



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2016
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
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
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 [] 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 2016 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)	18,327,635,288		18,327,635,288	18,568,356,657
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	1,983,018,583	310,000	1,982,708,583	2,046,233,036
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				
\$	978,552,593		978,552,593	743,791,691
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)	47,448,471		47,448,471	
5. Cash (\$				
(\$				
investments (\$	620,408,378		620,408,378	672,782,103
(\$				
6. Contract loans (including \$				
7. Derivatives (Schedule DB)	15,084,953		15,084,953	
8. Other invested assets (Schedule BA)	1,948,564,541		1,948,564,541	2,049,211,536
9. Receivable for securities	121,324,228	255,039	121,069,188	86,823,468
10. Securities lending reinvested collateral assets (Schedule DL)	116,517,509		116,517,509	86,554,110
11. Aggregate write-ins for invested assets	156,985,102		156,985,102	153,274,854
12. Subtotals, cash and invested assets (Lines 1 to 11)	24,315,539,646	565,039	24,314,974,606	24,407,027,454
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	130,753,387	17,838	130,735,549	131,888,251
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,281,058,414	196,630,566	2,084,427,848	1,189,064,755
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	1,601,200,399	40,344,826	1,560,855,573	1,856,451,071
15.3 Accrued retrospective premiums (\$				
contracts subject to redetermination (\$	271,526,114	17,769,637	253,756,477	217,560,745
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	673,849,900		673,849,900	606,022,381
16.2 Funds held by or deposited with reinsured companies	1,783,310		1,783,310	1,906,522
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	970,019,088	24,191,467	945,827,621	1,045,677,713
19. Guaranty funds receivable or on deposit	12,720,006		12,720,006	13,078,467
20. Electronic data processing equipment and software	203,660,831	203,660,831		
21. Furniture and equipment, including health care delivery assets				
(\$	62,557,201	62,557,201		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,234,036	1,234,036		91,203,498
24. Health care (\$				
25. Aggregate write-ins for other than invested assets	702,088,730	119,436,513	582,652,217	546,879,658
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	31,227,991,061	666,407,955	30,561,583,106	30,106,760,517
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	31,227,991,061	666,407,955	30,561,583,106	30,106,760,517
DETAILS OF WRITE-INS				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	156,985,102		156,985,102	153,274,854
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	702,088,730	119,436,513	582,652,217	546,879,657

COMBINED STATEMENT FOR THE YEAR 2016 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)	11,286,543,188	11,143,768,389
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	292,647,303	60,270,512
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	2,980,793,636	3,029,816,268
4. Commissions payable, contingent commissions and other similar charges	136,388,581	120,630,088
5. Other expenses (excluding taxes, licenses and fees)	647,988,344	487,786,182
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	198,845,103	219,245,513
7.1 Current federal and foreign income taxes (including \$22,238,078 on realized capital gains (losses))	97,867,095	95,061,537
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 \$1,916,395,177 and including warranty reserves of \$146,824,652 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	4,253,376,558	4,463,409,342
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	1,359,543	1,488,605
12. Ceded reinsurance premiums payable (net of ceding commissions)	966,390,528	960,066,260
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	214,777,538	201,240,804
14. Amounts withheld or retained by company for account of others	249,639,851	252,776,072
15. Remittances and items not allocated	142,307,982	178,038,986
16. Provision for reinsurance (including \$269,600 certified) (Schedule F, Part 8)	56,323,820	44,528,436
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	20,782,036	
20. Derivatives	371,415	
21. Payable for securities	67,606,654	35,680,954
22. Payable for securities lending	116,517,509	86,554,110
23. Liability for amounts held under uninsured plans		
24. Capital notes \$0 and interest thereon \$0		
25. Aggregate write-ins for liabilities	979,377,810	960,941,956
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	22,709,904,492	22,341,304,015
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	22,709,904,492	22,341,304,015
29. Aggregate write-ins for special surplus funds	52,465,000	56,772,000
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)	3,400,082,293	3,309,553,180
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)	7,851,678,614	7,765,456,501
38. TOTALS (Page 2, Line 28, Col. 3)	30,561,583,106	30,106,760,516
DETAILS OF WRITE-INS		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	979,377,810	960,941,956
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	52,465,000	56,772,000
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).....	4,435,581,972	4,759,986,889
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	2,754,278,568	3,132,783,968
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	726,152,626	740,510,741
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	743,676,085	911,633,224
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	4,224,107,280	4,784,927,934
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	211,474,693	(24,941,044)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	623,796,722	639,323,339
10. Net realized capital gains or (losses) less capital gains tax of \$26,744,494 (Exhibit of Capital Gains (Losses)).....	38,839,648	84,398,977
11. Net investment gain (loss) (Lines 9 + 10).....	662,636,370	723,722,316
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$18,066,177).....	(18,066,177)	(17,818,705)
13. Finance and service charges not included in premiums.....	(684,536)	173,991
14. Aggregate write-ins for miscellaneous income.....	(101,092,018)	(32,069,179)
15. Total other income (Lines 12 through 14).....	(119,842,731)	(49,713,893)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	754,268,331	649,067,379
17. Dividends to policyholders.....	6,368,673	2,101,453
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).....	747,899,658	646,965,926
19. Federal and foreign income taxes incurred.....	(33,422,848)	47,100,687
20. Net income (Line 18 minus Line 19)(to Line 22).....	781,322,506	599,865,239
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	7,765,456,500	8,015,408,866
22. Net income (from Line 20).....	781,322,506	599,865,239
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$31,876,930.....	64,433,169	(90,823,731)
25. Change in net unrealized foreign exchange capital gain (loss).....	(4,471,828)	16,954,442
26. Change in net deferred income tax.....	(117,794,881)	78,415,151
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	46,260,751	(123,568,148)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(11,795,384)	14,661,460
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.....	233,956,645	
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....	(668,541,547)	(765,000,000)
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.....	(237,147,318)	(2,327,247)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	86,222,114	(249,952,367)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	7,851,678,614	7,765,456,500
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)	(101,092,018)	(32,069,179)
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(237,147,318)	(2,327,247)

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	3,679,121,006	4,546,462,122
2. Net investment income	719,126,635	730,320,626
3. Miscellaneous income	(119,842,731)	(49,262,714)
4. Total (Lines 1 through 3)	4,278,404,910	5,227,520,034
5. Benefit and loss related payments	2,473,535,120	2,933,676,748
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	1,291,822,322	1,643,706,913
8. Dividends paid to policyholders	6,497,735	6,238,371
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	(6,596,146)	80,352,991
10. Total (Lines 5 through 9)	3,765,259,031	4,663,975,023
11. Net cash from operations (Line 4 minus Line 10)	513,145,879	563,545,011
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,570,575,258	9,257,333,439
12.2 Stocks	1,583,099,932	921,859,510
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	329,092,738	1,000,527,044
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	7,403	(10,799)
12.7 Miscellaneous proceeds	39,919,748	21,220,221
12.8 Total investment proceeds (Lines 12.1 to 12.7)	9,522,695,080	11,200,929,415
13. Cost of investments acquired (long-term only):		
13.1 Bonds	7,514,139,112	8,718,631,511
13.2 Stocks	1,266,773,626	1,107,339,934
13.3 Mortgage loans		
13.4 Real estate	309,424,309	743,791,691
13.5 Other invested assets	207,101,769	455,523,792
13.6 Miscellaneous applications	94,033,688	108,023,487
13.7 Total investments acquired (Lines 13.1 to 13.6)	9,391,472,504	11,133,310,415
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)	131,222,575	67,618,999
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	233,956,645	
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	642,861,026	765,000,000
16.6 Other cash provided (applied)	(287,837,794)	52,525,595
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(696,742,175)	(712,474,405)
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)	(52,373,721)	(81,310,395)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	672,782,104	754,092,498
19.2 End of period (Line 18 plus Line 19.1)	620,408,383	672,782,104

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

20.0001. Common Stock of merged Subsidiaries	19,480,000	
20.0002. Dividend of Subsidiary	25,680,521	
20.0003. Surplus of Merged Subsidiary	155,133,699	

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	140,525,901	203,028,487	194,382,777	149,171,611
2.	Allied lines	630,374,892	212,237,559	336,914,024	505,698,427
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	1,937,725	3,017,765	2,660,776	2,294,714
5.	Commercial multiple peril	252,807,297	321,614,271	273,684,056	300,737,513
6.	Mortgage guaranty				
8.	Ocean marine	21,649,468	29,903,188	24,659,006	26,893,651
9.	Inland marine	176,120,647	227,384,824	205,081,882	198,423,589
10.	Financial guaranty				
11.1	Medical professional liability - occurrence	385,587	775,393	534,887	626,093
11.2	Medical professional liability - claims-made	58,038,843	50,497,715	50,501,978	58,034,580
12.	Earthquake	51,225,774	80,725,589	67,115,607	64,835,756
13.	Group accident and health	166,181,380	192,326	5,127,046	161,246,661
14.	Credit accident and health (group and individual)				
15.	Other accident and health	(4)	323	315	4
16.	Workers' compensation	965,088,655	558,717,730	522,492,751	1,001,313,633
17.1	Other liability - occurrence	578,842,693	658,286,784	578,828,527	658,300,950
17.2	Other liability - claims-made	284,096,218	524,624,391	484,345,085	324,375,524
17.3	Excess workers' compensation	27,750,756	26,508,117	21,352,187	32,906,686
18.1	Products liability - occurrence	41,920,740	85,799,943	63,490,642	64,230,041
18.2	Products liability - claims-made	1,251,892	1,257,691	1,361,708	1,147,876
19.1, 19.2	Private passenger auto liability	567	(1,404)	(270)	(567)
19.3, 19.4	Commercial auto liability	335,673,693	310,211,344	268,452,525	377,432,513
21.	Auto physical damage	141,201,149	118,324,916	122,287,021	137,239,044
22.	Aircraft (all perils)	15,715			15,715
23.	Fidelity	24,677,159	40,166,783	33,997,908	30,846,034
24.	Surety	280,772,342	369,392,854	379,285,730	270,879,466
26.	Burglary and theft	11,346,740	10,069,040	10,857,515	10,558,266
27.	Boiler and machinery	13,516,256	30,765,407	20,605,835	23,675,827
28.	Credit	7,472,533	188,619	(1,348,858)	9,010,009
29.	International				
30.	Warranty	1,710,504	138,611,479	115,246,461	25,075,522
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	612,833			612,833
35.	TOTALS	4,215,197,956	4,002,301,136	3,781,917,120	4,435,581,972
DETAILS OF WRITE-INS					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	612,833			612,833

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	158,647,381	18,933,923	2,819,435	13,982,038	194,382,777
2.	Allied lines	326,130,273	10,172,529	611,221		336,914,024
3.	Farmowners multiple peril					
4.	Homeowners multiple peril		2,660,776			2,660,776
5.	Commercial multiple peril	265,243,279	9,618,630	(1,177,853)		273,684,056
6.	Mortgage guaranty					
8.	Ocean marine	21,708,492	2,950,514			24,659,006
9.	Inland marine	112,303,679	110,083,362	(17,305,160)		205,081,882
10.	Financial guaranty					
11.1	Medical professional liability - occurrence	335,600	199,287			534,887
11.2	Medical professional liability - claims-made	50,058,356	443,622			50,501,978
12.	Earthquake	62,581,875	4,533,655	77		67,115,607
13.	Group accident and health	19,673,061	3,064,027	(17,526,559)	(83,483)	5,127,046
14.	Credit accident and health (group and individual)					
15.	Other accident and health		315			315
16.	Workers' compensation	756,237,243	40,382,954	(114,015,945)	(160,111,501)	522,492,751
17.1	Other liability - occurrence	409,933,922	274,026,947	(166,721,884)	61,589,542	578,828,527
17.2	Other liability - claims-made	234,228,348	258,182,248	(8,059,335)	(6,176)	484,345,085
17.3	Excess workers' compensation	20,370,941	2,027,834	(1,046,578)	(10)	21,352,187
18.1	Products liability - occurrence	46,069,887	20,389,951	(2,153,269)	(815,927)	63,490,642
18.2	Products liability - claims-made	1,195,033	198,447	(28,499)	(3,273)	1,361,708
19.1, 19.2	Private passenger auto liability	(1,404)			1,134	(270)
19.3, 19.4	Commercial auto liability	280,248,145	10,281,044	(11,230,432)	(10,846,232)	268,452,525
21.	Auto physical damage	120,090,629	2,850,881		(654,489)	122,287,021
22.	Aircraft (all perils)					
23.	Fidelity	20,843,901	13,154,008			33,997,908
24.	Surety	139,219,785	278,556,427	(38,490,481)		379,285,730
26.	Burglary and theft	9,064,428	1,793,087			10,857,515
27.	Boiler and machinery	19,606,332	999,503			20,605,835
28.	Credit	(12,813,767)	11,650,671	(185,761)		(1,348,858)
29.	International					
30.	Warranty	(9,073,407)	124,319,905	(38)		115,246,461
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	3,051,902,011	1,201,474,547	(374,511,061)	(96,948,377)	3,781,917,120
36.	Accrued retrospective premiums based on experience					96,948,377
37.	Earned but unbilled premiums					374,511,061
38.	Balance (Sum of Line 35 through 37)					4,253,376,558
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 2016 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	477,544,527	63,950,932	51,473,043	262,477,124	189,965,477	140,525,901
2. Allied lines	552,695,803	861,115,223	7,688,440	602,477,574	188,647,000	630,374,892
3. Farmowners multiple peril						
4. Homeowners multiple peril	3,780,190	(48)	640,958	2,294,714	188,661	1,937,725
5. Commercial multiple peril	647,854,632	4,423,851	(203,032)	338,514,611	60,753,543	252,807,297
6. Mortgage guaranty						
8. Ocean marine	72,461,760	9,262,890	1,284,308	47,808,971	13,550,518	21,649,468
9. Inland marine	625,634,063	(468,514)	3,567,947	257,252,712	195,360,138	176,120,647
10. Financial guaranty						
11.1 Medical professional liability - occurrence	1,011,680			626,093		385,587
11.2 Medical professional liability - claims-made	85,395,259	146,726	30,912,383	58,034,580	380,946	58,038,843
12. Earthquake	176,528,135		10,123	73,527,787	51,784,696	51,225,774
13. Group accident and health	302,812,526	451,884	70,990,464	161,612,949	46,460,545	166,181,380
14. Credit accident and health (group and individual)						
15. Other accident and health				4		(4)
16. Workers' compensation	2,841,990,908	(3,981,587)	52,329,160	1,001,820,939	923,428,887	965,088,655
17.1 Other liability - occurrence	1,730,936,831	122,314,007	38,947,131	796,009,112	517,346,164	578,842,693
17.2 Other liability - claims-made	731,629,963	7,149,289	3,353,206	366,208,960	91,827,280	284,096,218
17.3 Excess workers' compensation	60,779,241			32,931,491	96,994	27,750,756
18.1 Products liability - occurrence	150,460,068	13,524,167	999,358	72,420,503	50,642,350	41,920,740
18.2 Products liability - claims-made	20,923,115	569,012	7,832	20,036,448	211,619	1,251,892
19.1, 19.2 Private passenger auto liability				(567)		567
19.3, 19.4 Commercial auto liability	1,258,544,139	31,880,444	15,347,938	394,440,292	575,658,536	335,673,693
21. Auto physical damage	366,076,763		1,997,004	146,827,707	80,044,911	141,201,149
22. Aircraft (all perils)			(398)	15,715	(31,828)	15,715
23. Fidelity	59,793,290	104,129	410,450	31,442,669	4,188,041	24,677,159
24. Surety	541,774,411	31,802,768	170,127	274,377,310	18,597,653	280,772,342
26. Burglary and theft	30,109,982	127,018	313,788	12,912,732	6,291,315	11,346,740
27. Boiler and machinery	64,873,629	464,800	(2,829,319)	44,490,312	4,502,542	13,516,256
28. Credit	14,920,674	20,937,693	108,179	10,696,939	17,797,074	7,472,533
29. International						
30. Warranty	371,380,981	10,757,737		326,557,736	53,870,478	1,710,504
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	1,225,666			612,833		612,833
35. TOTALS	11,191,138,235	1,174,532,420	277,519,089	5,336,428,250	3,091,563,539	4,215,197,956
DETAILS OF WRITE-INS						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,225,666			612,833		612,833

