3. 2007	XXX	33,015	49,221	52,637	54,302	55,158	55,590	55,815	55,923	55,966
4. 2008	XXX	XXX	30,203	42,610	45,757	47,425	48,349	48,876	49,085	49,149
5. 2009	XXX	XXX	XXX	27,094	40,334	43,621	45,218	46,312	46,723	46,876
6. 2010	XXX	XXX	XXX	XXX	31,322	44,871	48,081	50,442	51,518	51,914
7. 2011	XXX	XXX	XXX	XXX	XXX	25,579	37,021	40,102	42,031	42,941
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	22,568	33,100	36,475	37,873
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,806	34,068	37,187
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,024	34,383
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,758

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	19,259	11,780	6,827	2,059	1,245	844	670	403	274	156
2. 2006	23,189	8,142	4,480	2,020	1,228	806	515	211	120	94
3. 2007	XXX	21,715	7,521	3,564	2,275	1,288	653	265	122	87
4. 2008	XXX	XXX	18,169	6,157	3,805	2,112	991	414	209	147
5. 2009	XXX	XXX	XXX	17,062	6,757	3,615	2,245	870	492	357
6. 2010	XXX	XXX	XXX	XXX	17,661	7,497	4,940	2,071	966	580
7. 2011	XXX	XXX	XXX	XXX	XXX	14,798	6,335	3,741	2,003	1,077
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	14,504	5,842	2,978	1,592
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,665	5,674	3,011
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,386	5,798
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,996

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	39,917	7,149	4,488	1,143	2,820	132	274	164	146	(52)
2. 2006	90,348	103,993	107,726	108,734	109,384	109,487	109,583	109,623	109,679	109,700
3. 2007	XXX	83,434	96,301	97,642	98,677	98,888	99,054	99,132	99,160	99,178
4. 2008	XXX	XXX	74,417	81,802	83,987	84,601	84,921	85,107	85,190	85,213
5. 2009	XXX	XXX	XXX	65,187	74,874	76,416	77,222	77,485	77,640	77,701
6. 2010	XXX	XXX	XXX	XXX	69,516	80,157	82,056	82,766	83,050	83,180
7. 2011	XXX	XXX	XXX	XXX	XXX	61,627	70,329	71,932	72,647	72,912
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	56,010	63,892	65,460	66,041
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,777	66,086	67,667
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,515	68,000
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,113

**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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	113,794	30,233	21,465	34,113	6,853	5,434	4,224	3,385	2,566	1,945
2. 2006	150,565	215,988	230,285	238,529	242,049	244,140	245,541	246,655	247,443	247,976
3. 2007	XXX	146,137	211,970	227,132	233,470	236,788	238,918	240,533	241,548	242,272
4. 2008	XXX	XXX	138,790	205,199	217,218	223,222	226,959	229,183	230,707	231,727
5. 2009	XXX	XXX	XXX	123,526	175,734	186,397	192,612	196,454	198,734	200,042
6. 2010	XXX	XXX	XXX	XXX	122,848	177,959	189,550	195,712	198,983	200,907
7. 2011	XXX	XXX	XXX	XXX	XXX	118,466	171,685	182,276	187,665	190,691
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	106,947	155,992	166,025	170,923
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,790	153,949	164,433
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,190	158,082
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,305

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	88,809	64,423	46,989	24,897	20,205	16,667	14,383	12,516	11,118	10,137
2. 2006	75,305	29,878	16,539	8,128	5,614	4,158	3,292	2,483	1,960	1,646
3. 2007	XXX	75,879	25,751	13,174	8,561	5,883	4,445	3,184	2,496	2,017
4. 2008	XXX	XXX	66,270	21,903	13,359	8,782	6,014	4,194	3,135	2,438
5. 2009	XXX	XXX	XXX	57,015	22,135	13,614	8,501	5,366	3,773	2,834
6. 2010	XXX	XXX	XXX	XXX	58,616	21,685	12,426	7,474	5,113	3,703
7. 2011	XXX	XXX	XXX	XXX	XXX	56,678	19,079	11,160	7,086	4,815
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	53,426	17,739	10,363	6,400
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,577	18,313	10,369
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,827	18,568
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,183

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	83,320	18,230	13,888	27,434	3,502	2,698	2,921	2,137	1,930	1,539
2. 2006	300,043	347,736	353,708	356,226	357,588	358,520	359,193	359,754	360,178	360,448
3. 2007	XXX	288,446	330,107	335,705	337,961	339,276	340,320	341,010	341,543	341,886
4. 2008	XXX	XXX	267,939	302,109	306,612	308,696	310,128	310,987	311,762	312,165
5. 2009	XXX	XXX	XXX	213,669	239,057	242,601	244,324	245,491	246,590	247,058
6. 2010	XXX	XXX	XXX	XXX	214,352	242,611	246,104	247,874	249,292	249,948
7. 2011	XXX	XXX	XXX	XXX	XXX	211,634	235,552	239,024	241,006	241,972
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	190,674	211,726	215,375	216,720
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,052	209,378	212,659
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,903	216,531
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,708

COMBINED STATEMENT FOR THE YEAR 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	19,834	6,665	3,116	4,652	2,918	2,615	2,347	1,758	1,298	1,255
2. 2006	16,468	22,112	22,809	23,442	23,775	24,011	24,131	24,201	24,274	24,347
3. 2007	XXX	14,774	18,142	19,105	19,585	19,887	20,065	20,152	20,218	20,262
4. 2008	XXX	XXX	15,354	20,399	21,269	21,816	22,140	22,354	22,482	22,524
5. 2009	XXX	XXX	XXX	13,567	16,949	18,101	18,527	19,040	19,249	19,350
6. 2010	XXX	XXX	XXX	XXX	12,007	15,964	16,838	17,329	17,659	17,772
7. 2011	XXX	XXX	XXX	XXX	XXX	14,906	18,869	19,864	20,671	20,959
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	13,658	17,887	19,196	19,675
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,056	11,739	12,579
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,411	7,421
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,724

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	14,787	10,510	6,624	8,014	7,187	6,817	5,920	5,790	4,954	3,548
2. 2006	7,029	2,182	747	857	537	352	324	284	294	225
3. 2007	XXX	5,603	955	1,218	767	427	270	251	209	168
4. 2008	XXX	XXX	3,343	1,941	1,360	895	578	331	175	125
5. 2009	XXX	XXX	XXX	4,667	2,559	1,439	1,037	476	273	189
6. 2010	XXX	XXX	XXX	XXX	4,843	2,132	1,285	740	342	208
7. 2011	XXX	XXX	XXX	XXX	XXX	5,474	2,631	1,674	843	487
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	5,762	2,621	1,349	784
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,085	2,080	1,229
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,456	1,596
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,207

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	21,605	9,028	3,216	12,096	8,466	7,413	6,849	6,008	3,961	2,437
2. 2006	36,716	42,313	42,220	43,434	43,741	43,985	44,278	44,520	44,738	44,899
3. 2007	XXX	32,430	33,577	35,568	35,983	36,221	36,466	36,673	36,833	36,940
4. 2008	XXX	XXX	27,617	34,038	35,056	35,545	35,782	35,925	35,985	36,046
5. 2009	XXX	XXX	XXX	25,197	28,954	29,897	30,274	30,507	30,639	30,732
6. 2010	XXX	XXX	XXX	XXX	22,775	26,928	27,718	28,051	28,195	28,277
7. 2011	XXX	XXX	XXX	XXX	XXX	27,359	31,383	32,233	32,580	32,748
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	26,237	30,295	31,023	31,320
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,042	23,813	24,536
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,466	19,466
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,615

COMBINED STATEMENT FOR THE YEAR 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

SECTION 1A

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	82	46	28	81	13	12	6	4	2	1
2. 2006	1	1	1	1	1	1	1	1	1	1
3. 2007	XXX									
4. 2008	XXX	XXX	1	1	1	1	1	1	1	1
5. 2009	XXX	XXX	XXX					1	1	2
6. 2010	XXX	XXX	XXX	XXX	6	8	9	10	11	16
7. 2011	XXX	XXX	XXX	XXX	XXX	5	16	25	28	32
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	5	20	28	31
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	7	9
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	337	246	193	63	38	25	12	10	8	7
2. 2006	1	1		5	2	3	2			
3. 2007	XXX			2	2	2	1	1	1	
4. 2008	XXX	XXX	1	2	5	4	3	2	2	2
5. 2009	XXX	XXX	XXX	3	3	2	10	5	6	3
6. 2010	XXX	XXX	XXX	XXX	6	8	11	15	11	5
7. 2011	XXX	XXX	XXX	XXX	XXX	21	20	14	14	6
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	34	19	12	11
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	14	12
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	5
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 3A

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	127	44	28	11	7	6	2	3	3	1
2. 2006	10	16	16	25	27	30	31	32	32	32
3. 2007	XXX	12	13	23	28	30	31	38	39	39
4. 2008	XXX	XXX	6	11	17	19	21	21	21	21
5. 2009	XXX	XXX	XXX	7	9	13	23	24	27	27
6. 2010	XXX	XXX	XXX	XXX	19	36	47	57	60	62
7. 2011	XXX	XXX	XXX	XXX	XXX	67	95	107	114	114
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	68	104	112	118
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	59	63
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	27
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