(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 2016 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	275,508,619	39,342,939	200,041,449	114,810,109	64,900,740	122,572,390	57,138,458	38.3
2. Allied lines	361,717,522	536,001,779	598,690,338	299,028,963	369,686,825	303,982,004	364,733,783	72.1
3. Farmowners multiple peril								
4. Homeowners multiple peril	3,601,998	1,173,413	3,247,476	1,527,934	1,773,840	268,120	3,033,653	132.2
5. Commercial multiple peril	408,829,104	6,226,615	223,599,675	191,456,043	297,172,994	298,204,979	190,424,058	63.3
6. Mortgage guaranty								
8. Ocean marine	37,256,648	2,619,473	29,669,648	10,206,473	21,450,149	14,993,661	16,662,961	62.0
9. Inland marine	239,449,542	24,802,486	190,302,399	73,949,629	89,642,695	79,051,280	84,541,044	42.6
10. Financial guaranty								
11.1 Medical professional liability - occurrence	3,197,460		1,306,660	1,890,800	6,315,676	11,208,147	(3,001,671)	(479.4)
11.2 Medical professional liability - claims-made	70,550,160	31,560,955	51,223,705	50,887,411	154,121,489	160,401,543	44,607,357	76.9
12. Earthquake	1,518,420		1,441,295	77,124	690,602	518,530	249,196	0.4
13. Group accident and health	181,124,805	24,647,276	110,210,440	95,561,642	77,592,059	73,451,798	99,701,902	61.8
14. Credit accident and health (group and individual)								
15. Other accident and health					80	127	(47)	(1,076.4)
16. Workers' compensation	1,389,993,118	25,442,784	901,352,857	514,083,046	5,074,721,064	4,918,036,619	670,767,490	67.0
17.1 Other liability - occurrence	1,237,023,642	115,909,912	812,991,282	539,942,271	2,561,971,470	2,651,504,431	450,409,310	68.4
17.2 Other liability - claims-made	507,041,964	12,273,752	289,112,164	230,203,552	1,008,107,210	952,971,917	285,338,844	88.0
17.3 Excess workers' compensation	10,915,484	385,744	3,964,713	7,336,515	254,183,783	224,877,260	36,643,038	111.4
18.1 Products liability - occurrence	85,463,181	1,364,292	40,365,497	46,461,975	456,289,528	493,643,445	9,108,059	14.2
18.2 Products liability - claims-made	2,713,705		1,639,014	1,074,690	6,270,016	8,626,664	(1,281,957)	(111.7)
19.1, 19.2 Private passenger auto liability	(15,801,171)		(8,355,400)	(7,445,772)	2,575,496	2,895,273	(7,765,548)	1,369,585.2
19.3, 19.4 Commercial auto liability	643,704,050	20,457,700	411,969,034	252,192,716	628,304,624	617,997,662	262,499,679	69.5
21. Auto physical damage	242,595,531	1,514,334	148,095,059	96,014,806	12,963,601	11,026,389	97,952,019	71.4
22. Aircraft (all perils)	27,787	124,002	119,482	32,307	1,183,918	312,591	903,633	5,750.1
23. Fidelity	32,851,583		16,621,910	16,229,673	26,732,303	29,228,893	13,733,083	44.5
24. Surety	68,841,461	6,470,452	37,775,573	37,536,340	112,510,386	94,567,989	55,478,737	20.5
26. Burglary and theft	2,200,611	7,806	1,747,706	460,710	1,895,986	1,906,709	449,987	4.3
27. Boiler and machinery	45,216,709	1,550,569	36,663,447	10,103,831	5,051,844	14,362,658	793,018	3.3
28. Credit	14,834,157	19,193,616	26,625,118	7,402,654	28,150,472	29,578,747	5,974,379	66.3
29. International								
30. Warranty	132,524,569	2,805,170	115,420,489	19,909,250	15,757,325	19,693,796	15,972,779	63.7
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	1,138,151		569,075	569,075	6,527,013	7,884,766	(788,678)	(128.7)
35. TOTALS	5,984,038,809	873,875,068	4,246,410,108	2,611,503,769	11,286,543,188	11,143,768,389	2,754,278,568	62.1
DETAILS OF WRITE-INS								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,138,151		569,075	569,075	6,527,013	7,884,766	(788,678)	(128.6)

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	155,551,723	46,575,802	127,388,844	74,738,681	31,193,892	5,120,613	46,152,446	64,900,740	4,306,683
2. Allied lines	353,711,724	37,392,936	272,420,448	118,684,212	40,877,035	262,376,028	52,250,450	369,686,825	30,077,313
3. Farmowners multiple peril									
4. Homeowners multiple peril	2,287,723	668,102	1,947,861	1,007,964	1,894,384	469,944	1,598,453	1,773,840	
5. Commercial multiple peril	351,498,345	11,772,977	193,678,055	169,593,266	267,878,805	300,685	140,599,762	297,172,994	210,255,321
6. Mortgage guaranty									
8. Ocean marine	55,393,261	4,822,513	44,122,117	16,093,656	14,856,196	1,816,804	11,316,508	21,450,149	2,416,771
9. Inland marine	225,042,984	40,302,270	194,238,452	71,106,802	47,728,059	5,370,381	34,562,548	89,642,695	7,153,962
10. Financial guaranty									
11.1 Medical professional liability - occurrence	6,330,072	563	2,501,149	3,829,486	5,062,076	23,001	2,598,887	6,315,676	801,615
11.2 Medical professional liability - claims-made	79,392,198	27,427,288	51,789,110	55,030,376	140,430,155	58,582,871	99,921,913	154,121,489	25,485,215
12. Earthquake	764,503	(2)	714,853	49,647	701,789	3,954	64,788	690,602	63,486
13. Group accident and health	70,543,270	4,420,331	40,667,010	34,296,591	71,374,011	25,137,369	53,215,911	(a) 77,592,059	4,401,086
14. Credit accident and health (group and individual)									
15. Other accident and health					161		81	(a) 80	(2,395)
16. Workers' compensation	4,343,431,160	116,894,870	2,168,378,000	2,291,948,029	5,959,562,288	78,040,634	3,254,829,887	5,074,721,064	850,547,826
17.1 Other liability - occurrence	1,964,732,428	148,216,492	1,199,171,501	913,777,419	3,539,594,769	220,049,333	2,111,450,051	2,561,971,470	1,058,760,056
17.2 Other liability - claims-made	945,426,376	29,202,539	563,487,466	411,141,450	1,364,289,881	26,649,477	793,973,597	1,008,107,210	244,982,560
17.3 Excess workers' compensation	117,274,071	1,542,689	38,485,861	80,330,898	318,236,346	556	144,384,017	254,183,783	41,872,717
18.1 Products liability - occurrence	330,601,300	9,937,561	143,278,837	197,260,024	510,507,907	19,515,093	270,993,496	456,289,528	262,706,142
18.2 Products liability - claims-made	7,194,523	869,538	7,082,818	981,243	38,491,481	801,328	34,004,037	6,270,016	2,699,777
19.1, 19.2 Private passenger auto liability	2,565,386		1,537	2,563,849	862	1	(10,784)	2,575,496	20,412
19.3, 19.4 Commercial auto liability	660,760,754	30,738,585	450,366,852	241,132,486	1,013,484,327	13,729,606	640,041,795	628,304,624	174,073,205
21. Auto physical damage	30,154,909	(12,142)	20,914,531	9,228,237	10,268,567	7,863	6,541,066	12,963,601	1,571,889
22. Aircraft (all perils)	38,325,230	8,248,855	45,557,760	1,016,325	694,796	30,368	557,572	1,183,918	
23. Fidelity	44,059,873	34,554	25,520,869	18,573,558	17,281,446	56,564	9,179,265	26,732,303	4,186,822
24. Surety	77,433,154	23,225,831	53,830,596	46,828,389	121,146,606	10,253,727	65,718,335	112,510,386	46,036,986
26. Burglary and theft	587,668	54,665	499,050	143,282	10,156,732	44,701	8,448,728	1,895,986	545,977
27. Boiler and machinery	23,733,277	209,906	20,491,825	3,451,358	5,711,654	267,987	4,379,155	5,051,844	958,416
28. Credit	30,084,548	7,236,501	29,016,986	8,304,063	34,441,459	62,127,286	76,722,337	28,150,472	3,161,663
29. International									
30. Warranty	7,592,365	84,771	6,651,129	1,026,007	34,259,118	231,147	19,758,948	15,757,325	2,316,013
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					13,054,025		6,527,013	6,527,013	1,394,119
35. TOTALS	9,924,472,823	549,867,994	5,702,203,517	4,772,137,300	13,613,178,827	791,007,322	7,889,780,261	11,286,543,188	2,980,793,636
DETAILS OF WRITE-INS									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					13,054,025		6,527,013	6,527,013	1,394,119

(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	1,014,846,054			1,014,846,054
1.2 Reinsurance assumed	(1,699,550)			(1,699,550)
1.3 Reinsurance ceded	647,110,244			647,110,244
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	366,036,261			366,036,261
2. Commission and brokerage:				
2.1 Direct excluding contingent		1,170,929,095		1,170,929,095
2.2 Reinsurance assumed, excluding contingent		97,188,043		97,188,043
2.3 Reinsurance ceded, excluding contingent		1,759,497,537		1,759,497,537
2.4 Contingent - direct		45,662,118		45,662,118
2.5 Contingent - reinsurance assumed		30,785,914		30,785,914
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)		(414,932,367)		(414,932,367)
3. Allowances to managers and agents		1,650,125		1,650,125
4. Advertising		23,920,515		23,920,515
5. Boards, bureaus and associations		37,024,178		37,024,178
6. Surveys and underwriting reports		113,414,380		113,414,380
7. Audit of assureds' records		32,687,590		32,687,590
8. Salary and related items:				
8.1 Salaries	319,507,039	545,869,819		865,376,858
8.2 Payroll taxes	21,952,857	37,108,379		59,061,236
9. Employee relations and welfare	65,102,072	116,938,581	(40,882)	181,999,771
10. Insurance	4,531,083	13,923,737		18,454,820
11. Directors' fees	73,049	336,328		409,377
12. Travel and travel items	15,555,045	35,859,639	1,032	51,415,716
13. Rent and rent items	30,513,593	97,297,725		127,811,318
14. Equipment	67,098,807	220,104,598	249	287,203,654
15. Cost or depreciation of EDP equipment and software	547,867	41,519,949		42,067,816
16. Printing and stationery	1,898,076	4,191,140		6,089,216
17. Postage, telephone and telegraph, exchange and express	7,740,714	11,238,580	36,848,312	55,827,606
18. Legal and auditing	2,521,424	17,486,970	2,503	20,010,897
19. Totals (Lines 3 to 18)	537,041,626	1,350,572,235	36,811,213	1,924,425,074
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$0		248,215,399		248,215,399
20.2 Insurance department licenses and fees		22,237,352		22,237,352
20.3 Gross guaranty association assessments		24,316		24,316
20.4 All other (excluding federal and foreign income and real estate)		6,228,170		6,228,170
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		276,705,237		276,705,237
21. Real estate expenses			9,967,582	9,967,582
22. Real estate taxes			10,183,358	10,183,358
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	(176,925,261)	(468,669,020)	2,661,655	(642,932,626)
25. Total expenses incurred	726,152,626	743,676,085	59,623,808 (a)	1,529,452,519
26. Less unpaid expenses - current year	2,980,793,636	964,493,865	18,728,163	3,964,015,664
27. Add unpaid expenses - prior year	3,029,816,268	809,814,241	17,803,970	3,857,434,479
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)	775,175,258	588,996,462	58,699,615	1,422,871,334
DETAILS OF WRITE-INS				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	(176,925,261)	(468,669,020)	2,661,655	(642,932,626)

(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) 70,162,162	74,138,116
1.1 Bonds exempt from U.S. tax	(a) 59,836,863	66,964,137
1.2 Other bonds (unaffiliated)	(a) 383,850,273	376,367,329
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated)	46,200,736	46,200,736
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) 67,276,888	67,276,888
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments	(e) 2,874,957	2,968,577
7. Derivative instruments	(f) .....	.....
8. Other invested assets	68,894,743	68,894,743
9. Aggregate write-ins for investment income	7,824,940	7,824,940
10. Total gross investment income	706,921,562	710,635,465
11. Investment expenses .....	.....	(g) 49,440,449
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) 10,183,358
13. Interest expense .....	.....	(h)
14. Depreciation on real estate and other invested assets .....	.....	(i) 27,214,936
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	86,838,744
17. Net investment income (Line 10 minus Line 16) .....	.....	623,796,722
DETAILS OF WRITE-INS		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	7,824,940	7,824,940
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$ 12,922,211 accrual of discount less \$ 101,243,734 amortization of premium and less \$ 22,556,165 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 \$ 2,776 accrual of discount less \$ 306,125 amortization of premium and less \$ 69,333 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 \$ 27,214,936 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	5,989,213	.....	5,989,213	127,119	.....
1.1 Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2 Other bonds (unaffiliated)	25,597,693	(9,542,469)	16,055,224	30,198,458	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated)	44,040,087	(4,452,230)	39,587,857	58,236,869	6,899,352
2.21 Common stocks of affiliates	(14,570,986)	.....	(14,570,986)	(362,937)	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments	7,403	.....	7,403	.....	.....
7. Derivative instruments	(10,386,879)	.....	(10,386,879)	14,756,032	(42,495)
8. Other invested assets	35,844,296	(7,297,164)	28,547,132	(6,616,822)	(586,336)
9. Aggregate write-ins for capital gains (losses)	355,189	.....	355,189	(28,621)	.....
10. Total capital gains (losses)	86,876,015	(21,291,863)	65,584,152	96,310,098	6,270,521
DETAILS OF WRITE-INS					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	355,189	.....	355,189	(28,621)	.....

COMBINED STATEMENT FOR THE YEAR 2016 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		858,277	238,228	247	238,475		833,263	163,126				
0499999		Total - U.S. Non-Pool		858,277	238,228	247	238,475		833,263	163,126				
0599999		Affiliates - Other (Non-U.S.) - Captive							7	(4)				
0699999		Affiliates - Other (Non-U.S.) - Other		316,256	11,844	306,871	318,715		85,451	236,319	11			237,988
0799999		Total - Other (Non-U.S.)		316,256	11,844	306,871	318,715		85,457	236,315	11			237,988
0899999		Total - Affiliates		1,174,532	250,072	307,118	557,190		918,720	399,441	11			237,988
0999998		Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000		95,650	(1,666)	680	(986)		4,043	47,522	22			
0999999		Total Other U.S. Unaffiliated Insurers		156,438	(99)	79,537	79,437		14,279	58,752	1,522			
1099998		Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools		1,567	(214)	1,022	808		540	820				
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		60,758	41,751	113,650	155,402		62,483	19,277				
1199998		Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Voluntary Pools		969	6	138	143		760	1,053				
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		1,014	6	20,964	20,970		764	1,053				
1299999		Total - Pools and Associations		61,771	41,757	134,614	176,372		63,247	20,330				
1399998		Other Non-U.S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000		52,083	(96)	1,279	1,183		7,086	42,153	250			
1399999		Total Other Non-U.S. Insurers		59,310	917	42,175	43,092		9,445	45,584	250			
9999999		Totals		1,452,052	292,647	563,444	856,092		1,005,692	524,106	1,783			237,988

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3	4 State 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 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 3

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 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
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			(254)	5,137	1,618	82,951	6,535	93,569	49,632	4		239,446	(9,952)		249,398		
0499999		Total Authorized - Affiliates - U.S. Non-Pool			(254)	5,137	1,618	82,951	6,535	93,569	49,632	4		239,446	(9,952)		249,398		
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			(254)	5,137	1,618	82,951	6,535	93,569	49,632	4		239,446	(9,952)		249,398		
0999998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			299		34	446	104	725	487	111		1,906	(179)		2,085		
0999999		Total Authorized - Other U.S. Unaffiliated Insurers			490,778	43,800	8,090	723,185	63,848	652,973	204,985	194,335		1,891,216	64,423		1,826,793	713	
1099999		Total Authorized - Pools - Mandatory Pools			4,770	191	28	49,814		1		2,211		52,457	173		52,284		
1199999		Total Authorized - Pools - Voluntary Pools			3,334	2,339	967	52,547	1,579	6,042	2,967	55,405		121,845	3,263		118,582		
1299998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			1,537		2	53	4	177	31	652		920	380		539		
1299999		Total Authorized - Other Non-U.S. Insurers			71,078	8,007	460	56,603	2,754	55,323	29,212	30,007		182,366	8,899		173,468		
1399999		Total Authorized			569,705	59,474	11,163	965,100	74,928	807,907	286,796	281,962		2,487,330	66,806		2,420,525	713	
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			340,172	8,140	155	3,510		4,569	953	746,677		764,003	11,370		752,634		
1999999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			4,996,510	419,541	48,260	3,867,947	377,271	5,752,538	1,731,470	150,317		12,347,345	360,539		11,986,806	70	
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.)			5,336,682	427,681	48,416	3,871,457	377,271	5,757,107	1,732,423	896,994		13,111,348	371,909		12,739,440	70	
2199999		Total Unauthorized - Affiliates			5,336,682	427,681	48,416	3,871,457	377,271	5,757,107	1,732,423	896,994		13,111,348	371,909		12,739,440	70	
2299998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			30	9	23	154	23	159	69	9		445	(2,346)		2,791	182	
2299999		Total Unauthorized - Other U.S. Unaffiliated Insurers			590,424	22,413	1,909	159,628	7,930	218,349	65,498	159,703		635,430	143,257		492,173	13,968	
2399999		Total Unauthorized - Pools - Mandatory Pools																	
2499999		Total Unauthorized - Pools - Voluntary Pools			181	3		324		7	1			335	(151)		487		
2599998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			891	4	36	418	109	871	468	485		2,391	(864)		3,254	2,866	
2599999		Total Unauthorized - Other Non-U.S. Insurers			1,727,731	78,293	15,901	633,867	83,454	1,068,706	352,414	538,448		2,771,083	375,326		2,395,758	200,007	
2699999		Total Unauthorized			7,655,018	528,390	66,226	4,665,277	468,655	7,044,170	2,150,335	1,595,144		16,518,197	890,339		15,627,858	214,045	
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)			522	(16)		25	5	47	1	118		179	(2)		181		
3899999		Total Certified - Other Non-U.S. Insurers			203,268	8,386	211	71,826	1,782	37,703	6,846	39,289		166,044	9,246		156,798	20	
3999999		Total Certified			203,268	8,386	211	71,826	1,782	37,703	6,846	39,289		166,044	9,246		156,798	20	
4099999		Total Authorized, Unauthorized and Certified			8,427,992	596,249	77,600	5,702,204	545,366	7,889,780	2,443,977	1,916,395		19,171,571	966,391		18,205,181	214,778	
4199999		Total Protected Cells																	
9999999		Totals			8,427,992	596,249	77,600	5,702,204	545,366	7,889,780	2,443,977	1,916,395		19,171,571	966,391		18,205,181	214,778	

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:

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 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	SCOR SWITZERLAND AG	97.141	66,164,371
2.	GLOBAL VISION II INC	97.100	42,281,424
3.	GLOBAL VISION II INC	93.500	55,898,778
4.	GLOBAL VISION II INC	92.770	27,928,686
5.	FOX RENT A CAR - KEKOA INS CO	88.564	785,062

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1.	ZURICH INS CO LTD (BERMUDA)	11,216,648,381	4,435,581,972	Yes [X] No []
2.	ZURICH INS CO LTD (SWITZERLAND)	774,367,720	448,070,835	Yes [X] No []
3.	ZURICH F&I RE T&C LTD	764,003,244	340,172,403	Yes [X] No []
4.	SWISS REINS AMERICAN CORP	597,879,486	208,407,232	Yes [] No [X]
5.	RAFFLES INS LTD	514,287,001	254,351,689	Yes [] No [X]

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11	
				5 Current	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		6,867	130			(242)	(111)	6,755	(1.6)	(3.6)	
0499999		Total Authorized - Affiliates - U.S. Non-Pool		6,867	130			(242)	(111)	6,755	(1.6)	(3.6)	
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		6,867	130			(242)	(111)	6,755	(1.6)	(3.6)	
0999999		Total Authorized - Other U.S. Unaffiliated Insurers		43,192	4,201	1,946	665	1,885	8,698	51,890	16.8	3.6	
1099999		Total Authorized - Pools - Mandatory Pools		219						219			
1199999		Total Authorized - Pools - Voluntary Pools		605	46	322	1	2,331	2,700	3,306	81.7	70.5	
1299999		Total Authorized - Other Non-U.S. Insurers		6,588	77	225	212	1,366	1,879	8,467	22.2	16.1	
1399999		Total Authorized		57,471	4,455	2,493	878	5,341	13,166	70,637	18.6	7.6	
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		8,301		(3)		(2)	(6)	8,295	(0.1)	0.0	
1999999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		441,293	15,050	3,878	248	7,333	26,508	467,802	5.7	1.6	
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.)		449,594	15,050	3,874	248	7,330	26,503	476,097	5.6	1.5	
2199999		Total Unauthorized - Affiliates		449,594	15,050	3,874	248	7,330	26,503	476,097	5.6	1.5	
2299999		Total Unauthorized - Other U.S. Unaffiliated Insurers		17,873	4,461	902	198	889	6,449	24,322	26.5	3.7	
2399999		Total Unauthorized - Pools - Mandatory Pools											
2499999		Total Unauthorized - Pools - Voluntary Pools						3	3	3	90.9	90.9	
2599999		Total Unauthorized - Other Non-U.S. Insurers		80,440	3,688	2,649	584	6,832	13,754	94,194	14.6	7.3	
2699999		Total Unauthorized		547,908	23,199	7,425	1,030	15,054	46,708	594,616	7.9	2.5	
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		8,598				(1)	(1)	8,597	0.0	0.0	
3999999		Total Certified		8,598				(1)	(1)	8,597	0.0	0.0	
4099999		Total Authorized and Unauthorized		613,977	27,654	9,918	1,908	20,394	59,873	673,850	8.9	3.0	
4199999		Total Protected Cells											
9999999		Totals		613,977	27,654	9,918	1,908	20,394	59,873	673,850	8.9	3.0	

COMBINED STATEMENT FOR THE YEAR 2016 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	19
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	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. 7+8+10+11 +12 but not in Excess of Col. 6)	Provision for Unauthorized Reinsurance (Col. 6 Minus Col. 13)	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 15	20% of Amount in Dispute Included in Column 6	Provision for Overdue Reinsurance (Col 16 plus Col. 17)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 14 plus Col. 18 but not in Excess of Col. 6)
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			764,003		1,071	XXX	11,370		924,712	764,003		(2)				
0699999		Affiliates - Other (Non-U.S.) - Other			12,347,345	70	1,579,361	XXX	360,539		10,578,535	12,347,345		7,580	1,516		1,516	1,547
0799999		Total - Other (Non-U.S.)			13,111,348	70	1,580,432	XXX	371,909		11,503,248	13,111,348		7,578	1,516		1,516	1,547
0899999		Total Affiliates			13,111,348	70	1,580,432	XXX	371,909		11,503,248	13,111,348		7,578	1,516		1,516	1,547
0999999		Total Other U.S. Unaffiliated Insurers			635,430	13,968	204,851	XXX	143,257		484,200	627,938	7,492	995	199	18	217	7,550
1099999		Total Pools and Associations - Mandatory						XXX										
1199999		Total Pools and Associations - Voluntary			335			XXX	(151)			(161)	496	3	1		1	330
1299999		Total Other Non-U.S. Insurers			2,771,083	200,007	2,553,219	XXX	375,326		101,899	2,729,917	41,167	7,403	1,481	4	1,485	41,079
1399999		Total Affiliates and Others			16,518,197	214,045	4,338,501	XXX	890,339		12,089,347	16,469,042	49,155	15,979	3,196	22	3,218	50,506
1499999		Total Protected Cells						XXX										
9999999		Totals			16,518,197	214,045	4,338,501	XXX	890,339		12,089,347	16,469,042	49,155	15,979	3,196	22	3,218	50,506

1. Amounts in dispute totaling \$111,746 are included in Column 5.
2. Amounts in dispute totaling \$104,709 are excluded from Column 16.

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

COMBINED STATEMENT FOR THE YEAR 2016 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	XXX		
0299999		Affiliates - U.S. Non-Pool - Captive														XXX			XXX	XXX		
0399999		Affiliates - U.S. Non-Pool - Other														XXX			XXX	XXX		
0499999		Total - U.S. Non-Pool														XXX			XXX	XXX		
0599999		Affiliates - Other (Non-U.S.) - Captive														XXX			XXX	XXX		
0699999		Affiliates - Other (Non-U.S.) - Other														XXX			XXX	XXX		
0799999		Total - Other (Non-U.S.)														XXX			XXX	XXX		
0899999		Total - Affiliates														XXX			XXX	XXX		
0999999		Total Other U.S. Unaffiliated Insurers														XXX			XXX	XXX		
1099999		Total Pools and Associations - Mandatory														XXX			XXX	XXX		
1199999		Total Pools and Associations - Voluntary														XXX			XXX	XXX		
1299999		Total Other Non-U.S. Insurers					156,798		156,798	19,827	5,955	20	83,873	XXX	13,556	103,403	XXX	XXX	164,006		270	
1399999		Total Affiliates and Others					156,798		156,798	19,827	5,955	20	83,873	XXX	13,556	103,403	XXX	XXX	164,006		270	
1499999		Total Protected Cells												XXX			XXX	XXX				
9999999		Total					156,798		156,798	19,827	5,955	20	83,873	XXX	13,556	103,403	XXX	XXX	164,006		270	

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name
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COMBINED STATEMENT FOR THE YEAR 2016 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					XXX							
0799999		Total - Other (Non-U.S.)					XXX							
0899999		Total Affiliates					XXX							
0999999		Total Other U.S. Unaffiliated Insurers					XXX							
1099999		Total Pools and Associations - Mandatory					XXX							
1199999		Total Pools and Associations - Voluntary					XXX							
1299999		Total Other Non-U.S. Insurers		(1)	8,597	10,735	XXX			101,256				
1399999		Total Affiliates and Others		(1)	8,597	10,735	XXX			101,256				
1499999		Total Protected Cells					XXX							
9999999		Totals		(1)	8,597	10,735	XXX			101,256				

(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 2016 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			3,662,370	67,887,513	77,419,808	XXX	1,550,679	362,558	72,512	615,759

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ 2,556,431 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 2,749,747 in dispute.