COMBINED STATEMENT FOR THE YEAR 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	203	158	110	88	73	33	18	6	11	5
2. 2006	6	32	67	106	141	158	169	173	180	185
3. 2007	XXX	11	36	66	95	132	147	158	167	174
4. 2008	XXX	XXX	14	45	85	113	145	172	195	201
5. 2009	XXX	XXX	XXX	15	37	62	89	117	138	150
6. 2010	XXX	XXX	XXX	XXX	2	20	40	64	88	112
7. 2011	XXX	XXX	XXX	XXX	XXX	4	16	28	42	68
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	5	28	40	73
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	20	45
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	15
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

SECTION 2B

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	1,035	863	656	444	264	182	128	101	71	52
2. 2006	373	258	260	242	156	105	79	50	25	16
3. 2007	XXX	365	235	362	240	162	103	56	40	22
4. 2008	XXX	XXX	444	308	352	324	197	126	65	46
5. 2009	XXX	XXX	XXX	421	268	366	318	197	137	99
6. 2010	XXX	XXX	XXX	XXX	453	270	329	286	239	191
7. 2011	XXX	XXX	XXX	XXX	XXX	427	260	270	229	170
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	520	264	259	201
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	596	385	262
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	743	271
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	681

SECTION 3B

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	2,433	887	479	257	135	78	49	698	31	28
2. 2006	2,802	4,001	4,485	4,739	4,912	4,959	4,984	5,295	5,307	5,313
3. 2007	XXX	2,842	4,293	4,957	5,251	5,365	5,411	5,615	5,640	5,649
4. 2008	XXX	XXX	2,945	4,727	5,423	5,656	5,738	5,898	5,928	5,948
5. 2009	XXX	XXX	XXX	3,820	5,477	6,142	6,362	6,434	6,469	6,496
6. 2010	XXX	XXX	XXX	XXX	2,761	4,104	4,584	4,791	4,868	4,916
7. 2011	XXX	XXX	XXX	XXX	XXX	3,055	4,166	4,523	4,670	4,751
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	2,935	4,179	4,439	4,592
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,098	2,832	3,140
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,710	2,265
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,724

COMBINED STATEMENT FOR THE YEAR 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	22,262	7,844	7,466	4,447	2,685	1,829	1,280	911	694	683
2. 2006	136,029	148,115	150,859	152,501	153,375	153,914	154,278	154,492	154,639	154,749
3. 2007	XXX	145,761	152,575	155,182	156,547	157,594	158,430	158,752	158,983	159,133
4. 2008	XXX	XXX	12,010	18,190	20,350	21,804	22,930	23,486	23,814	24,042
5. 2009	XXX	XXX	XXX	11,383	16,935	19,055	20,563	21,457	22,045	22,378
6. 2010	XXX	XXX	XXX	XXX	8,486	14,522	16,922	18,409	19,405	19,978
7. 2011	XXX	XXX	XXX	XXX	XXX	8,659	14,323	16,410	17,738	18,648
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	7,995	13,926	15,824	17,127
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,622	16,784	18,753
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,687	17,731
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,310

SECTION 2A

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	43,137	36,063	29,394	11,109	8,190	7,000	5,503	4,839	4,543	3,760
2. 2006	21,177	9,172	7,867	3,429	2,186	1,440	897	609	618	688
3. 2007	XXX	18,550	8,419	5,478	4,039	2,557	1,425	878	727	697
4. 2008	XXX	XXX	14,452	7,415	5,438	3,734	2,205	1,491	1,122	931
5. 2009	XXX	XXX	XXX	16,352	8,335	6,409	3,690	2,081	1,363	979
6. 2010	XXX	XXX	XXX	XXX	16,883	8,346	5,385	3,427	2,143	1,396
7. 2011	XXX	XXX	XXX	XXX	XXX	15,978	6,976	4,882	3,086	1,995
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	13,640	6,256	4,322	2,872
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,723	6,519	4,683
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,789	6,623
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,040

SECTION 3A

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	35,244	15,222	15,726	6,845	7,862	6,892	5,963	4,741	3,423	2,127
2. 2006	193,783	206,193	211,815	213,120	214,033	214,517	214,777	215,071	215,565	216,072
3. 2007	XXX	202,172	212,609	215,886	217,767	218,633	219,224	219,596	220,012	220,384
4. 2008	XXX	XXX	63,618	73,822	77,172	79,010	79,996	80,660	81,245	81,650
5. 2009	XXX	XXX	XXX	63,250	74,038	77,474	79,191	79,999	80,524	80,873
6. 2010	XXX	XXX	XXX	XXX	66,438	78,686	82,215	83,995	84,973	85,509
7. 2011	XXX	XXX	XXX	XXX	XXX	65,267	75,294	78,551	80,010	80,841
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	56,041	66,505	69,324	70,729
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,891	67,400	70,411
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,628	67,708
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,395

COMBINED STATEMENT FOR THE YEAR 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	1,325	1,037	592	431	234	155	138	83	77	39
2. 2006.....	319	752	1,105	1,350	1,500	1,591	1,661	1,695	1,731	1,750
3. 2007.....	XXX	299	814	1,137	1,387	1,547	1,655	1,705	1,754	1,777
4. 2008.....	XXX	XXX	626	1,304	1,698	1,943	2,118	2,212	2,271	2,316
5. 2009.....	XXX	XXX	XXX	867	1,492	1,928	2,219	2,380	2,495	2,570
6. 2010.....	XXX	XXX	XXX	XXX	514	1,090	1,471	1,722	1,862	1,958
7. 2011.....	XXX	XXX	XXX	XXX	XXX	578	1,081	1,376	1,573	1,692
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	410	892	1,166	1,328
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	429	899	1,150
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	381	787
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	5,346	3,068	2,009	1,333	986	806	672	563	461	403
2. 2006.....	4,335	2,240	1,191	727	459	301	224	180	141	115
3. 2007.....	XXX	4,701	2,257	1,286	826	514	353	267	186	152
4. 2008.....	XXX	XXX	4,944	2,612	1,447	896	572	383	285	225
5. 2009.....	XXX	XXX	XXX	6,114	3,177	1,626	965	636	413	290
6. 2010.....	XXX	XXX	XXX	XXX	5,347	2,808	1,507	856	537	400
7. 2011.....	XXX	XXX	XXX	XXX	XXX	4,760	2,603	1,412	804	559
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	4,401	2,171	1,176	739
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,312	2,202	1,204
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,813	2,774
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,098

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	2,468	660	399	209	188	139	132	78	64	40
2. 2006.....	7,435	8,743	9,098	9,261	9,351	9,402	9,450	9,473	9,499	9,518
3. 2007.....	XXX	7,972	9,238	9,581	9,769	9,842	9,914	9,957	9,990	10,020
4. 2008.....	XXX	XXX	9,057	10,601	10,968	11,148	11,262	11,319	11,368	11,410
5. 2009.....	XXX	XXX	XXX	11,021	12,632	12,923	13,120	13,246	13,331	13,425
6. 2010.....	XXX	XXX	XXX	XXX	9,626	11,124	11,460	11,641	11,743	11,917
7. 2011.....	XXX	XXX	XXX	XXX	XXX	9,154	10,590	10,886	11,027	11,233
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	8,175	9,507	9,789	10,014
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,326	9,555	9,946
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,637	10,180
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,635

COMBINED STATEMENT FOR THE YEAR 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	2,460	1,467	1,239	1,111	688	654	672	515	411	402
2. 2006.....	1,521	2,218	2,449	2,651	2,754	2,833	2,883	2,955	2,997	3,035
3. 2007.....	XXX	1,531	2,158	2,398	2,514	2,603	2,681	2,744	2,783	2,810
4. 2008.....	XXX	XXX	1,462	2,023	2,179	2,304	2,403	2,480	2,521	2,547
5. 2009.....	XXX	XXX	XXX	1,346	1,758	1,906	2,030	2,112	2,169	2,198
6. 2010.....	XXX	XXX	XXX	XXX	620	1,029	1,183	1,298	1,385	1,443
7. 2011.....	XXX	XXX	XXX	XXX	XXX	544	949	1,091	1,192	1,266
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	467	848	957	1,020
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	466	742	813
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	325	568
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	8,109	7,319	5,476	4,280	4,149	3,919	3,686	3,461	2,862	2,278
2. 2006.....	1,815	1,040	817	682	494	466	328	274	188	143
3. 2007.....	XXX	1,754	885	804	567	487	256	248	199	166
4. 2008.....	XXX	XXX	1,310	739	539	431	322	227	155	105
5. 2009.....	XXX	XXX	XXX	1,508	633	517	347	263	149	88
6. 2010.....	XXX	XXX	XXX	XXX	1,299	651	526	397	262	152
7. 2011.....	XXX	XXX	XXX	XXX	XXX	1,216	550	387	248	170
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	1,124	484	299	205
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	811	346	278
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566	307
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	770

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	8,229	4,443	2,796	2,220	2,605	2,443	2,517	1,712	812	484
2. 2006.....	7,853	10,157	11,184	11,802	11,991	12,258	12,557	12,741	12,787	12,835
3. 2007.....	XXX	7,764	9,844	10,847	11,225	11,584	11,929	12,318	12,580	12,747
4. 2008.....	XXX	XXX	7,319	9,027	9,613	10,023	10,332	10,494	10,553	10,607
5. 2009.....	XXX	XXX	XXX	6,913	8,328	8,951	9,272	9,453	9,499	9,522
6. 2010.....	XXX	XXX	XXX	XXX	6,543	8,131	8,771	9,112	9,236	9,292
7. 2011.....	XXX	XXX	XXX	XXX	XXX	6,287	7,715	8,245	8,472	8,601
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	5,650	7,051	7,441	7,611
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,289	6,299	6,677
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,835	4,751
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,223

COMBINED STATEMENT FOR THE YEAR 2015 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	39	25	28	22	6	7	3	3	5	
2. 2006	5	11	18	27	36	41	43	43	44	44
3. 2007	XXX	9	17	26	33	41	48	49	57	57
4. 2008	XXX	XXX	10	20	26	35	47	52	53	53
5. 2009	XXX	XXX	XXX	17	31	46	55	63	69	70
6. 2010	XXX	XXX	XXX	XXX	8	11	15	22	24	27
7. 2011	XXX	XXX	XXX	XXX	XXX		5	17	24	27
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	4	11	20	23
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	5
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	308	188	126	85	66	41	36	32	21	19
2. 2006	57	53	40	29	14	6	2	2		1
3. 2007	XXX	46	58	48	36	25	16	11		
4. 2008	XXX	XXX	62	62	45	30	18	11	2	2
5. 2009	XXX	XXX	XXX	94	63	38	30	19	9	4
6. 2010	XXX	XXX	XXX	XXX	36	23	20	12	10	4
7. 2011	XXX	XXX	XXX	XXX	XXX	32	35	17	11	6
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	44	20	8	6
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	13	10
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	6
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11

SECTION 3B

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	191	54	44	74	4	3	7	2	(4)	
2. 2006	103	150	180	204	208	209	209	209	208	209
3. 2007	XXX	76	134	159	168	169	169	169	169	169
4. 2008	XXX	XXX	242	287	294	299	304	304	300	301
5. 2009	XXX	XXX	XXX	526	584	591	598	599	602	601
6. 2010	XXX	XXX	XXX	XXX	115	130	138	140	142	142
7. 2011	XXX	XXX	XXX	XXX	XXX	54	80	83	86	85
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	84	95	96	97
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	65	69
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	49
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20

COMBINED STATEMENT FOR THE YEAR 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.89,167	.6,168	.144
2. 2014.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.99,635	.105,644
3. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.110,644

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.5,211	.1,166	.1,161
2. 2014.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.3,711	.9
3. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.3,883

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.116,140	.2,963	.212
2. 2014.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.127,859	.130,946
3. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.141,693

COMBINED STATEMENT FOR THE YEAR 2015 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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior.....	13,124	2,155	8,533	(2,351)	(1,561)	403	1,104	(1,565)	134	(207)	(207)
2. 2006.....	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	1,369,834	(27)
3. 2007.....	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	1,354,597	4
4. 2008.....	XXX	XXX	1,252,728	1,247,530	1,242,837	1,241,645	1,243,558	1,242,754	1,243,641	1,244,149	508
5. 2009.....	XXX	XXX	XXX	1,133,214	1,121,050	1,118,352	1,117,912	1,116,999	1,117,408	1,116,946	(462)
6. 2010.....	XXX	XXX	XXX	XXX	1,079,357	1,076,222	1,074,298	1,073,601	1,074,174	1,073,392	(782)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	1,026,073	1,041,988	1,042,619	1,042,449	1,042,716	267
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	998,306	1,015,989	1,014,808	1,014,766	(42)
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	997,771	1,020,557	1,024,591	4,033
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,005,611	1,017,337	11,726
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,132,250	1,132,250
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,147,267
13. Earned Premiums (Sch P-Pt. 1)	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	1,147,267	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior.....	6,752	1,928	1,130	47	31	(192)	(134)	(667)	(31)		
2. 2006.....	838,337	838,209	838,811	838,656	838,674	838,674	838,674	838,982	838,982	838,982	
3. 2007.....	XXX	853,122	852,354	851,741	851,725	851,721	851,721	851,498	851,529	851,529	
4. 2008.....	XXX	XXX	797,093	794,379	794,205	794,249	794,225	793,571	793,581	793,581	
5. 2009.....	XXX	XXX	XXX	720,536	718,085	718,274	718,242	717,766	717,773	717,697	(76)
6. 2010.....	XXX	XXX	XXX	XXX	681,095	681,838	682,062	681,840	681,855	681,784	(71)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	663,991	676,657	676,213	676,242	676,191	(51)
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	653,753	663,851	663,814	663,836	22
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	651,655	669,808	670,045	236
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	659,552	669,246	9,694
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	743,457	743,457
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	753,212
13. Earned Premiums (Sch P-Pt. 1)	845,089	854,922	798,058	717,101	678,501	664,772	666,453	659,375	677,728	753,212	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior.....	169,070	(80,313)	(153,225)	(19,698)	23,747	(14,852)	(4,657)	(4,095)	45	2,368	2,368
2. 2006.....	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	2,376,644	(1,181)
3. 2007.....	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	2,265,409	(1,115)
4. 2008.....	XXX	XXX	2,233,271	2,338,320	2,352,336	2,356,773	2,358,334	2,346,332	2,346,389	2,341,688	(4,701)
5. 2009.....	XXX	XXX	XXX	2,147,933	2,138,364	2,155,050	2,150,036	2,149,752	2,148,310	2,141,954	(6,357)
6. 2010.....	XXX	XXX	XXX	XXX	2,096,650	2,173,707	2,162,940	2,167,226	2,154,609	2,144,339	(10,271)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	2,302,676	2,388,178	2,393,130	2,388,196	2,387,493	(703)
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	2,391,199	2,435,135	2,440,123	2,446,925	6,802
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,587,668	2,627,917	2,646,404	18,486
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,608,496	2,598,970	(9,527)
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,898,615	2,898,615
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,892,418
13. Earned Premiums (Sch P-Pt. 1)	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	2,892,418	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior.....	88,991	5,783	1,804	(169)	(1,536)	206	(829)	16,096	4,977	5,029	5,029
2. 2006.....	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	1,519,860	(34)
3. 2007.....	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	1,292,188	(62)
4. 2008.....	XXX	XXX	1,229,850	1,240,104	1,242,699	1,241,391	1,240,563	1,249,722	1,249,703	1,249,650	(53)
5. 2009.....	XXX	XXX	XXX	1,304,377	1,293,799	1,299,002	1,297,408	1,305,845	1,305,768	1,304,422	(1,346)
6. 2010.....	XXX	XXX	XXX	XXX	1,258,802	1,276,031	1,276,838	1,281,233	1,280,436	1,279,079	(1,358)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	1,391,886	1,420,655	1,423,602	1,424,053	1,423,368	(686)
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	1,470,344	1,490,968	1,491,113	1,494,836	3,724
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,570,590	1,593,545	1,595,809	2,264
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,617,745	1,608,833	(8,912)
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,841,806	1,841,806
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,840,372
13. Earned Premiums (Sch P-Pt. 1)	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	1,840,372	XXX