COMBINED STATEMENT FOR THE YEAR 2016 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			25,518,620		707,156	227,191		11,405,372	12,406,509	13,112,111	24,660,910

1. Total	24,660,910
2. Line 1 x .20	4,932,182
3. Schedule F - Part 7 Col. 11	615,759
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	5,547,941
5. Provision for Reinsurance Ceded to Unauthorized Reinsurers (Schedule F - Part 5 Col. 19 x1000)	50,506,279
6. Provision for Reinsurance Ceded to Certified Reinsurers (Schedule F- Part 6, Section 1, Col. 21 x 1000)	269,600
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)	56,323,820

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	166,181,376	XXX	166,181,380	XXX		XXX		XXX		XXX	(4)	XXX		XXX		XXX		XXX
2. Premiums earned	161,246,665	XXX	161,246,661	XXX		XXX		XXX		XXX	4	XXX		XXX		XXX		XXX
3. Incurred claims	99,701,856	61.8	99,701,902	61.8							(47)	(1,076.4)						
4. Cost containment expenses	1,959,800	1.2	1,959,800	1.2														
5. Incurred claims and cost containment expenses (Lines 3 and 4)	101,661,656	63.0	101,661,702	63.0							(47)	(1,076.4)						
6. Increase in contract reserves																		
7. Commissions (a)	7,620,801	4.7	7,620,802	4.7							(1)	(26.9)						
8. Other general insurance expenses	35,692,043	22.1	35,692,045	22.1							(2)	(46.3)						
9. Taxes, licenses and fees	7,452,967	4.6	7,452,967	4.6														
10. Total other expenses incurred	50,765,811	31.5	50,765,814	31.5							(3)	(73.1)						
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	8,819,198	5.5	8,819,144	5.5							54	1,249.5						
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	8,819,198	5.5	8,819,144	5.5							54	1,249.5						
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 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	22,737,403	22,737,088				315			
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	22,737,403	22,737,088				315			
5. Total premium reserves, prior year	22,212,604	22,212,280				323			
6. Increase in total premium reserves	524,799	524,807				(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	77,592,140	77,592,059				81			
2. Total prior year	73,451,925	73,451,798				127			
3. Increase	4,140,214	4,140,261				(47)			

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	41,801,741	41,801,741							
1.2 On claims incurred during current year	53,759,901	53,759,901							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	24,924,864	24,924,784				81			
2.2 On claims incurred during current year	52,667,276	52,667,276							
3. Test:									
3.1 Line 1.1 and 2.1	66,726,605	66,726,524				81			
3.2 Claim reserves and liabilities, December 31, prior year	73,451,925	73,451,798				127			
3.3 Line 3.1 minus Line 3.2	(6,725,321)	(6,725,274)				(47)			

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	71,442,348	71,442,348							
2. Premiums earned	71,395,213	71,395,213							
3. Incurred claims	48,598,470	48,598,470							
4. Commissions	10,948,049	10,948,049							
B. Reinsurance Ceded:									
1. Premiums written	208,073,498	208,073,494				4			
2. Premiums earned	208,529,879	208,529,875				4			
3. Incurred claims	121,676,241	121,676,288				(47)			
4. Commissions	56,816,041	56,816,040				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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior	XXX	XXX	XXX	429,076	191,300	127,472	46,710	20,597		31,928	339,135	XXX
2. 2007	13,611,433	8,295,110	5,316,324	5,770,051	3,359,672	808,797	505,292	391,188		179,159	3,105,071	XXX
3. 2008	13,012,621	7,895,582	5,117,039	7,079,366	4,289,201	893,168	573,724	373,527		185,345	3,483,137	XXX
4. 2009	11,912,253	7,270,975	4,641,278	5,600,388	3,293,297	730,033	453,046	359,006		206,623	2,943,084	XXX
5. 2010	11,145,121	6,846,628	4,298,493	5,464,869	3,252,974	727,428	453,191	356,625		152,527	2,842,757	XXX
6. 2011	11,510,662	7,168,263	4,342,400	6,102,786	3,708,002	666,990	426,775	330,833		169,334	2,965,832	XXX
7. 2012	11,988,916	7,602,191	4,386,725	6,105,568	3,900,684	625,696	405,662	310,248		124,916	2,735,166	XXX
8. 2013	12,426,731	7,842,485	4,584,246	5,026,940	3,121,322	538,162	342,568	312,951		126,868	2,414,163	XXX
9. 2014	12,320,795	7,730,798	4,589,997	4,219,396	2,632,094	356,206	232,627	300,704		85,868	2,011,585	XXX
10. 2015	12,774,732	8,014,744	4,759,988	3,374,386	2,104,244	251,708	172,896	253,469		58,294	1,602,423	XXX
11. 2016	12,539,957	8,104,376	4,435,582	1,842,741	1,261,554	91,399	66,559	208,001		28,707	814,028	XXX
12. Totals	XXX	XXX	XXX	51,015,568	31,114,345	5,817,058	3,679,049	3,217,149		1,349,569	25,256,381	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	2,519,997	924,334	1,889,575	664,824	328,315	100,927	563,137	207,775	89,964		943	3,493,128	XXX
2. 2007	317,590	177,713	349,971	191,772	31,906	18,256	113,030	65,357	16,169		1,606	375,567	XXX
3. 2008	426,409	244,620	403,527	220,676	34,153	19,518	130,258	77,478	20,578		5,757	452,633	XXX
4. 2009	423,358	227,448	438,244	240,582	33,551	18,378	139,833	77,652	22,206		18,089	493,132	XXX
5. 2010	464,184	254,212	523,297	284,605	50,586	28,591	173,935	98,262	26,360		27,199	572,692	XXX
6. 2011	661,332	371,784	555,172	300,066	64,840	36,074	216,804	129,496	32,840		44,362	693,568	XXX
7. 2012	849,820	541,912	733,846	427,240	89,570	53,775	277,300	167,631	41,188		54,261	801,165	XXX
8. 2013	932,564	546,775	1,079,687	631,575	95,904	56,306	381,532	230,867	51,363		65,165	1,075,525	XXX
9. 2014	1,086,976	645,140	1,687,831	969,635	103,993	62,123	599,115	353,451	72,491		67,480	1,520,058	XXX
10. 2015	1,242,816	771,060	2,630,421	1,529,884	124,670	80,096	792,329	471,724	98,891		89,161	2,036,362	XXX
11. 2016	1,549,421	997,330	4,111,872	2,428,176	110,817	71,440	909,623	564,311	133,031		128,062	2,753,507	XXX
12. Totals	10,474,466	5,702,329	14,403,443	7,889,037	1,068,305	545,484	4,296,895	2,444,003	605,081		502,084	14,267,337	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	2,820,414	672,713
2. 2007	7,798,700	4,318,062	3,480,638	57.3	52.1	65.5				298,074	77,493
3. 2008	9,360,987	5,425,216	3,935,771	71.9	68.7	76.9				364,641	87,993
4. 2009	7,746,618	4,310,403	3,436,215	65.0	59.3	74.0				393,571	99,561
5. 2010	7,787,284	4,371,835	3,415,449	69.9	63.9	79.5				448,663	124,029
6. 2011	8,631,596	4,972,196	3,659,400	75.0	69.4	84.3				544,654	148,914
7. 2012	9,033,236	5,496,905	3,536,331	75.3	72.3	80.6				614,514	186,651
8. 2013	8,419,101	4,929,413	3,489,688	67.7	62.9	76.1				833,900	241,625
9. 2014	8,426,713	4,895,070	3,531,643	68.4	63.3	76.9				1,160,032	360,026
10. 2015	8,768,690	5,129,904	3,638,785	68.6	64.0	76.4				1,572,293	464,069
11. 2016	8,956,905	5,389,370	3,567,535	71.4	66.5	80.4				2,235,787	517,720
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,286,543	2,980,794

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.

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	11,100,705	11,050,593	11,111,148	11,259,095	11,220,548	11,327,425	11,373,568	11,458,335	11,445,798	11,451,184	5,386	(7,151)
2. 2007	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	3,084,667	(6,000)	(33,072)
3. 2008	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	3,553,203	(18,614)	7,002
4. 2009	XXX	XXX	3,280,835	3,142,245	3,043,606	3,087,496	3,085,212	3,071,010	3,077,795	3,068,475	(9,319)	(2,534)
5. 2010	XXX	XXX	XXX	3,149,130	3,085,381	3,035,973	3,024,676	3,047,836	3,070,655	3,044,715	(25,940)	(3,121)
6. 2011	XXX	XXX	XXX	XXX	3,310,921	3,269,803	3,247,426	3,283,579	3,281,308	3,316,273	34,966	32,694
7. 2012	XXX	XXX	XXX	XXX	XXX	3,268,595	3,197,651	3,193,708	3,186,845	3,200,279	13,433	6,571
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	3,136,149	3,061,912	3,126,745	3,145,502	18,757	83,590
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,158,896	3,167,946	3,172,243	4,297	13,347
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,442,371	3,301,375	(140,995)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,241,760	XXX	XXX
12. Totals											(124,029)	97,327

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior	.000	2,149,087	3,657,044	4,716,138	5,392,760	6,071,045	6,659,416	7,170,209	7,608,696	7,927,234	XXX	XXX
2. 2007	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	2,713,883	XXX	XXX
3. 2008	XXX	734,822	1,610,072	2,022,243	2,368,830	2,661,140	2,818,481	2,953,306	3,047,259	3,109,610	XXX	XXX
4. 2009	XXX	XXX	512,399	1,218,791	1,572,705	1,959,534	2,244,805	2,409,794	2,518,872	2,584,078	XXX	XXX
5. 2010	XXX	XXX	XXX	537,821	1,249,989	1,640,662	1,985,232	2,207,637	2,376,782	2,486,132	XXX	XXX
6. 2011	XXX	XXX	XXX	XXX	618,592	1,464,462	1,886,900	2,213,895	2,496,174	2,634,999	XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX	621,040	1,567,624	1,919,829	2,221,488	2,424,918	XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	564,325	1,351,372	1,792,464	2,101,212	XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584,833	1,323,010	1,710,881	XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	625,749	1,348,954	XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	606,027	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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	6,441,860	4,806,549	3,877,927	3,336,474	2,865,616	2,494,217	2,138,221	1,948,399	1,712,897	1,610,537
2. 2007	2,355,075	1,525,320	1,071,131	781,322	588,750	437,534	361,108	285,748	236,577	208,403
3. 2008	XXX	2,438,427	1,544,141	1,064,013	775,144	555,472	425,814	337,418	290,876	237,937
4. 2009	XXX	XXX	2,270,600	1,418,118	965,661	694,571	526,565	397,985	324,227	262,500
5. 2010	XXX	XXX	XXX	2,093,034	1,351,881	926,823	644,036	484,267	401,700	316,756
6. 2011	XXX	XXX	XXX	XXX	2,134,049	1,278,524	836,740	574,409	422,192	346,534
7. 2012	XXX	XXX	XXX	XXX	XXX	2,037,861	1,131,141	795,019	562,384	419,123
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2,035,772	1,158,171	825,308	602,745
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,999,347	1,300,427	966,691
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,193,783	1,424,173
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,032,301

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	1	1							XXX
2. 2007.....	102,479	50,924	51,555	30,745	15,384	5,171	2,589	3,349		1,739	21,293	68
3. 2008.....	102,751	52,132	50,619	70,955	41,258	10,954	5,479	784		203	35,956	70
4. 2009.....	102,440	51,844	50,596	56,798	28,759	8,209	4,159	562		231	32,651	121
5. 2010.....	116,742	89,654	27,088	41,046	30,928	6,782	5,031	2		66	11,871	203
6. 2011.....	106,440	94,118	12,322	45,971	40,103	8,460	7,410	24		29	6,942	24
7. 2012.....	109,415	95,270	14,144	45,795	38,707	7,136	6,012	21			8,233	1
8. 2013.....	111,889	91,638	20,252	39,715	32,356	4,884	5,047	2,161			9,355	1
9. 2014.....	74,446	62,455	11,992	41,842	34,751	3,237	2,719	223			7,831	
10. 2015.....	19,097	14,457	4,641	6,357	5,087	486	345	135			1,546	
11. 2016.....	4,763	2,469	2,295	683	352	86	44	119			493	
12. Totals	XXX	XXX	XXX	379,909	267,688	55,405	38,836	7,380		2,269	136,170	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	1	4		(35)								32	
2. 2007.....	3	1										1	
3. 2008.....		3										(3)	
4. 2009.....	25	13	146	73								85	
5. 2010.....	17	8	141	94								55	
6. 2011.....	85	65	149	135								33	
7. 2012.....	119	164	94	83								(35)	
8. 2013.....	422	327	160	127								128	
9. 2014.....	783	589	456	324								326	
10. 2015.....	844	442	419	391								430	
11. 2016.....	656	330	800	405								721	
12. Totals	2,956	1,948	2,364	1,598								1,774	

	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	32	
2. 2007.....	39,269	17,974	21,294	38.3	35.3	41.3			100.0	1	
3. 2008.....	82,693	46,740	35,953	80.5	89.7	71.0			100.0	(3)	
4. 2009.....	65,740	33,004	32,736	64.2	63.7	64.7			100.0	85	
5. 2010.....	47,987	36,062	11,926	41.1	40.2	44.0			100.0	55	
6. 2011.....	54,689	47,714	6,976	51.4	50.7	56.6			100.0	33	
7. 2012.....	53,165	44,967	8,198	48.6	47.2	58.0			100.0	(35)	
8. 2013.....	47,342	37,859	9,483	42.3	41.3	46.8			100.0	128	
9. 2014.....	46,541	38,384	8,157	62.5	61.5	68.0			100.0	326	
10. 2015.....	8,240	6,264	1,976	43.1	43.3	42.6			100.0	430	
11. 2016.....	2,345	1,131	1,214	49.2	45.8	52.9			100.0	721	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,774	

COMBINED STATEMENT FOR THE YEAR 2016 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	722	(17)	(20)	(13)			12	731	XXX
2. 2007.....	268	763	(495)	236	163	31	20	46		7	131	34
3. 2008.....	145	446	(301)	631	413	79	50	131		5	378	10
4. 2009.....	53	179	(126)	1,895	942	373	211	25		145	1,139	2
5. 2010.....	18	8	11	2,309	1,163	246	136	18		16	1,274	1
6. 2011.....	3	5	(1)	2,723	1,367	234	126	23		3	1,486	
7. 2012.....	(2)	(2)		1,972	988	132	71	9		1	1,054	
8. 2013.....				2,224	1,112	102	54	7		1	1,167	1
9. 2014.....				190	95	21	12	3			107	
10. 2015.....								(599)			(599)	
11. 2016.....	(1)	(1)	(1)	10	10			600			600	
12. Totals	XXX	XXX	XXX	12,911	6,236	1,197	666	262		189	7,469	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.....	2,565	2	1	(11)	14				7			2,597	2
2. 2007.....													
3. 2008.....													
4. 2009.....													
5. 2010.....													
6. 2011.....											1		
7. 2012.....											1		
8. 2013.....											1		
9. 2014.....													
10. 2015.....													
11. 2016.....													
12. Totals	2,565	2	1	(11)	14				7		4	2,596	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	2,576	21
2. 2007.....	313	183	130	117.0	24.0	(26.3)			100.0		
3. 2008.....	841	463	378	580.5	103.7	(125.4)			100.0		
4. 2009.....	2,293	1,154	1,139	4,320.0	644.6	(905.0)			100.0		
5. 2010.....	2,573	1,299	1,274	14,095.7	16,845.3	12,085.4			100.0		
6. 2011.....	2,979	1,493	1,486	85,581.5	32,330.3	(130,786.5)			100.0		
7. 2012.....	2,114	1,059	1,054	(93,964.3)	(52,644.9)	(444,467.6)			100.0		
8. 2013.....	2,333	1,166	1,167	(546,310.5)	(262,004.9)	6,482,355.9			100.0		
9. 2014.....	214	107	107	(1,259,564.4)	(1,259,634.7)	(1,259,494.0)			100.0		
10. 2015.....	(599)		(599)	29,973,858.5	(275.0)				100.0		
11. 2016.....	610	10	600	(53,768.2)	(1,716.3)	(105,820.1)			100.0		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,575	20