COMBINED STATEMENT FOR THE YEAR 2015 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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	(14,543)	23,820	10,042	(1,120)	4,264	(578)	279	(134)	(776)	(1,176)	(1,176)
2. 2006	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	1,425,246	(349)
3. 2007	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	1,389,078	473
4. 2008	XXX	XXX	1,446,056	1,485,771	1,494,632	1,495,596	1,496,580	1,499,002	1,501,727	1,500,177	(1,550)
5. 2009	XXX	XXX	XXX	1,252,756	1,251,219	1,254,268	1,254,209	1,255,127	1,255,124	1,255,147	23
6. 2010	XXX	XXX	XXX	XXX	1,034,364	1,040,479	1,042,509	1,042,466	1,042,461	1,042,439	(22)
7. 2011	XXX	XXX	XXX	XXX	XXX	1,054,398	1,059,773	1,059,092	1,059,074	1,059,038	(37)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,150,523	1,146,859	1,144,142	1,144,255	113
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,174,636	1,157,329	1,157,635	306
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	950,048	931,958	(18,090)
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	828,634	828,634
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	808,325
13. Earned Premiums (Sch P-Pt. 1)	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	808,325	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	(13,939)	4,349	(512)	9,125	(1,018)	1,136	(521)	(824)	(69)	(26)	(26)
2. 2006	790,075	781,402	781,396	781,437	781,640	781,640	781,703	781,412	781,415	781,406	(9)
3. 2007	XXX	787,629	783,039	783,105	783,029	783,025	783,025	782,713	782,713	782,713	782,713
4. 2008	XXX	XXX	926,031	928,313	928,364	928,393	928,393	928,167	928,167	928,167	928,167
5. 2009	XXX	XXX	XXX	874,810	875,624	875,668	875,669	875,341	875,341	875,341	875,341
6. 2010	XXX	XXX	XXX	XXX	755,609	754,725	754,612	754,246	754,246	754,244	(1)
7. 2011	XXX	XXX	XXX	XXX	XXX	767,756	767,756	767,967	768,087	768,087	768,087
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	836,902	833,723	831,563	830,453	(1,110)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	806,807	806,253	806,366	113
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569,025	570,087	1,062
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	447,961	447,961
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	447,989
13. Earned Premiums (Sch P-Pt. 1)	776,135	783,305	920,922	886,324	755,583	768,078	836,813	801,011	566,366	447,989	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	3,117	(74,429)	(60,264)	(97,429)	(21,895)	(13,196)	(9,504)	(18,129)	(14,643)	(12,046)	(12,046)
2. 2006	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	3,010,226	418
3. 2007	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	2,829,520	209
4. 2008	XXX	XXX	2,685,099	2,795,964	2,746,383	2,733,206	2,724,923	2,714,283	2,714,944	2,718,023	3,079
5. 2009	XXX	XXX	XXX	2,095,661	2,142,073	2,130,876	2,131,125	2,125,311	2,122,406	2,122,855	449
6. 2010	XXX	XXX	XXX	XXX	1,996,197	2,057,145	2,057,583	2,077,687	2,077,996	2,083,843	5,847
7. 2011	XXX	XXX	XXX	XXX	XXX	1,780,886	1,873,378	1,876,727	1,869,699	1,865,970	(3,729)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,855,288	1,912,900	1,916,863	1,930,080	13,218
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,942,651	1,984,092	2,000,472	16,380
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,037,894	2,054,520	16,625
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,221,255	2,221,255
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,261,706
13. Earned Premiums (Sch P-Pt. 1)	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	2,261,706	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	40,849	18,285	(4,495)	(11,254)	(726)	(894)	(999)	(5,969)	(6,838)	(6,087)	(6,087)
2. 2006	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	1,905,424	(44)
3. 2007	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	1,735,713	(289)
4. 2008	XXX	XXX	1,579,861	1,628,800	1,631,393	1,634,209	1,634,833	1,632,863	1,633,548	1,633,998	450
5. 2009	XXX	XXX	XXX	1,186,103	1,212,285	1,216,367	1,217,782	1,216,608	1,217,165	1,217,850	686
6. 2010	XXX	XXX	XXX	XXX	1,126,896	1,140,548	1,141,528	1,144,655	1,146,319	1,147,699	1,380
7. 2011	XXX	XXX	XXX	XXX	XXX	1,067,648	1,095,590	1,098,020	1,097,909	1,097,123	(786)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,185,882	1,194,739	1,190,711	1,186,788	(3,922)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,225,600	1,233,484	1,217,317	(16,167)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,301,036	1,192,597	(108,439)
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,553,692	1,553,692
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,420,473
13. Earned Premiums (Sch P-Pt. 1)	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	1,420,473	XXX

COMBINED STATEMENT FOR THE YEAR 2015 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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior.....	(18,102)	4,734	(10,875)	(271)	(561)	(1,403)	(126)	30	524	(115)	(115)
2. 2006.....	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	1,011,612	(4)
3. 2007.....	XXX	979,080	967,217	967,471	968,978	969,212	971,748	971,887	972,649	972,833	184
4. 2008.....	XXX	XXX	946,156	957,287	959,709	959,307	962,084	962,425	964,657	965,223	567
5. 2009.....	XXX	XXX	XXX	1,010,404	1,016,731	1,016,007	1,018,058	1,018,972	1,019,935	1,020,134	198
6. 2010.....	XXX	XXX	XXX	XXX	948,360	948,100	948,574	950,175	950,501	948,638	(1,863)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	844,549	846,867	852,039	851,755	850,519	(1,237)
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	788,494	789,504	790,738	788,953	(1,785)
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	786,625	790,517	786,733	(3,784)
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	773,129	774,743	1,614
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	778,668	778,668
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	772,443
13. Earned Premiums (Sch P-Pt. 1)	998,888	979,503	919,271	1,022,016	959,088	842,593	798,470	795,843	783,775	772,443	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior.....	12,734	(1,298)	7,431	4,445	(4,171)	1,381	(485)	4,647	76	(89)	(89)
2. 2006.....	635,681	637,149	635,243	635,386	635,459	635,236	635,227	634,100	634,433	634,523	90
3. 2007.....	XXX	596,002	598,156	597,264	599,347	599,057	599,954	598,745	598,929	599,018	89
4. 2008.....	XXX	XXX	508,504	513,909	515,107	514,649	515,003	512,704	512,720	512,745	26
5. 2009.....	XXX	XXX	XXX	542,444	545,417	544,385	544,377	542,080	542,082	542,085	4
6. 2010.....	XXX	XXX	XXX	XXX	516,657	516,701	516,536	514,774	514,847	514,322	(525)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	462,988	463,529	464,141	464,220	463,806	(414)
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	443,810	444,589	446,072	445,465	(607)
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	432,364	436,398	435,943	(455)
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	431,929	431,737	(192)
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	431,515	431,515
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	429,442
13. Earned Premiums (Sch P-Pt. 1)	648,415	596,172	516,182	551,547	518,813	462,409	444,936	429,708	438,207	429,442	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior.....											
2. 2006.....											
3. 2007.....	XXX										
4. 2008.....	XXX	XXX									
5. 2009.....	XXX	XXX									
6. 2010.....	XXX	XXX									
7. 2011.....	XXX	XXX									
8. 2012.....	XXX	XXX									
9. 2013.....	XXX	XXX									
10. 2014.....	XXX	XXX									
11. 2015.....	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior.....											
2. 2006.....											
3. 2007.....	XXX										
4. 2008.....	XXX	XXX									
5. 2009.....	XXX	XXX									
6. 2010.....	XXX	XXX									
7. 2011.....	XXX	XXX									
8. 2012.....	XXX	XXX									
9. 2013.....	XXX	XXX									
10. 2014.....	XXX	XXX									
11. 2015.....	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 2015 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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	(49,576)	436	(7,214)	(17,705)	(510)	(1,188)	197	(963)	1,638	(3,893)	(3,893)
2. 2006	481,186	455,286	439,970	430,510	424,874	426,673	426,222	425,851	425,877	425,217	(659)
3. 2007	XXX	394,443	360,160	350,004	343,161	340,810	340,443	339,253	339,242	339,399	157
4. 2008	XXX	XXX	278,520	277,755	273,616	269,433	268,594	267,486	267,523	267,485	(37)
5. 2009	XXX	XXX	XXX	242,522	241,248	229,688	228,949	226,189	226,705	226,666	(39)
6. 2010	XXX	XXX	XXX	XXX	196,578	190,591	188,897	187,420	187,671	187,640	(31)
7. 2011	XXX	XXX	XXX	XXX	XXX	174,401	173,571	172,946	172,709	172,505	(204)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	180,322	179,827	179,793	178,946	(847)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,358	201,120	199,586	(1,534)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,095	192,691	5,596
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195,943	195,943
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	194,453
13. Earned Premiums (Sch P-Pt. 1)	431,610	368,979	221,707	204,437	178,177	150,930	175,597	183,368	198,042	194,453	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	1,973	(7,210)	(4,844)	7,372	(1,135)	981	310	772	1,940	858	858
2. 2006	279,062	270,166	263,029	262,175	260,871	260,621	260,621	260,408	260,408	260,408	
3. 2007	XXX	244,508	231,077	227,649	225,755	224,939	224,722	224,018	224,019	224,019	
4. 2008	XXX	XXX	159,511	156,800	155,524	154,928	154,504	153,856	153,857	153,857	
5. 2009	XXX	XXX	XXX	126,720	125,127	124,871	124,795	124,689	124,689	124,687	(2)
6. 2010	XXX	XXX	XXX	XXX	112,340	111,893	112,067	112,016	112,029	112,025	(4)
7. 2011	XXX	XXX	XXX	XXX	XXX	103,027	102,824	102,302	102,034	102,031	(3)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	117,521	119,438	118,379	118,295	(84)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118,691	120,955	121,027	72
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119,679	128,563	8,884
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,252	114,252
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123,972
13. Earned Premiums (Sch P-Pt. 1)	281,035	228,402	134,101	127,098	105,138	101,643	117,084	119,138	122,570	123,972	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	(4,816)	(414)	473	(194)	7	2	(5)	(2)	11	(14)	(14)
2. 2006	52,002	49,564	49,487	49,434	49,434	49,434	49,434	49,434	49,434	49,434	
3. 2007	XXX	44,707	44,457	44,229	44,102	44,102	44,101	44,101	44,101	44,101	
4. 2008	XXX	XXX	43,518	43,739	43,291	43,292	43,293	43,293	43,293	43,293	
5. 2009	XXX	XXX	XXX	26,433	26,416	26,418	26,418	26,420	26,422	26,422	
6. 2010	XXX	XXX	XXX	XXX	25,582	25,750	25,751	25,772	25,772	25,772	
7. 2011	XXX	XXX	XXX	XXX	XXX	22,203	22,613	22,591	22,591	22,577	(15)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	12,221	12,617	12,613	12,578	(35)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,481	17,459	17,406	(53)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,940	21,738	(201)
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,814	22,814
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,497
13. Earned Premiums (Sch P-Pt. 1)	47,186	41,855	43,664	26,180	24,997	22,376	12,625	17,876	21,928	22,497	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	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	4,248	(356)	4	(55)		1		(3)			
2. 2006	40,712	39,915	39,803	39,777	39,777	39,777	39,777	39,776	39,776	39,776	
3. 2007	XXX	39,414	39,101	39,135	39,135	39,135	39,135	39,134	39,134	39,134	
4. 2008	XXX	XXX	39,164	39,490	39,490	39,490	39,490	39,488	39,488	39,488	
5. 2009	XXX	XXX	XXX	22,253	22,486	22,486	22,486	22,486	22,486	22,486	
6. 2010	XXX	XXX	XXX	XXX	22,145	22,261	22,261	22,278	22,278	22,278	
7. 2011	XXX	XXX	XXX	XXX	XXX	19,978	20,428	20,464	20,464	20,464	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	10,255	10,895	10,888	10,887	(1)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,721	15,883	16,163	281
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,673	27,780	7,107
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,488	14,488
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,874
13. Earned Premiums (Sch P-Pt. 1)	44,960	38,261	38,743	22,532	22,378	20,095	10,705	16,406	20,828	21,874	XXX

COMBINED STATEMENT FOR THE YEAR 2015 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	269			2,325		
2. Private Passenger Auto Liability/ Medical	2,920	(1)	0.0			
3. Commercial Auto/Truck Liability/ Medical	782,771	17,523	2.2	396,342	3,376	0.9
4. Workers' Compensation	5,748,137	685,780	11.9	998,448	111,936	11.2
5. Commercial Multiple Peril	528,942			338,877		
6. Medical Professional Liability - Occurrence	12,513			858		
7. Medical Professional Liability - Claims - Made	187,331			55,415		
8. Special Liability	33,231			58,460		
9. Other Liability - Occurrence	4,034,836	371,879	9.2	770,465	69,018	9.0
10. Other Liability - Claims-Made	1,194,661	282	0.0	363,528	9	0.0
11. Special Property	529,808			877,177		
12. Auto Physical Damage	12,505	167	1.3	136,673	3,212	2.4
13. Fidelity/Surety	165,992			274,303		
14. Other	111,758	2,245	2.0	181,400	(7)	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	793,629	29,862	3.8	78,230	(240)	(0.3)
20. Products Liability - Claims-Made	11,678	(10)	(0.1)	1,224	7	0.6
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	22,603			6,715		
23. Totals	14,173,585	1,107,727	7.8	4,540,441	187,311	4.1

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	4,314,182	4,291,219	4,227,387	4,143,931	4,424,677	4,449,425	4,456,856	4,476,797	4,494,787	4,496,776
2. 2006.....	301,406	520,426	499,300	481,645	501,744	503,090	492,534	488,147	487,456	486,964
3. 2007.....	XXX	286,912	521,918	499,756	544,996	557,406	556,015	551,541	552,958	550,229
4. 2008.....	XXX	XXX	263,847	433,653	489,574	479,219	473,497	468,599	469,393	475,998
5. 2009.....	XXX	XXX	XXX	178,733	441,015	450,099	471,507	465,950	464,846	472,050
6. 2010.....	XXX	XXX	XXX	XXX	164,621	387,764	388,525	396,886	386,973	410,501
7. 2011.....	XXX	XXX	XXX	XXX	XXX	131,187	247,670	260,536	247,288	249,197
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	149,483	286,228	312,110	315,892
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179,912	352,966	372,067
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,743	502,017
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	251,658

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	1,057,404	818,882	595,954	440,993	366,765	309,523	259,192	250,145	217,346	188,999
2. 2006.....	239,370	305,480	200,514	118,582	102,040	76,891	55,879	46,488	40,237	36,417
3. 2007.....	XXX	228,314	303,231	187,761	150,841	115,077	77,485	60,766	52,130	43,114
4. 2008.....	XXX	XXX	199,005	220,891	177,916	113,841	76,582	66,574	50,795	46,376
5. 2009.....	XXX	XXX	XXX	124,443	233,033	157,719	108,060	94,402	72,598	68,027
6. 2010.....	XXX	XXX	XXX	XXX	116,681	224,860	156,730	107,319	74,468	59,210
7. 2011.....	XXX	XXX	XXX	XXX	XXX	92,079	142,298	95,424	71,186	43,571
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	115,911	168,753	122,825	95,624
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,841	204,106	158,252
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,223	328,303
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,296

COMBINED STATEMENT FOR THE YEAR 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	5,170,295	4,944,983	4,752,860	4,652,931	4,936,729	5,178,340	5,161,596	5,142,295	5,139,556	5,135,526
2. 2006	354,872	616,382	555,267	540,041	631,987	672,863	662,851	665,583	670,691	670,341
3. 2007	XXX	323,317	606,413	591,558	684,392	722,556	726,951	720,324	722,493	722,954
4. 2008	XXX	XXX	280,198	511,606	573,636	622,649	638,557	628,836	632,509	634,900
5. 2009	XXX	XXX	XXX	205,280	525,717	533,099	561,281	560,549	562,220	558,974
6. 2010	XXX	XXX	XXX	XXX	201,505	477,894	471,118	514,363	530,028	536,274
7. 2011	XXX	XXX	XXX	XXX	XXX	144,586	298,547	308,230	331,835	340,049
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	152,893	323,641	351,747	387,245
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201,759	399,165	443,373
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227,521	505,927
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243,748

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	579,410	443,770	222,781	120,254	109,743	93,844	68,240	40,627	30,835	21,428
2. 2006	(8,049)	29,329	61,970	41,904	25,818	5,796	(303)	2,028	2,809	866
3. 2007	XXX	(30,430)	(3,955)	53,910	37,407	19,077	10,425	5,449	7,291	6,443
4. 2008	XXX	XXX	(59,622)	(3,466)	11,066	20,834	15,500	2,747	6,742	6,018
5. 2009	XXX	XXX	XXX	(41,072)	(7,570)	22,691	28,472	11,013	3,406	(1,534)
6. 2010	XXX	XXX	XXX	XXX	(38,867)	(20,035)	759	30,207	29,357	28,296
7. 2011	XXX	XXX	XXX	XXX	XXX	(30,005)	(36,285)	(12,255)	(10,163)	(13,048)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	(43,270)	(47,015)	(10,010)	4,083
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(35,677)	(28,795)	17,696
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(21,621)	2,722
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(17,765)