COMBINED STATEMENT FOR THE YEAR 2016 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	4,748	3,231	1,532	1,899	2,247		1,069	3,397	XXX
2. 2007.....	1,375,242	854,922	520,320	718,981	410,385	95,008	56,611	62,581		7,043	409,575	99,192
3. 2008.....	1,262,562	798,058	464,504	671,364	386,716	93,525	54,009	52,248		6,257	376,413	85,242
4. 2009.....	1,116,072	717,101	398,971	513,391	303,506	72,344	42,851	54,053		10,602	293,430	77,738
5. 2010.....	1,059,925	678,501	381,424	603,258	363,743	80,349	48,049	50,334		9,904	322,148	83,249
6. 2011.....	1,020,271	664,772	355,499	524,742	311,319	69,382	41,000	43,792		8,093	285,598	72,989
7. 2012.....	1,014,536	666,453	348,083	511,078	308,954	65,054	42,803	53,635		5,952	278,010	66,230
8. 2013.....	1,011,739	659,375	352,364	449,109	271,804	56,498	34,288	48,418		5,388	247,934	68,225
9. 2014.....	1,029,030	677,728	351,302	339,051	209,104	36,469	22,673	48,302		5,457	192,045	69,467
10. 2015.....	1,147,267	753,212	394,055	251,237	156,722	22,457	14,606	49,375		4,391	151,741	76,737
11. 2016.....	1,254,241	876,808	377,433	98,771	66,636	5,940	4,261	40,413		2,490	74,227	69,342
12. Totals	XXX	XXX	XXX	4,685,730	2,792,120	598,560	363,049	505,397		66,647	2,634,518	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.....	20,742	16,300	1,160	99	2,086	683	525	509	651			7,573	183
2. 2007.....	3,982	2,289	1,423	888	431	216	675	424	201			2,896	63
3. 2008.....	7,350	7,115	1,168	(514)	2,014	1,007	550	306	265			3,433	92
4. 2009.....	10,790	5,890	747	718	1,392	768	355	347	383			5,944	273
5. 2010.....	21,084	16,472	7,965	4,710	1,909	977	3,932	2,324	1,044			11,452	401
6. 2011.....	19,655	13,494	10,718	6,528	2,403	1,324	6,044	3,598	1,079		281	14,955	704
7. 2012.....	35,211	23,633	25,243	14,936	4,606	2,501	13,501	7,894	2,374		292	31,970	852
8. 2013.....	69,560	44,691	51,139	29,553	9,779	5,446	23,900	13,954	4,381		295	65,115	1,558
9. 2014.....	138,589	83,000	132,466	74,630	14,950	8,378	40,322	22,998	9,132		961	146,452	3,012
10. 2015.....	186,109	121,711	276,717	162,449	15,055	9,105	63,141	37,680	14,791		1,519	224,867	6,238
11. 2016.....	178,435	115,778	518,436	346,011	10,274	6,413	83,333	56,074	21,518		2,613	287,721	17,941
12. Totals	691,505	450,373	1,027,181	640,009	64,899	36,816	236,278	146,108	55,821		5,961	802,378	31,317

	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	5,503	2,070
2. 2007.....	883,283	470,812	412,471	64.2	55.1	79.3			100.0	2,228	668
3. 2008.....	828,485	448,639	379,846	65.6	56.2	81.8			100.0	1,916	1,517
4. 2009.....	653,454	354,080	299,374	58.5	49.4	75.0			100.0	4,928	1,015
5. 2010.....	769,875	436,275	333,600	72.6	64.3	87.5			100.0	7,867	3,585
6. 2011.....	677,815	377,262	300,553	66.4	56.8	84.5			100.0	10,351	4,604
7. 2012.....	710,701	400,722	309,979	70.1	60.1	89.1			100.0	21,884	10,086
8. 2013.....	712,784	399,736	313,048	70.5	60.6	88.8			100.0	46,455	18,660
9. 2014.....	759,280	420,782	338,498	73.8	62.1	96.4			100.0	113,424	33,028
10. 2015.....	878,882	502,273	376,608	76.6	66.7	95.6			100.0	178,666	46,201
11. 2016.....	957,120	595,172	361,948	76.3	67.9	95.9			100.0	235,082	52,639
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	628,305	174,073

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	158,593	62,983	27,538	10,212	5,373		4,848	118,309	XXX
2. 2007.....	2,224,278	1,346,301	877,977	1,045,019	650,458	152,739	101,425	119,171		62,475	565,046	342,103
3. 2008.....	2,106,759	1,256,379	850,380	1,151,222	702,436	181,646	113,748	87,176		46,610	603,861	312,431
4. 2009.....	2,254,992	1,310,238	944,754	1,165,506	711,028	184,840	115,230	89,872		43,433	613,960	247,462
5. 2010.....	2,127,051	1,248,577	878,474	1,133,085	699,360	196,102	124,477	103,280		43,378	608,630	250,357
6. 2011.....	2,358,985	1,407,878	951,107	1,196,791	744,411	202,770	129,887	97,396		44,614	622,660	242,527
7. 2012.....	2,448,456	1,496,241	952,215	1,046,104	674,976	186,483	123,208	97,589		27,248	531,992	217,653
8. 2013.....	2,622,507	1,662,446	960,060	993,541	653,402	176,275	118,177	117,458		19,904	515,695	214,318
9. 2014.....	2,634,274	1,645,335	988,939	737,226	507,144	135,966	94,454	81,192		9,758	352,785	219,963
10. 2015.....	2,892,418	1,840,372	1,052,047	598,734	424,221	112,678	79,668	49,793		4,830	257,317	229,400
11. 2016.....	2,910,495	1,909,182	1,001,314	273,644	198,368	47,254	32,679	39,768		1,421	129,617	206,863
12. Totals	XXX	XXX	XXX	9,499,465	6,028,787	1,604,291	1,043,164	888,068		308,518	4,919,873	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	1,658,651	563,569	1,096,346	410,116	44,830	21,103	194,544	73,001	66,951			1,993,532	10,605
2. 2007.....	200,659	105,765	198,909	104,344	8,102	4,383	35,920	18,831	9,166		730	219,434	1,651
3. 2008.....	221,116	116,973	232,140	121,607	8,956	4,888	42,527	22,375	10,706		1,626	249,602	1,935
4. 2009.....	231,307	124,108	228,650	122,068	8,797	4,804	43,351	23,241	11,504		9,711	249,387	2,161
5. 2010.....	223,222	120,404	267,693	144,627	10,814	5,912	51,088	27,821	12,978		18,053	267,030	2,697
6. 2011.....	305,427	163,948	282,426	156,371	13,590	7,746	57,071	31,732	15,491		29,743	314,209	3,321
7. 2012.....	274,419	156,416	314,300	177,668	13,773	8,505	65,562	37,124	16,318		35,862	304,659	4,159
8. 2013.....	322,948	180,520	454,938	257,425	18,332	11,661	92,819	52,759	20,106		23,186	406,778	6,131
9. 2014.....	283,221	170,015	658,236	369,342	20,669	13,785	123,359	70,225	23,164		26,405	485,282	10,264
10. 2015.....	327,879	203,474	931,408	541,005	32,496	23,558	161,362	95,257	36,460		34,027	626,310	20,181
11. 2016.....	411,526	263,233	1,372,243	849,944	39,775	29,707	206,028	130,895	53,254		41,665	809,047	63,509
12. Totals	4,460,373	2,168,425	6,037,292	3,254,519	220,134	136,053	1,073,629	583,260	276,098		221,009	5,925,269	126,614

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,781,312	212,220
2. 2007.....	1,769,686	985,205	784,480	79.6	73.2	89.4			100.0	189,459	29,975
3. 2008.....	1,935,490	1,082,027	853,462	91.9	86.1	100.4			100.0	214,676	34,926
4. 2009.....	1,963,825	1,100,478	863,347	87.1	84.0	91.4			100.0	213,780	35,607
5. 2010.....	1,998,262	1,122,602	875,660	93.9	89.9	99.7			100.0	225,883	41,147
6. 2011.....	2,170,963	1,234,094	936,868	92.0	87.7	98.5			100.0	267,535	46,674
7. 2012.....	2,014,548	1,177,897	836,651	82.3	78.7	87.9			100.0	254,635	50,024
8. 2013.....	2,196,417	1,273,944	922,473	83.8	76.6	96.1			100.0	339,941	66,837
9. 2014.....	2,063,032	1,224,965	838,067	78.3	74.5	84.7			100.0	402,100	83,182
10. 2015.....	2,250,811	1,367,184	883,627	77.8	74.3	84.0			100.0	514,808	111,501
11. 2016.....	2,443,491	1,504,827	938,664	84.0	78.8	93.7			100.0	670,592	138,455
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,074,721	850,548

COMBINED STATEMENT FOR THE YEAR 2016 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							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	16,038	4,448	22,048	5,235	6,634		1,281	35,038	XXX
2. 2007.....	1,406,105	783,305	622,800	482,743	247,196	74,996	44,149	43,415		12,392	309,809	37,014
3. 2008.....	1,466,466	920,922	545,544	730,678	516,307	97,196	64,795	47,504		15,382	294,276	36,101
4. 2009.....	1,284,591	886,324	398,267	368,637	270,034	62,254	41,494	19,450		3,787	138,812	30,796
5. 2010.....	1,053,060	755,583	297,477	391,896	280,869	51,455	35,414	15,910		5,723	142,978	28,346
6. 2011.....	1,065,263	768,078	297,185	585,884	435,158	60,138	44,110	19,740		8,285	186,495	32,852
7. 2012.....	1,161,182	836,813	324,369	752,708	556,880	57,126	40,525	24,134		5,833	236,563	31,467
8. 2013.....	1,171,423	801,011	370,412	448,513	299,107	44,411	30,613	19,907		6,470	183,111	24,797
9. 2014.....	929,594	566,366	363,229	382,842	220,143	24,467	16,931	23,605		9,759	193,840	20,022
10. 2015.....	808,325	447,989	360,336	251,631	127,074	10,366	7,466	20,237		3,659	147,694	18,416
11. 2016.....	699,673	398,935	300,738	170,510	86,377	4,154	3,394	14,235		929	99,127	14,354
12. Totals	XXX	XXX	XXX	4,582,079	3,043,593	508,611	334,126	254,771		73,501	1,967,742	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.....	42,699	11,290	38,982	11,163	41,339	9,009	67,318	17,683	5,218			146,411	2,544
2. 2007.....	3,037	1,519	6,008	3,029	2,175	1,087	8,876	4,473	616			10,603	105
3. 2008.....	5,883	3,559	8,195	4,920	2,589	1,495	11,365	6,754	799		300	12,103	100
4. 2009.....	8,328	4,595	6,647	4,568	1,890	1,013	9,892	6,551	670		393	10,698	146
5. 2010.....	7,052	4,309	7,107	4,989	1,322	790	10,451	7,071	713		415	9,486	166
6. 2011.....	14,773	8,773	10,297	7,050	4,437	2,438	14,704	9,798	1,203		1,478	17,355	393
7. 2012.....	25,967	23,155	11,319	7,951	4,400	2,783	16,118	10,995	1,497		2,203	14,416	635
8. 2013.....	37,855	24,173	19,554	14,320	7,641	4,377	24,962	18,251	2,292		2,370	31,184	923
9. 2014.....	40,530	23,009	27,145	15,188	8,197	4,388	27,274	15,486	2,776		2,833	47,850	1,206
10. 2015.....	48,646	24,927	45,477	22,825	6,893	3,516	35,634	17,889	3,585		2,829	71,078	1,548
11. 2016.....	128,506	64,373	87,436	44,584	7,170	3,598	39,795	20,030	5,921		4,479	136,242	3,429
12. Totals	363,275	193,682	268,167	140,588	88,051	34,495	266,388	134,981	25,292		17,299	507,428	11,195

	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 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense			
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	59,228	87,183
2. 2007.....	621,866	301,454	320,412	44.2	38.5	51.4			100.0	4,497	6,106
3. 2008.....	904,210	597,830	306,380	61.7	64.9	56.2			100.0	5,599	6,504
4. 2009.....	477,767	328,257	149,510	37.2	37.0	37.5			100.0	5,810	4,888
5. 2010.....	485,906	333,442	152,464	46.1	44.1	51.3			100.0	4,862	4,625
6. 2011.....	711,176	507,327	203,849	66.8	66.1	68.6			100.0	9,247	8,108
7. 2012.....	893,268	642,289	250,979	76.9	76.8	77.4			100.0	6,180	8,236
8. 2013.....	605,136	390,841	214,295	51.7	48.8	57.9			100.0	18,916	12,268
9. 2014.....	536,836	295,146	241,690	57.7	52.1	66.5			100.0	29,478	18,372
10. 2015.....	422,469	203,697	218,772	52.3	45.5	60.7			100.0	46,371	24,707
11. 2016.....	457,726	222,357	235,370	65.4	55.7	78.3			100.0	106,985	29,257
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	297,173	210,255

COMBINED STATEMENT FOR THE YEAR 2016 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	883	150	245	49			930	XXX	
2. 2007.....	3,302	2,175	1,127	150	75	80	40	24		139	39	
3. 2008.....	1,546	786	760	25	13	52	26	15		53	20	
4. 2009.....	5,521	2,807	2,714	720	360	577	290	37		684	27	
5. 2010.....	4,772	2,338	2,434	3,773	1,887	1,547	779	100		2,755	62	
6. 2011.....	13,555	11,828	1,726	4,847	2,424	819	414	170		2,998	115	
7. 2012.....	1,406	703	703	1,619	809	466	236	145		1,183	119	
8. 2013.....	5,244	2,622	2,622	2,276	1,138	240	122	105		1,361	61	
9. 2014.....	2,265	1,133	1,133	230	115	50	29	58		194	29	
10. 2015.....	2,732	1,366	1,366	886	443	10	7	27		473	12	
11. 2016.....	1,252	626	626			10	5	10		15	8	
12. Totals	XXX	XXX	XXX	15,409	7,413	4,097	1,998	689		10,784	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.....	2,636	654	91	102	254	51	8	53			2,220	8	
2. 2007.....	34	17	10	5							22		
3. 2008.....	14	7	2	1							8		
4. 2009.....	136	68	35	18	6	3					88	1	
5. 2010.....	157	79	50	25							104		
6. 2011.....	745	373	115	57	63	31	1	15			477	4	
7. 2012.....	587	293	140	70	39	20	3	14			398	3	
8. 2013.....	396	198	449	225	64	32	32	16	6		477	4	
9. 2014.....	1,249	624	1,485	742	48	24	162	81	75		1,547	5	
10. 2015.....	216	108	1,710	855	24	12	146	73	58		1,107	5	
11. 2016.....	160	80	999	499	13	7	77	39	45		670	7	
12. Totals	6,331	2,501	5,085	2,599	511	179	423	220	266		7,117	37	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,971	249
2. 2007.....	298	137	161	9.0	6.3	14.3			100.0	22	
3. 2008.....	108	47	61	7.0	5.9	8.1			100.0	8	
4. 2009.....	1,510	738	772	27.3	26.3	28.4			100.0	85	3
5. 2010.....	5,628	2,770	2,859	117.9	118.5	117.4			100.0	104	
6. 2011.....	6,775	3,300	3,475	50.0	27.9	201.3			100.0	430	47
7. 2012.....	3,012	1,430	1,581	214.3	203.5	225.0			100.0	363	35
8. 2013.....	3,569	1,731	1,838	68.1	66.0	70.1			100.0	423	54
9. 2014.....	3,356	1,615	1,741	148.1	142.6	153.7			100.0	1,367	180
10. 2015.....	3,078	1,499	1,579	112.7	109.7	115.6			100.0	963	144
11. 2016.....	1,314	629	684	104.9	100.5	109.3			100.0	579	90
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6,316	802