COMBINED STATEMENT FOR THE YEAR 2015 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	269			2,325		
2. Private Passenger Auto Liability/Medical	2,920					
3. Commercial Auto/Truck Liability/Medical	782,771			396,342		
4. Workers' Compensation	5,748,137			998,448		
5. Commercial Multiple Peril	528,942			338,877		
6. Medical Professional Liability - Occurrence	12,513			858		
7. Medical Professional Liability - Claims - Made	187,331			55,415		
8. Special Liability	33,231			58,460		
9. Other Liability - Occurrence	4,034,836			770,465		
10. Other Liability - Claims-Made	1,194,661			363,528		
11. Special Property	529,808			877,177		
12. Auto Physical Damage	12,505			136,673		
13. Fidelity/Surety	165,992			274,303		
14. Other	111,758			181,400		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	793,629			78,230		
20. Products Liability - Claims-Made	11,678			1,224		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	22,603			6,715		
23. Totals	14,173,585			4,540,441		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XX							
6. 2010	XXX	XXX	XX	XX						
7. 2011	XXX	XXX	XX	XXX	XX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XX							
6. 2010	XXX	XXX	XX	XX						
7. 2011	XXX	XXX	XX	XXX	XX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9	
		2	3							
States, Etc.	Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)	
1. Alabama	AL	L	122,287,920	129,795,926	252	48,511,540	58,294,912	226,289,219	(40)	385,707
2. Alaska	AK	L	49,139,376	51,794,426		23,700,882	24,789,412	71,871,305		54,852
3. Arizona	AZ	L	164,828,547	163,383,798	1,006	66,408,637	61,432,918	275,412,112	(6)	580,374
4. Arkansas	AR	L	76,245,603	82,297,817	25	30,347,422	51,685,857	114,687,740	(6)	165,666
5. California	CA	L	1,691,163,751	1,723,460,363		859,881,628	1,193,129,428	4,285,172,092	8,265	1,899,700
6. Colorado	CO	L	208,095,400	220,882,897	2,671	111,166,305	125,773,948	403,013,148	2,307	756,282
7. Connecticut	CT	L	172,890,038	168,183,001	6,068	61,265,134	63,955,433	293,556,738	(68)	338,730
8. Delaware	DE	L	58,424,587	54,440,299	148	17,129,129	22,399,438	116,957,777		65,254
9. District of Columbia	DC	L	54,844,037	54,787,430	57	45,382,280	84,457,885	131,273,809		31,444
10. Florida	FL	L	894,708,325	892,587,115	1,412,832	299,817,019	359,178,918	896,189,418	8,340	2,222,297
11. Georgia	GA	L	281,299,824	280,932,050	2,302	193,278,943	198,593,469	446,719,978	1,670	597,244
12. Hawaii	HI	L	46,266,380	49,508,526		40,183,680	35,247,391	141,362,046		183,530
13. Idaho	ID	L	35,539,525	32,434,510	343	11,360,871	8,871,099	34,832,003		68,247
14. Illinois	IL	L	572,928,089	565,226,693	14,315	364,857,699	304,455,094	1,436,144,398	136,926	931,655
15. Indiana	IN	L	198,037,595	193,924,073	1,763	120,235,237	132,937,002	233,366,671	(782)	463,792
16. Iowa	IA	L	95,592,264	93,866,647	57,563	50,582,585	41,392,519	161,403,084		267,028
17. Kansas	KS	L	93,735,383	91,995,325	17,139	48,864,351	56,307,230	137,023,319	893	378,898
18. Kentucky	KY	L	124,404,006	122,430,992	357	70,372,007	75,284,058	249,049,646	(26)	981,212
19. Louisiana	LA	L	254,071,546	258,359,120	765	117,657,371	129,980,839	391,682,438	(46)	403,414
20. Maine	ME	L	22,623,135	20,813,851	989	10,691,956	12,638,955	28,306,991		165,753
21. Maryland	MD	L	192,801,170	192,673,758	1,844	165,366,277	140,733,022	504,648,186	(36)	534,286
22. Massachusetts	MA	L	262,582,202	257,900,903	57,354	129,875,875	147,354,283	399,548,475	(82)	544,747
23. Michigan	MI	L	229,805,593	212,831,361	4,217	88,099,385	101,157,723	375,557,469	(6)	636,506
24. Minnesota	MN	L	189,709,806	178,992,927	109,957	123,769,271	133,727,464	307,572,614	1,911	438,823
25. Mississippi	MS	L	110,975,995	114,383,973	172	47,925,411	55,055,437	142,799,431	1,346	173,375
26. Missouri	MO	L	182,499,992	181,955,590	971	95,228,488	87,624,007	352,053,615	(24)	456,204
27. Montana	MT	L	32,092,854	31,738,003	3,594	11,163,248	12,871,085	46,429,510		203,347
28. Nebraska	NE	L	60,286,177	59,083,435	8,066	13,344,709	52,345,307	173,216,069		217,544
29. Nevada	NV	L	103,445,932	100,148,185	1,341	76,216,014	84,249,868	240,162,207		169,593
30. New Hampshire	NH	L	33,908,114	31,803,409	2,854	9,045,975	7,256,835	70,428,247	1,312	168,802
31. New Jersey	NJ	L	503,692,374	496,933,795	3,793	290,122,926	314,315,856	1,121,958,372	6	612,672
32. New Mexico	NM	L	54,895,407	57,397,496	318	23,425,905	19,949,098	140,175,142		218,689
33. New York	NY	L	943,447,027	885,576,455	25,833	553,703,670	703,941,194	2,604,435,690	55	1,338,673
34. North Carolina	NC	L	259,593,812	251,681,274	420	128,206,276	148,915,696	445,589,326	555	788,983
35. North Dakota	ND	L	27,575,871	28,856,853		11,352,092	15,337,473	30,359,295		96,811
36. Ohio	OH	L	219,968,960	217,309,649		126,945,094	170,079,531	340,371,021	3,824	842,667
37. Oklahoma	OK	L	169,495,525	174,550,820	220	79,291,773	107,779,158	294,186,939		447,619
38. Oregon	OR	L	86,234,342	94,617,613	10	29,908,120	82,269,312	169,359,142	(5)	440,674
39. Pennsylvania	PA	L	583,212,681	564,755,830	60,041	369,830,293	333,329,892	1,154,887,836	2,156	1,070,870
40. Rhode Island	RI	L	57,349,723	63,499,588	393	69,555,324	74,368,316	98,938,492		92,035
41. South Carolina	SC	L	162,104,361	154,078,320	1,157	67,813,782	83,512,122	231,728,867		330,399
42. South Dakota	SD	L	24,980,139	22,887,348	4,125	9,616,996	9,568,468	53,349,061		119,090
43. Tennessee	TN	L	190,370,273	188,912,141	13,543	109,691,056	157,575,843	405,663,434	945	520,933
44. Texas	TX	L	1,015,346,535	1,028,722,873	2,970,295	592,457,013	616,889,494	1,547,901,315	3,718	2,430,624
45. Utah	UT	L	89,526,259	85,734,062		35,107,335	36,280,599	135,450,967		131,464
46. Vermont	VT	L	15,598,405	15,461,658	144	2,773,401	5,587,296	19,774,080	479	135,450
47. Virginia	VA	L	218,713,909	222,913,732	200,055	91,795,106	87,936,828	413,120,000	(54)	851,973
48. Washington	WA	L	159,839,199	157,853,680		147,333,075	174,329,149	216,470,674	168	566,864
49. West Virginia	WV	L	54,199,329	57,536,627		33,552,617	41,894,689	123,114,639		128,028
50. Wisconsin	WI	L	238,334,334	228,663,002	1,244,735	99,709,005	106,400,714	325,842,715	296	596,770
51. Wyoming	WY	L	26,732,308	28,306,314		11,445,626	7,839,068	16,309,889		91,922
52. American Samoa	AS	N								
53. Guam	GU	L	3,254,912	3,364,842		24,004	(73,052)	536,359		
54. Puerto Rico	PR	L	11,161,266	12,700,921		1,331,659	1,795,524	7,943,365		61,763
55. U.S. Virgin Islands	VI	L	813,177	855,178		23,948	145,427	499,811		
56. Northern Mariana Islands	MP	L	(68,543)	(59,009)			(8,153)	(7,285)		
57. Canada	CAN	N	1,624,514	1,502,140	2,947	10,822	(281,059)	729,909		
58. Aggregate other alien	OT	XXX	89,701,789	101,770,092		154,944,411	185,542,402	381,676,497		
59. Totals	(a)	55	11,822,931,056	11,758,999,700	6,236,994	6,391,700,656	7,348,401,723	22,967,095,308	173,991	26,399,279
DETAILS OF WRITE-INS										
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	89,701,789	101,770,092		154,944,411	185,542,402	381,676,497		

(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 2015 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	3,939,442,778	4,014,837,611	4,001,118,897	3,887,594,397
	2. Canada	430,149,345	427,582,864	436,012,916	422,085,000
	3. Other Countries	40,531,322	43,052,497	40,426,720	40,644,000
	4. Totals	4,410,123,445	4,485,472,972	4,477,558,533	4,350,323,397
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	385,602,553	391,267,972	395,164,174	348,660,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	291,524,776	297,226,709	295,876,300	256,710,000
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	3,721,326,934	3,788,236,498	3,747,667,199	3,518,621,225
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	8,103,415,074	8,166,974,702	8,209,501,551	8,124,325,846
	9. Canada	272,329,391	267,884,052	277,210,111	274,393,784
	10. Other Countries	1,384,034,484	1,406,252,101	1,390,978,705	1,377,909,648
	11. Totals	9,759,778,949	9,841,110,855	9,877,690,367	9,776,629,278
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	18,568,356,657	18,803,315,006	18,793,956,573	18,250,943,900
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	1,707,117,501	1,707,117,501	1,615,100,631	
	21. Canada				
	22. Other Countries	314,482,854	314,482,854	303,693,965	
	23. Totals	2,021,600,355	2,021,600,355	1,918,794,596	
Parent, Subsidiaries and Affiliates	24. Totals	32,820,686	24,632,686	44,266,496	
	25. Total Common Stocks	2,054,421,041	2,046,233,041	1,963,061,092	
	26. Total Stocks	2,054,421,041	2,046,233,041	1,963,061,092	
	27. Total Bonds and Stocks	20,622,777,698	20,849,548,047	20,757,017,665	