COMBINED STATEMENT FOR THE YEAR 2016 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	1,001	668	311	86	20		578	XXX	
2. 2007.....	217,343	123,361	93,982	59,315	31,884	8,630	4,543	4,198	10	35,716	5,658	
3. 2008.....	229,056	122,058	106,998	88,772	45,775	12,264	6,263	3,697	127	52,695	5,961	
4. 2009.....	212,693	106,502	106,191	121,400	60,700	13,569	6,874	5,018	1	72,413	6,507	
5. 2010.....	193,266	96,627	96,639	58,839	29,421	8,857	4,515	4,803	36	38,563	4,935	
6. 2011.....	148,089	69,068	79,021	71,875	35,937	8,681	4,411	4,048	68	44,255	4,775	
7. 2012.....	146,813	73,406	73,406	45,673	22,854	9,886	5,014	3,544	242	31,235	4,642	
8. 2013.....	136,362	68,115	68,248	49,575	24,787	8,189	4,146	3,045	9	31,875	3,265	
9. 2014.....	129,914	65,019	64,895	66,057	33,029	2,954	1,502	3,209	1	37,689	2,571	
10. 2015.....	121,510	60,936	60,574	12,820	6,410	1,537	783	3,298		10,462	2,355	
11. 2016.....	116,429	58,395	58,035	2,259	1,130	350	178	2,318		3,619	1,551	
12. Totals	XXX	XXX	XXX	577,587	292,595	75,229	38,316	37,198	494	359,102	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.....	15,450	6,094	7	147	648	459	16	361		9,749	46		
2. 2007.....	135	70	5	2	16	8		3		78	17		
3. 2008.....	6,596	3,298	1		47	24		77		48	34		
4. 2009.....	5,615	2,808			515	258		124		64	64		
5. 2010.....	6,636	3,318	477	239	620	310	69	35	145	33	151		
6. 2011.....	6,071	3,035	(1,219)	(610)	683	341	(178)	(89)	110	77	113		
7. 2012.....	9,058	4,529	9,298	4,649	5,924	2,962	1,352	676	488	70	153		
8. 2013.....	23,567	11,783	21,366	10,683	3,822	1,911	2,830	1,415	618	98	201		
9. 2014.....	17,247	8,624	19,667	9,867	2,017	1,008	2,579	1,294	769	158	275		
10. 2015.....	14,237	7,127	65,105	32,654	2,612	1,313	6,594	3,307	1,433	200	355		
11. 2016.....	2,209	1,105	84,291	42,274	2,175	1,088	6,535	3,277	2,110	194	691		
12. Totals	106,822	51,791	198,998	99,907	19,079	9,681	19,781	9,931	6,238	942	2,100		

	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	9,215	534
2. 2007.....	72,303	36,508	35,794	33.3	29.6	38.1			100.0	68	10
3. 2008.....	111,454	55,360	56,094	48.7	45.4	52.4			100.0	3,299	100
4. 2009.....	146,242	70,639	75,603	68.8	66.3	71.2			100.0	2,808	381
5. 2010.....	80,446	37,837	42,609	41.6	39.2	44.1			100.0	3,557	489
6. 2011.....	90,071	43,027	47,044	60.8	62.3	59.5			100.0	2,426	363
7. 2012.....	85,224	40,685	44,539	58.0	55.4	60.7			100.0	9,178	4,126
8. 2013.....	113,012	54,726	58,286	82.9	80.3	85.4			100.0	22,466	3,944
9. 2014.....	114,498	55,324	59,174	88.1	85.1	91.2			100.0	18,423	3,062
10. 2015.....	107,636	51,595	56,041	88.6	84.7	92.5			100.0	39,561	6,019
11. 2016.....	102,247	49,050	53,196	87.8	84.0	91.7			100.0	43,121	6,456
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	154,121	25,485

COMBINED STATEMENT FOR THE YEAR 2016 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	5	192	(17)	17	4		18	(217)	XXX
2. 2007	292,683	202,994	89,689	92,548	70,021	6,392	5,386	3,291		5,216	26,824	XXX
3. 2008	222,169	141,597	80,572	104,456	76,699	8,485	6,751	3,815		6,484	33,307	XXX
4. 2009	203,751	132,664	71,086	73,257	46,669	3,241	2,697	3,364		4,796	30,497	XXX
5. 2010	191,884	112,562	79,322	89,495	56,430	3,007	2,780	5,974		2,291	39,266	XXX
6. 2011	198,978	120,871	78,106	137,081	81,161	4,455	3,954	5,775		3,743	62,196	XXX
7. 2012	214,611	135,411	79,200	133,658	107,195	3,188	2,798	5,866		4,225	32,719	XXX
8. 2013	239,951	149,433	90,517	106,070	65,412	3,712	2,920	5,251		5,429	46,701	XXX
9. 2014	249,844	160,653	89,191	154,982	118,555	2,380	2,027	5,238		3,998	42,018	XXX
10. 2015	243,080	160,803	82,277	77,417	51,367	2,006	1,770	5,456		2,037	31,742	XXX
11. 2016	180,375	129,790	50,585	21,493	16,265	422	517	1,299		342	6,432	XXX
12. Totals	XXX	XXX	XXX	990,463	689,966	37,272	31,618	45,334		38,579	351,485	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	46,584	45,988	740	574	11	6		1				766	3
2. 2007	358	342	30	17	5	3						31	1
3. 2008	64	33	26	13	8	4						48	37
4. 2009	170	85	5	2	31	15					30	103	24
5. 2010	590	395	20	8	87	59			5		44	241	11
6. 2011	1,813	1,771	(94)	(65)	45	26			30		139	61	13
7. 2012	11,063	10,058	(276)	(212)	813	484			81		291	1,350	72
8. 2013	4,622	4,045	(429)	(324)	439	298			36		332	650	169
9. 2014	13,739	9,821	303	415	804	602			148		764	4,156	268
10. 2015	20,043	14,813	1,581	1,046	1,042	708			272		701	6,372	271
11. 2016	31,687	22,822	21,472	14,778	1,463	919			1,179		1,066	17,282	897
12. Totals	130,733	110,172	23,378	16,253	4,747	3,123		1	1,752		3,366	31,061	1,766

	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 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	762	4
2. 2007	102,624	75,769	26,855	35.1	37.3	29.9			100.0	28	3
3. 2008	116,854	83,499	33,355	52.6	59.0	41.4			100.0	44	4
4. 2009	80,069	49,468	30,600	39.3	37.3	43.0			100.0	88	16
5. 2010	99,179	59,672	39,507	51.7	53.0	49.8			100.0	207	34
6. 2011	149,104	86,847	62,258	74.9	71.9	79.7			100.0	13	49
7. 2012	154,392	120,323	34,069	71.9	88.9	43.0			100.0	940	410
8. 2013	119,701	72,351	47,351	49.9	48.4	52.3			100.0	473	177
9. 2014	177,594	131,419	46,174	71.1	81.8	51.8			100.0	3,807	350
10. 2015	107,818	69,704	38,114	44.4	43.3	46.3			100.0	5,766	606
11. 2016	79,015	55,302	23,713	43.8	42.6	46.9			100.0	15,558	1,724
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	27,686	3,375

COMBINED STATEMENT FOR THE YEAR 2016 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	192,203	97,843	48,375	19,059	4,519		19,773	128,195	XXX
2. 2007.....	2,872,608	1,761,862	1,110,747	1,335,803	780,471	280,313	162,167	56,856		18,882	730,334	220,749
3. 2008.....	2,655,769	1,588,175	1,067,593	1,167,637	665,752	240,012	144,628	40,919		12,360	638,189	81,984
4. 2009.....	2,041,052	1,219,135	821,917	975,750	561,770	188,228	109,000	65,142		10,424	558,351	81,133
5. 2010.....	1,894,192	1,157,888	736,305	1,040,652	593,940	199,333	118,878	66,050		14,094	593,216	85,971
6. 2011.....	1,772,757	1,092,235	680,522	804,427	472,729	167,277	96,789	36,689		19,876	438,875	81,261
7. 2012.....	1,904,185	1,214,891	689,294	693,847	411,355	130,993	78,955	36,763		4,049	371,293	71,373
8. 2013.....	1,981,924	1,235,191	746,733	726,602	431,399	126,995	76,592	48,816		3,236	394,421	71,741
9. 2014.....	2,061,740	1,299,759	761,980	417,698	270,447	62,601	37,977	64,189		1,378	236,063	70,612
10. 2015.....	2,261,706	1,420,473	841,233	326,170	217,200	24,271	18,262	59,676		657	174,654	70,167
11. 2016.....	1,967,940	1,276,120	691,820	60,374	44,636	4,745	3,393	53,902		56	70,992	59,940
12. Totals	XXX	XXX	XXX	7,741,163	4,547,541	1,473,142	865,701	533,520		104,784	4,334,583	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.....	429,286	168,191	534,013	161,589	122,548	45,795	191,851	80,403	1,723			823,443	3,638
2. 2007.....	66,582	41,433	107,744	60,720	17,996	10,809	49,361	29,947	4,530		739	103,302	562
3. 2008.....	111,184	61,800	115,449	63,961	13,135	8,040	53,351	32,790	5,491		2,160	132,021	682
4. 2009.....	101,138	54,825	147,011	79,734	14,825	8,174	66,834	36,518	6,991		3,175	157,548	672
5. 2010.....	129,043	69,842	162,942	88,448	26,824	15,506	83,335	47,410	8,269		4,905	189,208	912
6. 2011.....	198,125	116,208	138,955	61,526	28,712	16,445	103,401	62,120	10,137		6,540	223,031	1,131
7. 2012.....	187,895	109,921	230,973	136,671	35,973	19,546	137,460	85,355	12,212		6,739	253,019	1,702
8. 2013.....	296,781	174,610	339,463	201,806	39,713	23,101	183,647	112,353	16,574		9,775	364,307	2,777
9. 2014.....	296,389	173,404	547,398	323,312	38,661	23,626	322,993	196,583	24,515		10,768	513,032	4,506
10. 2015.....	269,746	165,035	825,025	493,804	32,057	19,958	393,373	241,465	24,757		13,345	624,697	6,630
11. 2016.....	145,632	102,424	941,738	590,566	17,513	10,749	405,097	256,711	(8,430)		12,290	541,101	12,870
12. Totals	2,231,802	1,237,693	4,090,710	2,262,136	387,957	201,748	1,990,703	1,181,655	106,769		70,435	3,924,709	36,082

	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	633,519	189,924
2. 2007.....	1,919,184	1,085,548	833,636	66.8	61.6	75.1			100.0	72,173	31,130
3. 2008.....	1,747,180	976,970	770,210	65.8	61.5	72.1			100.0	100,873	31,148
4. 2009.....	1,565,920	850,021	715,899	76.7	69.7	87.1			100.0	113,590	43,958
5. 2010.....	1,716,448	934,024	782,424	90.6	80.7	106.3			100.0	133,695	55,513
6. 2011.....	1,487,722	825,817	661,905	83.9	75.6	97.3			100.0	159,347	63,684
7. 2012.....	1,466,115	841,804	624,311	77.0	69.3	90.6			100.0	172,275	80,743
8. 2013.....	1,778,591	1,019,862	758,729	89.7	82.6	101.6			100.0	259,827	104,480
9. 2014.....	1,774,443	1,025,348	749,095	86.1	78.9	98.3			100.0	347,071	165,961
10. 2015.....	1,955,075	1,155,723	799,352	86.4	81.4	95.0			100.0	435,933	188,765
11. 2016.....	1,620,572	1,008,479	612,093	82.3	79.0	88.5			100.0	394,380	146,721
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,822,682	1,102,027

COMBINED STATEMENT FOR THE YEAR 2016 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							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	24,851	13,333	3,810	1,501	593		5,117	14,420	XXX
2. 2007.....	979,503	596,172	383,331	509,497	304,714	101,497	57,469	12,269		1,615	261,081	10,033
3. 2008.....	919,271	516,182	403,089	694,116	393,502	111,352	63,452	13,594		2,176	362,109	11,433
4. 2009.....	1,022,016	551,547	470,469	736,169	380,417	113,122	63,203	18,977		1,510	424,648	13,505
5. 2010.....	959,088	518,813	440,275	486,876	258,745	83,158	43,190	19,232		3,312	287,330	11,977
6. 2011.....	842,593	462,409	380,185	448,765	232,058	70,695	36,946	24,242		1,069	274,698	11,430
7. 2012.....	798,470	444,936	353,533	355,673	184,195	62,111	37,788	18,687		3,058	214,488	10,210
8. 2013.....	795,843	429,708	366,135	252,552	138,415	43,421	24,140	18,807		1,059	152,225	10,255
9. 2014.....	783,775	438,207	345,568	188,017	104,710	23,140	12,942	17,524		127	111,029	10,400
10. 2015.....	772,443	429,442	343,001	127,457	77,401	20,124	10,682	17,381		56	76,878	10,033
11. 2016.....	759,958	435,583	324,376	20,627	10,410	3,780	2,060	11,775		15	23,711	8,730
12. Totals	XXX	XXX	XXX	3,844,600	2,097,901	636,212	353,373	173,082		19,115	2,202,619	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.....	106,336	64,324	47,151	33,434	12,422	6,587	12,099	8,709	2,895			67,850	413
2. 2007.....	24,647	16,259	18,294	11,503	2,166	1,148	4,751	2,992	798			18,755	114
3. 2008.....	38,859	29,623	21,280	12,708	1,647	860	5,599	3,341	936		378	21,790	170
4. 2009.....	37,589	18,965	28,820	16,600	2,045	1,028	7,520	4,334	1,149		807	36,197	225
5. 2010.....	43,702	22,036	56,554	30,537	3,764	1,909	14,846	8,015	1,941		584	58,310	240
6. 2011.....	83,173	46,313	78,569	46,280	10,600	5,408	20,604	12,139	3,006		625	85,812	354
7. 2012.....	190,562	117,357	98,108	53,738	13,355	8,317	25,745	14,103	5,364		1,307	139,620	465
8. 2013.....	116,367	63,447	126,665	71,605	7,563	3,954	33,249	18,797	4,089		1,294	130,130	725
9. 2014.....	162,000	86,876	188,994	103,820	9,617	5,068	52,071	28,483	6,224		1,804	194,660	1,281
10. 2015.....	98,243	56,053	334,845	188,233	19,253	12,355	87,923	49,426	7,876		1,960	242,072	2,751
11. 2016.....	73,164	42,248	391,599	225,457	14,075	7,582	99,109	57,061	12,295		1,766	257,894	5,200
12. Totals	974,641	563,500	1,390,881	793,915	96,510	54,215	363,516	207,402	46,574		10,525	1,253,090	11,938

	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	55,730	12,120
2. 2007.....	673,920	394,084	279,836	68.8	66.1	73.0			100.0	15,179	3,575
3. 2008.....	887,385	503,486	383,899	96.5	97.5	95.2			100.0	17,808	3,981
4. 2009.....	945,392	484,547	460,845	92.5	87.9	98.0			100.0	30,844	5,353
5. 2010.....	710,073	364,433	345,640	74.0	70.2	78.5			100.0	47,683	10,626
6. 2011.....	739,653	379,144	360,510	87.8	82.0	94.8			100.0	69,149	16,663
7. 2012.....	769,606	415,498	354,108	96.4	93.4	100.2			100.0	117,575	22,045
8. 2013.....	602,714	320,359	282,355	75.7	74.6	77.1			100.0	107,980	22,151
9. 2014.....	647,588	341,899	305,689	82.6	78.0	88.5			100.0	160,299	34,361
10. 2015.....	713,101	394,150	318,950	92.3	91.8	93.0			100.0	188,802	53,270
11. 2016.....	626,423	344,818	281,605	82.4	79.2	86.8			100.0	197,058	60,836
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,008,107	244,983

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	181,130	140,750	15,150	9,331	3,462		16,326	49,661	XXX
2. 2015	2,682,857	1,774,072	908,785	1,107,547	662,594	39,996	28,077	12,694		5,279	469,565	XXX
3. 2016	2,769,691	1,841,004	928,688	678,076	503,644	14,698	13,614	14,770		1,507	190,285	XXX
4. Totals	XXX	XXX	XXX	1,966,752	1,306,988	69,843	51,022	30,926		23,113	709,512	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	257,142	185,626	20,156	13,650	12,786	9,871	16	2,311		16,437	83,232	256	
2. 2015	135,641	91,062	(2,904)	(4,494)	5,223	3,647		1,423		10,642	49,167	358	
3. 2016	467,208	318,580	386,292	132,293	13,776	8,450		28,613		12,811	436,565	1,669	
4. Totals	859,991	595,268	403,543	141,449	31,785	21,968	16	32,347		39,889	568,964	2,283	

	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	78,022	5,210
2. 2015	1,299,618	780,886	518,733	48.4	44.0	57.1			100.0	46,169	2,999
3. 2016	1,603,432	976,582	626,850	57.9	53.0	67.5			100.0	402,626	33,939
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	526,817	42,147

COMBINED STATEMENT FOR THE YEAR 2016 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	(1,306)	(363)	535	259	139		1,975	(528)	XXX
2. 2015.....	320,566	190,458	130,108	186,182	112,981	6,337	3,962	9,169		31,502	84,745	53,331
3. 2016.....	355,823	218,584	137,239	219,202	131,010	5,446	3,445	8,432		20,379	98,626	61,704
4. Totals	XXX	XXX	XXX	404,078	243,629	12,319	7,666	17,741		53,856	182,843	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.....	839	1,852	(15)	113	274	105			38		1,359	(933)	197
2. 2015.....	1,500	970	(702)	(397)	191	128			34		1,705	322	450
3. 2016.....	27,804	18,093	10,993	6,825	919	704			1,053		13,001	15,147	7,698
4. Totals	30,143	20,915	10,276	6,540	1,385	938			1,125		16,065	14,535	8,345

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX	(1,140)	207
2. 2015.....	202,711	117,643	85,068	63.2	61.8	65.4			100.0	225	97
3. 2016.....	273,849	160,077	113,772	77.0	73.2	82.9			100.0	13,879	1,268
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	12,964	1,572

COMBINED STATEMENT FOR THE YEAR 2016 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	30,438	15,525	10,661	5,499	5,096		20,804	25,172	XXX
2. 2015	618,147	319,613	298,534	75,018	37,515	4,912	2,943	8,155		4,591	47,627	XXX
3. 2016	628,802	327,077	301,725	40,530	20,275	1,962	1,266	5,779		1,471	26,730	XXX
4. Totals	XXX	XXX	XXX	145,987	73,315	17,535	9,708	19,030		26,867	99,529	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	56,208	33,109	3,932	1,983	14,376	7,666	1,068	543	3,789		45,822	36,071	1,530
2. 2015	65,965	34,907	38,174	19,124	6,442	3,295	12,501	6,260	4,515		20,463	64,011	858
3. 2016	22,585	11,339	106,616	53,774	1,541	773	32,748	16,429	8,210		35,555	89,385	1,643
4. Totals	144,758	79,356	148,721	74,881	22,359	11,735	46,317	23,231	16,513		101,840	189,466	4,031

	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	25,048	11,023
2. 2015	215,684	104,045	111,638	34.9	32.6	37.4			100.0	50,107	13,904
3. 2016	219,971	103,856	116,115	35.0	31.8	38.5			100.0	64,088	25,297
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	139,243	50,224

COMBINED STATEMENT FOR THE YEAR 2016 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	22,515	15,236	1,473	923	1,006		1,632	8,834	XXX
2. 2015.....	411,076	232,856	178,220	210,422	109,712	3,426	1,959	5,691		1,243	107,869	XXX
3. 2016.....	411,771	241,514	170,257	134,038	76,821	1,103	584	3,652		97	61,389	XXX
4. Totals.....	XXX	XXX	XXX	366,974	201,768	6,002	3,466	10,349		2,971	178,092	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.....	59,625	39,534	70,952	53,586	2,566	1,781	216	8	2,710		2,987	41,160	1,307
2. 2015.....	7,605	4,600	30,273	20,574	1,003	697			726		1,745	13,736	742
3. 2016.....	45,055	25,551	91,851	55,774	1,236	766			2,356		2,586	58,407	1,937
4. Totals.....	112,285	69,685	193,076	129,934	4,805	3,244	216	8	5,791		7,318	113,303	3,986

	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	37,458	3,703
2. 2015.....	259,146	137,541	121,605	63.0	59.1	68.2			100.0	12,705	1,031
3. 2016.....	279,291	159,496	119,795	67.8	66.0	70.4			100.0	55,580	2,826
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	105,743	7,560

Schedule P - Part 1M - International

NONE

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

NONE

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

NONE

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

NONE

COMBINED STATEMENT FOR THE YEAR 2016 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	28,579	6,896	22,559	8,276	689		(2,178)	36,656	XXX
2. 2007.....	368,979	228,402	140,577	181,100	121,537	44,150	31,536	10,055		2,026	82,233	12,847
3. 2008.....	221,707	134,101	87,606	137,763	86,678	54,081	33,160	8,240		5,699	80,247	10,640
4. 2009.....	204,437	127,098	77,338	59,967	36,152	31,477	20,284	9,802		941	44,809	9,585
5. 2010.....	178,177	105,138	73,039	54,116	32,696	28,976	19,225	7,227		1,256	38,399	9,344
6. 2011.....	150,930	101,643	49,287	61,021	42,069	19,570	14,287	5,942		228	30,175	8,792
7. 2012.....	175,597	117,084	58,513	70,543	52,224	11,833	9,554	5,298		450	25,896	7,878
8. 2013.....	183,368	119,138	64,230	38,897	22,983	7,223	5,581	2,958		82	20,513	6,960
9. 2014.....	198,042	122,570	75,472	16,223	10,344	3,477	2,849	2,112		5	8,619	5,169
10. 2015.....	194,453	123,972	70,481	4,638	3,010	1,527	1,313	2,108		50	3,950	5,362
11. 2016.....	185,686	121,456	64,230	875	668	332	313	1,734			1,959	3,391
12. Totals	XXX	XXX	XXX	653,722	415,256	225,205	146,378	56,164		8,558	373,457	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.....	180,172	40,036	162,299	41,846	99,581	14,780	95,273	26,309	11,654		943	426,007	2,065
2. 2007.....	4,533	3,098	15,095	9,746	1,175	660	13,297	8,541	783		64	12,839	96
3. 2008.....	7,511	3,907	16,661	11,132	5,078	2,649	16,280	11,392	1,122		839	17,573	61
4. 2009.....	26,313	15,117	18,184	10,712	3,089	1,711	11,753	6,495	1,079		3,007	26,384	81
5. 2010.....	6,899	4,014	18,267	10,580	3,843	2,245	10,545	5,764	905		1,398	17,857	89
6. 2011.....	8,376	5,191	21,609	14,284	1,677	974	14,634	9,542	1,018		622	17,323	101
7. 2012.....	12,361	7,528	27,265	18,264	2,239	1,611	17,766	11,553	1,222		231	21,897	169
8. 2013.....	13,655	8,971	39,273	25,279	4,006	2,653	20,517	13,229	1,477		244	28,796	240
9. 2014.....	9,286	6,656	59,966	35,801	1,639	1,156	25,001	15,133	1,752		8	38,899	242
10. 2015.....	63,639	43,460	73,115	43,410	1,762	1,186	29,520	18,428	2,630		13	64,181	347
11. 2016.....	7,797	5,306	78,256	49,907	848	648	34,817	21,945	3,327		5	47,240	624
12. Totals	340,543	143,283	529,991	270,962	124,937	30,273	289,403	148,330	26,969		7,374	718,996	4,115

	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	260,589	165,418
2. 2007.....	270,189	175,118	95,072	73.2	76.7	67.6			100.0	6,784	6,055
3. 2008.....	246,737	148,916	97,820	111.3	111.0	111.7			100.0	9,133	8,440
4. 2009.....	161,664	90,470	71,193	79.1	71.2	92.1			100.0	18,668	7,716
5. 2010.....	130,779	74,523	56,256	73.4	70.9	77.0			100.0	10,572	7,285
6. 2011.....	133,846	86,348	47,498	88.7	85.0	96.4			100.0	10,511	6,812
7. 2012.....	148,527	100,735	47,792	84.6	86.0	81.7			100.0	13,834	8,063
8. 2013.....	128,005	78,696	49,309	69.8	66.1	76.8			100.0	18,679	10,117
9. 2014.....	119,456	71,938	47,518	60.3	58.7	63.0			100.0	26,795	12,103
10. 2015.....	178,939	110,808	68,131	92.0	89.4	96.7			100.0	49,883	14,298
11. 2016.....	127,986	78,786	49,199	68.9	64.9	76.6			100.0	30,841	16,399
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	456,290	262,706

COMBINED STATEMENT FOR THE YEAR 2016 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	141	142	5	5	1				XXX
2. 2007.....	41,855	38,261	3,594	2,107	1,983	1,098	896	294		1	620	169
3. 2008.....	43,664	38,743	4,921	18,972	17,757	6,758	6,991	810		11	1,792	301
4. 2009.....	26,180	22,532	3,647	6,194	3,839	1,499	1,492	1,049		217	3,410	601
5. 2010.....	24,997	22,378	2,620	4,383	2,578	2,012	1,517	413		21	2,713	142
6. 2011.....	22,376	20,095	2,280	6,115	3,208	2,013	1,966	315		1,175	3,268	86
7. 2012.....	12,625	10,705	1,920	3,548	2,792	832	841	241		13	988	97
8. 2013.....	17,876	16,406	1,470	5,463	3,475	233	263	230		25	2,188	73
9. 2014.....	21,928	20,828	1,100	13	13	287	317	99			68	50
10. 2015.....	22,497	21,874	622					41			41	34
11. 2016.....	21,509	20,362	1,148			23	24	44			43	39
12. Totals	XXX	XXX	XXX	46,936	35,786	14,759	14,314	3,537		1,463	15,133	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	1,375	1,361	4,986	4,209	70	17	1,310	1,106	127			1,175	15
2. 2007.....			570	565			150	148	11			17	
3. 2008.....	3	3	2,441	2,085	38	38	641	548	53			501	1
4. 2009.....			1,216	994			319	261	26			306	2
5. 2010.....	333	333	67	(9)	114	114	17	(2)	9			106	2
6. 2011.....			3,578	3,288	43	43	940	864	78			443	1
7. 2012.....	573	286	2,055	1,151	2	1	540	302	44		3	1,473	4
8. 2013.....	1,358	680	2,818	2,569	137	75	740	675	88		5	1,142	6
9. 2014.....	2,605	2,605	5,201	4,460	72	72	1,366	1,171	157		4	1,092	5
10. 2015.....	1,812	1,812	8,133	7,383	618	618	2,136	1,939	213		12	1,160	11
11. 2016.....	6	3	8,228	7,307	37	37	2,083	1,850	397		31	1,554	8
12. Totals	8,064	7,083	39,292	34,003	1,132	1,015	10,240	8,861	1,203		56	8,970	55

	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	791	384
2. 2007.....	4,230	3,592	637	10.1	9.4	17.7			100.0	5	12
3. 2008.....	29,716	27,422	2,293	68.1	70.8	46.6			100.0	355	146
4. 2009.....	10,302	6,586	3,716	39.4	29.2	101.9			100.0	222	84
5. 2010.....	7,349	4,530	2,819	29.4	20.2	107.6			100.0	77	29
6. 2011.....	13,081	9,369	3,711	58.5	46.6	162.8			100.0	289	154
7. 2012.....	7,834	5,373	2,461	62.0	50.2	128.1			100.0	1,190	282
8. 2013.....	11,068	7,737	3,331	61.9	47.2	226.6			100.0	927	216
9. 2014.....	9,799	8,638	1,161	44.7	41.5	105.5			100.0	741	352
10. 2015.....	12,953	11,752	1,201	57.6	53.7	193.0			100.0	750	410
11. 2016.....	10,817	9,221	1,597	50.3	45.3	139.1			100.0	923	631
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6,270	2,700

COMBINED STATEMENT FOR THE YEAR 2016 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						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	NONE								XXX				
2. 2015																XXX
3. 2016																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		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. 2015																				
3. 2016																				
4. Totals																				