COMBINED STATEMENT FOR THE YEAR 2015 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	780,778,910	2,138,839,951	802,641,847	64,348,884	152,833,170	3,939,442,762	20.7	4,582,670,752	23.0	3,939,442,762	
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	780,778,910	2,138,839,951	802,641,847	64,348,884	152,833,170	3,939,442,762	20.7	4,582,670,752	23.0	3,939,442,762	
2. All Other Governments											
2.1 NAIC 1	69,366,324	263,274,356	138,039,990			470,680,670	2.5	507,601,052	2.5	462,708,922	7,971,748
2.2 NAIC 2											
2.3 NAIC 3											
2.4 NAIC 4								18,586,000	0.1		
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals	69,366,324	263,274,356	138,039,990			470,680,670	2.5	526,187,052	2.6	462,708,922	7,971,748
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1	67,677,851	140,096,169	174,950,090	1,000,000	3,565,488	387,289,598	2.0	185,843,770	0.9	384,376,164	2,913,434
3.2 NAIC 2											
3.3 NAIC 3								403,840	0.0		
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6			314,085			314,085	0.0			314,085	
3.7 Totals	67,677,851	140,096,169	175,264,175	1,000,000	3,565,488	387,603,683	2.0	186,247,610	0.9	384,690,249	2,913,434
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1	9,711,779	55,487,709	161,224,161	31,598,722	33,502,402	291,524,773	1.5	104,760,587	0.5	291,524,773	
4.2 NAIC 2											
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals	9,711,779	55,487,709	161,224,161	31,598,722	33,502,402	291,524,773	1.5	104,760,587	0.5	291,524,773	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	423,550,382	1,217,250,798	1,131,152,797	393,654,487	541,678,610	3,707,287,074	19.5	2,977,070,711	14.9	3,703,071,528	4,215,546
5.2 NAIC 2			13,710,059	4,189,132	4,652,574	22,551,765	0.1			22,551,765	
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5								529,520	0.0		
5.6 NAIC 6		592,420				592,420	0.0			592,420	
5.7 Totals	423,550,382	1,217,843,218	1,144,862,856	397,843,619	546,331,184	3,730,431,259	19.6	2,977,600,231	14.9	3,726,215,713	4,215,546

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COMBINED STATEMENT FOR THE YEAR 2015 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	1,196,783,881	3,447,329,922	2,121,284,722	185,738,447	108,368,133	7,059,505,105	37.1	9,252,006,455	46.4	5,432,884,622	1,626,620,483
6.2 NAIC 2	131,589,032	872,596,395	1,000,693,446	186,975,890	40,129,885	2,231,984,648	11.7	2,141,663,358	10.7	1,313,025,566	918,959,082
6.3 NAIC 3	23,025,039	130,146,655	148,466,028	4,765,145	1,626,459	308,029,326	1.6	79,291,155	0.4	101,511,267	206,518,059
6.4 NAIC 4	33,151,187	252,817,525	184,091,944	1,973,428	37,218	472,071,302	2.5	3,804,677	0.0	99,766,051	372,305,251
6.5 NAIC 5	116,650	8,359,909	6,595,400			15,071,959	0.1	43,031,653	0.2	8,140,904	6,931,055
6.6 NAIC 6	36	6,791,824	240,872	5,849,981		12,882,713	0.1	22,845	0.0	12,867,712	15,001
6.7 Totals	1,384,665,825	4,718,042,230	3,461,372,412	385,302,891	150,161,695	10,099,545,053	53.1	11,519,820,143	57.8	6,968,196,122	3,131,348,931
7. Hybrid Securities											
7.1 NAIC 1					64,757,406	64,757,406	0.3			47,440,000	17,317,406
7.2 NAIC 2				10,595,937	16,682,463	27,278,400	0.1	27,285,294	0.1	10,595,937	16,682,463
7.3 NAIC 3					7,644,826	7,644,826	0.0			7,644,826	
7.4 NAIC 4											
7.5 NAIC 5											
7.6 NAIC 6											
7.7 Totals				10,595,937	89,084,695	99,680,632	0.5	27,285,294	0.1	65,680,763	33,999,869
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 2015 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) 2,547,869,127	7,262,278,905	4,529,293,607	676,340,540	904,705,209	15,920,487,388	83.7	XXX	XXX	14,261,448,771	1,659,038,617
9.2 NAIC 2	(d) 131,589,032	872,596,395	1,014,403,505	201,760,959	61,464,922	2,281,814,813	12.0	XXX	XXX	1,346,173,268	935,641,545
9.3 NAIC 3	(d) 23,025,039	130,146,655	148,466,028	4,765,145	9,271,285	315,674,152	1.7	XXX	XXX	109,156,093	206,518,059
9.4 NAIC 4	(d) 33,151,187	252,817,525	184,091,944	1,973,428	37,218	472,071,302	2.5	XXX	XXX	99,766,051	372,305,251
9.5 NAIC 5	(d) 116,650	8,359,909	6,595,400			15,071,959	0.1	XXX	XXX	8,140,904	6,931,055
9.6 NAIC 6	(d) 36	7,384,244	554,957	5,849,981		13,789,218	0.1	XXX	XXX	13,774,217	15,001
9.7 Totals	2,735,751,071	8,533,583,633	5,883,405,441	890,690,053	975,478,634	19,018,908,832	100.0	XXX	XXX	15,838,459,304	3,180,449,528
9.8 Line 9.7 as a % of Col. 6	14.4	44.9	30.9	4.7	5.1	100.0	XXX	XXX	XXX	83.3	16.7
10. Total Bonds Prior Year											
10.1 NAIC 1	3,184,881,774	9,087,325,149	4,228,819,133	552,537,055	556,390,216	XXX	XXX	17,609,953,327	88.4	15,972,390,648	1,637,562,679
10.2 NAIC 2	117,903,143	792,517,419	1,039,023,793	165,649,020	53,855,277	XXX	XXX	2,168,948,652	10.9	1,386,978,617	781,970,035
10.3 NAIC 3	8,656,588	39,213,134	17,284,431	6,823,712	7,717,130	XXX	XXX	79,694,995	0.4	36,443,913	43,251,082
10.4 NAIC 4	887,199	20,588,785	715,171	199,030	492	XXX	XXX	22,390,677	0.1	21,822,109	568,568
10.5 NAIC 5	32,397	38,736,622	530,493	4,261,661		XXX	XXX	43,561,173	0.2	43,561,173	
10.6 NAIC 6			15,000		7,845	XXX	XXX	22,845	0.0	7,845	15,000
10.7 Totals	3,312,361,101	9,978,381,109	5,286,388,021	729,470,478	617,970,960	XXX	XXX	19,924,571,669	100.0	17,461,204,305	2,463,367,364
10.8 Line 10.7 as a % of Col. 8	16.6	50.1	26.5	3.7	3.1	XXX	XXX	100.0	XXX	87.6	12.4
11. Total Publicly Traded Bonds											
11.1 NAIC 1	2,378,920,687	6,384,603,710	4,139,996,638	519,035,262	838,892,467	14,261,448,764	75.0	15,972,390,648	80.2	14,261,448,764	XXX
11.2 NAIC 2	64,787,329	601,599,524	625,708,312	34,668,994	19,409,110	1,346,173,269	7.1	1,386,978,617	7.0	1,346,173,269	XXX
11.3 NAIC 3	5,364,227	45,286,000	45,947,877	3,286,704	9,271,284	109,156,092	0.6	36,443,913	0.2	109,156,092	XXX
11.4 NAIC 4	21,497,958	43,349,409	34,075,563	825,587	17,536	99,766,053	0.5	21,822,109	0.1	99,766,053	XXX
11.5 NAIC 5	32,368	8,084,650	23,887			8,140,905	0.0	43,561,173	0.2	8,140,905	XXX
11.6 NAIC 6	36	7,384,244	539,957	5,849,981		13,774,218	0.1	7,845	0.0	13,774,218	XXX
11.7 Totals	2,470,602,605	7,090,307,537	4,846,292,234	563,666,528	867,590,397	15,838,459,301	83.3	17,461,204,305	87.6	15,838,459,301	XXX
11.8 Line 11.7 as a % of Col. 6	15.6	44.8	30.6	3.6	5.5	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	13.0	37.3	25.5	3.0	4.6	83.3	XXX	XXX	XXX	83.3	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1	168,948,440	877,675,195	389,296,969	157,305,278	65,812,742	1,659,038,624	8.7	1,637,562,679	8.2	XXX	1,659,038,624
12.2 NAIC 2	66,801,703	270,996,871	388,695,193	167,091,965	42,055,812	935,641,544	4.9	781,970,035	3.9	XXX	935,641,544
12.3 NAIC 3	17,660,812	84,860,655	102,518,151	1,478,441	1	206,518,060	1.1	43,251,082	0.2	XXX	206,518,060
12.4 NAIC 4	11,653,229	209,468,116	150,016,381	1,147,841	19,682	372,305,249	2.0	568,568	0.0	XXX	372,305,249
12.5 NAIC 5	84,282	275,259	6,571,513			6,931,054	0.0		0.0	XXX	6,931,054
12.6 NAIC 6			15,000			15,000	0.0	15,000	0.0	XXX	15,000
12.7 Totals	265,148,466	1,443,276,096	1,037,113,207	327,023,525	107,888,237	3,180,449,531	16.7	2,463,367,364	12.4	XXX	3,180,449,531
12.8 Line 12.7 as a % of Col. 6	8.3	45.4	32.6	10.3	3.4	100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	1.4	7.6	5.5	1.7	0.6	16.7	XXX	XXX	XXX	XXX	16.7

(a) Includes \$ 1,648,475,716 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 89,965,667 current year, \$ 232,099,595 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 \$ 1,595 current year, \$ 4,513 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 2015 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	744,869,683	2,044,048,424	764,934,551	44,773,943	105,972,656	3,704,599,257	19.5	4,404,332,524	22.1	3,704,599,253	4
1.2 Residential Mortgage-Backed Securities	35,909,225	94,791,528	37,707,297	19,574,941	46,860,513	234,843,504	1.2	178,338,230	0.9	234,843,509	(5)
1.3 Commercial Mortgage-Backed Securities											
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	780,778,908	2,138,839,952	802,641,848	64,348,884	152,833,169	3,939,442,761	20.7	4,582,670,754	23.0	3,939,442,762	(1)
2. All Other Governments											
2.1 Issuer Obligations	69,366,324	263,274,356	138,039,990			470,680,670	2.5	526,187,052	2.6	462,708,922	7,971,748
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals	69,366,324	263,274,356	138,039,990			470,680,670	2.5	526,187,052	2.6	462,708,922	7,971,748
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	67,677,851	140,096,169	175,264,175	1,000,000	3,565,488	387,603,683	2.0	186,247,610	0.9	384,690,249	2,913,434
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals	67,677,851	140,096,169	175,264,175	1,000,000	3,565,488	387,603,683	2.0	186,247,610	0.9	384,690,249	2,913,434
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	9,711,784	55,487,709	161,224,161	31,598,722	33,502,402	291,524,778	1.5	104,760,587	0.5	291,524,773	5
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals	9,711,784	55,487,709	161,224,161	31,598,722	33,502,402	291,524,778	1.5	104,760,587	0.5	291,524,773	5
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations	121,626,367	492,927,068	684,717,423	163,322,458	470,469,081	1,933,062,397	10.2	1,000,489,119	5.0	1,928,846,843	4,215,554
5.2 Residential Mortgage-Backed Securities	297,062,584	714,926,514	408,181,559	233,877,476	75,862,103	1,729,910,236	9.1	1,928,994,100	9.7	1,729,910,238	(2)
5.3 Commercial Mortgage-Backed Securities	4,861,439	9,989,637	51,963,872	643,685		67,458,633	0.4	48,117,013	0.2	67,458,633	
5.4 Other Loan-Backed and Structured Securities											
5.5 Totals	423,550,390	1,217,843,219	1,144,862,854	397,843,619	546,331,184	3,730,431,266	19.6	2,977,600,232	14.9	3,726,215,714	4,215,552
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	887,328,453	2,963,745,830	2,131,368,715	355,112,552	140,997,082	6,478,552,632	34.1	7,817,221,017	39.2	4,189,958,355	2,288,594,277
6.2 Residential Mortgage-Backed Securities	34,148,403	76,743,148	28,811,992	10,570,923	159,472	150,433,938	0.8	193,019,017	1.0	148,245,119	2,188,819
6.3 Commercial Mortgage-Backed Securities	256,294,725	598,766,973	1,212,994,641	13,939,367		2,081,995,706	10.9	2,109,227,999	10.6	1,763,776,021	318,219,685
6.4 Other Loan-Backed and Structured Securities	206,894,239	1,078,786,279	88,197,059	5,680,049	9,005,143	1,388,562,769	7.3	1,400,352,108	7.0	866,216,621	522,346,148
6.5 Totals	1,384,665,820	4,718,042,230	3,461,372,407	385,302,891	150,161,697	10,099,545,045	53.1	11,519,820,141	57.8	6,968,196,116	3,131,348,929
7. Hybrid Securities											
7.1 Issuer Obligations				10,595,937	89,084,694	99,680,631	0.5	27,285,294	0.1	65,680,762	33,999,869
7.2 Residential Mortgage-Backed Securities											
7.3 Commercial Mortgage-Backed Securities											
7.4 Other Loan-Backed and Structured Securities											
7.5 Totals				10,595,937	89,084,694	99,680,631	0.5	27,285,294	0.1	65,680,762	33,999,869
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 2015 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	1,900,580,462	5,959,579,556	4,055,549,015	606,403,612	843,591,403	13,365,704,048	70.3	XXX	XXX	11,028,009,157	2,337,694,891
9.2 Residential Mortgage-Backed Securities	367,120,212	886,461,190	474,700,848	264,023,340	122,882,088	2,115,187,678	11.1	XXX	XXX	2,112,998,866	2,188,812
9.3 Commercial Mortgage-Backed Securities	261,156,164	608,756,610	1,264,958,513	14,583,052	2,149,454,339	1,388,562,769	11.3	XXX	XXX	1,831,234,654	318,219,685
9.4 Other Loan-Backed and Structured Securities	206,894,239	1,078,786,279	88,197,059	5,680,049	9,005,143	1,388,562,769	7.3	XXX	XXX	866,216,621	522,346,148
9.5 Totals	2,735,751,077	8,533,583,635	5,883,405,435	890,690,053	975,478,634	19,018,908,834	100.0	XXX	XXX	15,838,459,298	3,180,449,536
9.6 Line 9.5 as a % of Col. 6	14.4	44.9	30.9	4.7	5.1	100.0	XXX	XXX	XXX	83.3	16.7
10. Total Bonds Prior Year											
10.1 Issuer Obligations	2,353,076,551	7,016,210,893	3,768,065,050	422,460,170	506,710,539	XXX	XXX	14,066,523,203	70.6	12,240,905,544	1,825,617,659
10.2 Residential Mortgage-Backed Securities	352,914,444	985,658,593	576,787,082	276,173,577	108,817,651	XXX	XXX	2,300,351,347	11.5	2,297,677,559	2,673,788
10.3 Commercial Mortgage-Backed Securities	327,355,135	964,210,603	861,517,613	4,261,661	2,157,345,012	XXX	XXX	2,157,345,012	10.8	2,037,117,826	120,227,186
10.4 Other Loan-Backed and Structured Securities	279,014,973	1,012,301,018	80,018,277	26,575,068	2,442,772	XXX	XXX	1,400,352,108	7.0	885,503,377	514,848,731
10.5 Totals	3,312,361,103	9,978,381,107	5,286,388,022	729,470,476	617,970,962	XXX	XXX	19,924,571,670	100.0	17,461,204,306	2,463,367,364
10.6 Line 10.5 as a % of Col. 8	16.6	50.1	26.5	3.7	3.1	XXX	XXX	100.0	XXX	87.6	12.4
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	1,742,438,456	4,976,567,370	3,270,905,702	293,369,643	744,727,990	11,028,009,161	58.0	12,240,905,544	61.4	11,028,009,161	XXX
11.2 Residential Mortgage-Backed Securities	366,684,578	885,524,322	474,285,343	263,642,215	122,862,405	2,112,998,863	11.1	2,297,677,559	11.5	2,112,998,863	XXX
11.3 Commercial Mortgage-Backed Securities	223,575,745	516,979,642	1,084,185,605	6,493,666	1,831,234,658	1,831,234,658	9.6	2,037,117,826	10.2	1,831,234,658	XXX
11.4 Other Loan-Backed and Structured Securities	137,903,829	711,236,206	16,915,582	161,004	866,216,621	866,216,621	4.6	885,503,377	4.4	866,216,621	XXX
11.5 Totals	2,470,602,608	7,090,307,540	4,846,292,232	563,666,528	867,590,395	15,838,459,303	83.3	17,461,204,306	87.6	15,838,459,303	XXX
11.6 Line 11.5 as a % of Col. 6	15.6	44.8	30.6	3.6	5.5	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	13.0	37.3	25.5	3.0	4.6	83.3	XXX	XXX	XXX	83.3	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	158,142,006	983,012,186	784,643,313	313,033,969	98,863,413	2,337,694,887	12.3	1,825,617,659	9.2	XXX	2,337,694,887
12.2 Residential Mortgage-Backed Securities	435,634	936,868	415,505	381,125	19,683	2,188,815	0.0	2,673,788	0.0	XXX	2,188,815
12.3 Commercial Mortgage-Backed Securities	37,580,419	91,776,968	180,772,908	8,089,386	318,219,681	318,219,681	1.7	120,227,186	0.6	XXX	318,219,681
12.4 Other Loan-Backed and Structured Securities	68,990,410	367,550,073	71,281,477	5,519,045	9,005,143	522,346,148	2.7	514,848,731	2.6	XXX	522,346,148
12.5 Totals	265,148,469	1,443,276,095	1,037,113,203	327,023,525	107,888,239	3,180,449,531	16.7	2,463,367,364	12.4	XXX	3,180,449,531
12.6 Line 12.5 as a % of Col. 6	8.3	45.4	32.6	10.3	3.4	100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	1.4	7.6	5.5	1.7	0.6	16.7	XXX	XXX	XXX	XXX	16.7

COMBINED STATEMENT FOR THE YEAR 2015 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					18,793,956,583	XXX	18,803,315,016	18,250,943,901	18,568,356,657	(31,502,161)	(74,332,785)	2,404,350		XXX	XXX	XXX	128,510,395	498,416,674	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2015 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 2015 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 Identifi- cation	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						2,054,421,041	XXX	2,046,233,041	1,963,061,092	2,380,279	40,547,335		7,284,221	8,267,174	(982,953)	400,644	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues11 , the total \$ value (included in Column 8) of all such issues \$356,979,309

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COMBINED STATEMENT FOR THE YEAR 2015 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					