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount										
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid									
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX									
2. 2015	NONE																			
3. 2016																				
4. Totals											XXX	XXX	XXX	XXX	XXX	XXX			XXX	

COMBINED STATEMENT FOR THE YEAR 2016 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	770	421	5	2	(1)			351	XXX
2. 2015.....	256,556	222,850	33,706	137,871	112,507	1,573	1,053	10,833			36,717	146,466
3. 2016.....	271,549	246,473	25,076	121,651	104,953	1,095	781	9,151			26,164	160,681
4. Totals.....	XXX	XXX	XXX	260,292	217,880	2,673	1,836	19,984			63,232	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.....	(5)	28	21,819	10,956					1,016			11,846	1,554
2. 2015.....	691	558	2,044	1,022					117			1,272	191
3. 2016.....	6,992	6,065	10,624	7,778					1,182			4,955	6,275
4. Totals.....	7,677	6,651	34,487	19,755					2,316			18,073	8,020

	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	10,830	1,016
2. 2015.....	153,129	115,140	37,989	59.7	51.7	112.7			100.0	1,155	117
3. 2016.....	150,696	119,577	31,119	55.5	48.5	124.1			100.0	3,773	1,182
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	15,757	2,316

COMBINED STATEMENT FOR THE YEAR 2016 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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior.....	9,065	4,738	1,194	1,475	1,230	5,196	5,281	6,502	6,477	6,469	(8)	(34)
2. 2007.....	19,643	20,063	18,264	18,029	18,159	18,139	18,003	18,002	17,946	17,945	(1)	(57)
3. 2008.....	XXX	35,778	34,866	35,958	35,855	35,252	34,910	35,410	35,447	35,169	(279)	(242)
4. 2009.....	XXX	XXX	33,516	32,682	32,286	32,510	32,004	32,177	32,180	32,174	(6)	(3)
5. 2010.....	XXX	XXX	XXX	11,295	12,230	12,362	12,101	12,127	12,127	11,924	(203)	(203)
6. 2011.....	XXX	XXX	XXX	XXX	5,766	7,317	7,035	6,994	6,985	6,951	(34)	(42)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	6,780	8,486	8,522	8,084	8,176	92	(345)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	6,652	6,086	6,471	7,323	851	1,237
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,042	6,484	7,934	1,450	2,892
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,518	1,841	323	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,094	XXX	XXX
12. Totals											2,186	3,203

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

1. Prior.....	2,340	2,615	3,622	6,811	6,446	6,005	4,944	6,185	8,077	8,499	422	2,314
2. 2007.....	650	68	51	295	335	555	555	215	127	84	(43)	(131)
3. 2008.....	XXX	203	335	658	1,216	1,290	1,558	434	429	247	(181)	(186)
4. 2009.....	XXX	XXX	307	1,057	3,796	4,766	5,337	1,947	1,905	1,114	(791)	(833)
5. 2010.....	XXX	XXX	XXX	463	1,692	3,180	5,019	2,684	2,595	1,256	(1,339)	(1,428)
6. 2011.....	XXX	XXX	XXX	XXX	506	2,819	5,280	3,368	3,349	1,464	(1,885)	(1,905)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	631	3,256	3,207	3,286	1,045	(2,242)	(2,162)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	752	2,859	3,365	1,160	(2,205)	(1,699)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	680	1,040	104	(936)	(577)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31		(31)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											(9,231)	(6,606)

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

1. Prior.....	595,155	591,079	594,859	583,874	583,731	579,750	566,309	567,470	549,507	548,342	(1,165)	(19,129)
2. 2007.....	355,195	360,407	342,646	347,824	344,406	349,148	352,422	351,769	351,052	349,689	(1,363)	(2,081)
3. 2008.....	XXX	330,117	302,081	302,373	312,469	322,285	328,009	327,626	327,908	327,332	(576)	(293)
4. 2009.....	XXX	XXX	266,215	256,216	240,542	243,616	244,359	244,711	244,018	244,938	921	227
5. 2010.....	XXX	XXX	XXX	270,510	248,393	248,114	265,746	281,128	282,680	282,222	(458)	1,094
6. 2011.....	XXX	XXX	XXX	XXX	233,783	224,129	235,305	252,692	253,478	255,681	2,204	2,989
7. 2012.....	XXX	XXX	XXX	XXX	XXX	225,391	233,407	245,141	254,864	253,971	(893)	8,830
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	231,609	241,029	261,445	260,248	(1,197)	19,220
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246,976	273,778	281,064	7,286	34,089
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	313,614	312,443	(1,171)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	300,017	XXX	XXX
12. Totals											3,588	44,946

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

1. Prior.....	3,273,016	3,363,075	3,464,921	3,536,633	3,583,938	3,652,413	3,682,862	3,679,726	3,650,073	3,637,301	(12,773)	(42,425)
2. 2007.....	580,146	606,163	649,425	665,055	666,076	669,016	675,786	669,799	665,031	667,528	2,497	(2,271)
3. 2008.....	XXX	686,208	725,012	761,390	756,887	760,320	763,344	766,193	769,117	767,118	(1,999)	925
4. 2009.....	XXX	XXX	698,994	748,475	737,755	744,446	762,104	770,552	775,133	775,443	310	4,891
5. 2010.....	XXX	XXX	XXX	776,636	756,567	756,459	761,742	772,993	778,396	771,654	(6,742)	(1,339)
6. 2011.....	XXX	XXX	XXX	XXX	836,583	820,016	820,718	834,399	854,921	844,528	(10,393)	10,129
7. 2012.....	XXX	XXX	XXX	XXX	XXX	813,369	736,027	742,529	739,687	738,128	(1,559)	(4,401)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	843,636	783,401	784,733	805,037	20,304	21,636
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	793,914	752,968	747,505	(5,463)	(46,409)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	855,369	812,324	(43,045)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	860,899	XXX	XXX
12. Totals											(58,863)	(59,265)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	1,257,833	1,182,798	1,195,084	1,293,643	1,322,613	1,257,951	1,317,512	1,298,815	1,273,008	1,270,029	(2,979)	(28,785)
2. 2007.....	370,590	350,605	323,531	301,958	287,121	284,215	281,437	281,140	277,829	276,381	(1,448)	(4,758)
3. 2008.....	XXX	317,842	288,045	270,167	264,929	267,068	265,980	263,794	259,950	258,076	(1,874)	(5,719)
4. 2009.....	XXX	XXX	165,216	129,857	123,890	126,974	127,098	132,550	133,357	129,390	(3,967)	(3,160)
5. 2010.....	XXX	XXX	XXX	136,773	126,213	129,094	133,949	135,246	136,787	135,841	(946)	595
6. 2011.....	XXX	XXX	XXX	XXX	187,477	180,569	180,000	180,061	181,539	182,906	1,368	2,845
7. 2012.....	XXX	XXX	XXX	XXX	XXX	225,227	228,017	225,036	226,132	225,348	(784)	312
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	185,056	182,760	186,113	192,095	5,983	9,336
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222,903	212,777	215,309	2,531	(7,594)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197,770	194,949	(2,821)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,214	XXX	XXX
12. Totals											(4,937)	(36,928)

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior.....	35,569	39,383	37,558	34,947	32,171	31,184	33,745	32,981	34,209	34,376	168	1,395
2. 2007.....	322	336	322	249	236	268	262	175	144	137	(7)	(38)
3. 2008.....	XXX	188	298	225	199	134	427	587	579	47	(533)	(540)
4. 2009.....	XXX	XXX	1,004	750	449	658	623	916	851	735	(116)	(180)
5. 2010.....	XXX	XXX	XXX	807	670	2,111	2,004	3,249	4,844	2,758	(2,086)	(491)
6. 2011.....	XXX	XXX	XXX	XXX	1,978	2,844	3,660	3,683	3,944	3,290	(654)	(392)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	1,215	1,429	1,932	1,698	1,423	(275)	(508)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	1,039	1,318	1,980	1,727	(252)	409
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,025	1,234	1,608	373	582
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,844	1,495	(350)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629	XXX	XXX
12. Totals											(3,732)	237

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

1. Prior.....	208,693	183,523	157,166	158,207	126,146	113,099	133,462	130,987	130,915	130,598	(317)	(389)
2. 2007.....	55,599	54,586	50,281	46,104	38,913	32,497	30,492	32,139	32,067	31,593	(473)	(545)
3. 2008.....	XXX	79,501	76,404	66,135	57,224	50,042	48,517	49,368	49,633	52,320	2,686	2,952
4. 2009.....	XXX	XXX	88,119	75,759	68,813	72,778	67,526	66,064	70,031	70,461	430	4,397
5. 2010.....	XXX	XXX	XXX	68,506	58,045	46,947	35,739	31,114	31,336	37,662	6,326	6,547
6. 2011.....	XXX	XXX	XXX	XXX	54,082	46,538	33,051	45,291	42,132	42,886	754	(2,405)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	53,571	55,298	54,135	43,247	40,507	(2,739)	(13,628)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	51,159	56,771	61,545	54,623	(6,922)	(2,148)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,383	54,621	55,196	575	6,813
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,534	51,310	(2,224)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,768	XXX	XXX
12. Totals											(1,904)	1,593

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

1. Prior.....	25,803	24,926	22,768	22,860	23,579	22,638	22,751	22,633	22,202	21,843	(359)	(790)
2. 2007.....	26,224	26,106	25,044	25,814	24,824	23,801	23,725	23,589	23,556	23,564	8	(25)
3. 2008.....	XXX	24,328	24,769	26,515	27,374	29,618	30,005	29,728	29,572	29,541	(31)	(187)
4. 2009.....	XXX	XXX	18,492	30,992	29,027	27,355	27,432	27,238	27,212	27,236	24	(2)
5. 2010.....	XXX	XXX	XXX	41,475	35,300	34,851	34,311	33,793	32,808	33,528	720	(266)
6. 2011.....	XXX	XXX	XXX	XXX	43,319	45,475	54,631	55,581	55,249	56,453	1,204	872
7. 2012.....	XXX	XXX	XXX	XXX	XXX	34,358	28,297	28,480	27,906	28,122	216	(357)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	44,306	44,100	41,915	42,063	148	(2,036)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,705	39,380	40,789	1,409	(1,916)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,370	32,385	(5,984)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,235	XXX	XXX
12. Totals											(2,645)	(4,708)

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

1. Prior.....	3,731,703	3,654,544	3,591,044	3,551,221	3,577,241	3,615,854	3,452,925	3,479,974	3,546,983	3,600,070	53,087	120,096
2. 2007.....	998,127	870,965	895,006	859,025	846,437	794,609	787,824	782,765	777,985	772,250	(5,736)	(10,515)
3. 2008.....	XXX	939,870	868,295	794,878	787,763	761,609	721,840	713,190	730,208	723,800	(6,408)	10,610
4. 2009.....	XXX	XXX	787,368	732,996	696,496	680,510	672,532	654,700	648,359	643,766	(4,593)	(10,934)
5. 2010.....	XXX	XXX	XXX	654,013	705,012	698,683	712,681	721,343	728,432	708,105	(20,327)	(13,238)
6. 2011.....	XXX	XXX	XXX	XXX	562,025	565,703	593,713	606,272	596,976	615,080	18,103	8,808
7. 2012.....	XXX	XXX	XXX	XXX	XXX	527,817	548,184	568,766	580,181	575,336	(4,844)	6,570
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	569,585	596,851	679,601	693,339	13,738	96,487
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	598,807	650,752	660,391	9,639	61,584
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724,257	714,919	(9,339)	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566,621	XXX	XXX
12. Totals											43,320	269,469

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

1. Prior.....	764,009	731,486	737,978	676,632	670,581	641,604	722,936	730,424	727,239	741,454	14,214	11,030
2. 2007.....	298,983	314,478	314,214	303,260	286,327	270,856	268,033	264,511	264,713	266,769	2,056	2,258
3. 2008.....	XXX	361,976	383,525	384,434	384,366	384,726	373,195	379,070	375,825	369,368	(6,457)	(9,702)
4. 2009.....	XXX	XXX	416,905	415,602	412,593	450,282	440,849	439,029	441,396	440,719	(677)	1,690
5. 2010.....	XXX	XXX	XXX	385,914	372,547	352,501	316,992	319,222	321,937	324,467	2,530	5,246
6. 2011.....	XXX	XXX	XXX	XXX	337,837	320,427	317,086	316,181	308,981	333,262	24,281	17,081
7. 2012.....	XXX	XXX	XXX	XXX	XXX	293,386	304,288	308,073	305,624	330,057	24,433	21,983
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	279,360	280,806	269,283	259,459	(9,824)	(21,347)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	272,901	283,279	281,941	(1,338)	9,040
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284,052	293,694	9,642	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257,535	XXX	XXX
12. Totals											58,859	37,279

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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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	513,436	475,066	463,575	(11,491)	(49,861)
2. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	560,969	504,616	(56,352)	XXX
3. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	583,467	XXX	XXX
4. Totals											(67,843)	(49,861)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,802	5,949	5,571	(378)	(1,231)
2. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,916	75,864	(3,051)	XXX
3. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,287	XXX	XXX
4. Totals											(3,430)	(1,231)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137,391	123,762	134,323	10,561	(3,068)
2. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128,565	98,968	(29,597)	XXX
3. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,126	XXX	XXX
4. Totals											(19,036)	(3,068)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,837	93,886	90,476	(3,410)	(14,361)
2. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,703	115,188	(2,514)	XXX
3. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,787	XXX	XXX
4. Totals											(5,924)	(14,361)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2007.....												
3. 2008.....	XXX											
4. 2009.....	XXX	XXX										
5. 2010.....	XXX	XXX	XXX									
6. 2011.....	XXX	XXX	XXX									
7. 2012.....	XXX	XXX	XXX									
8. 2013.....	XXX	XXX	XXX									
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

NONE

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

NONE

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

NONE

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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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	813,230	851,179	878,285	1,000,935	976,990	1,107,541	1,146,054	1,229,925	1,225,875	1,182,035	(43,840)	(47,891)
2. 2007	104,931	111,013	105,847	81,642	81,965	89,571	91,110	89,484	85,674	84,233	(1,441)	(5,250)
3. 2008	XXX	101,983	95,778	69,276	67,982	72,443	87,447	90,023	92,546	88,458	(4,087)	(1,564)
4. 2009	XXX	XXX	88,086	65,457	62,699	62,536	61,674	59,868	59,643	60,312	670	444
5. 2010	XXX	XXX	XXX	67,210	66,028	58,813	59,566	54,567	50,533	48,123	(2,410)	(6,444)
6. 2011	XXX	XXX	XXX	XXX	41,131	43,428	42,943	38,942	41,681	40,539	(1,142)	1,597
7. 2012	XXX	XXX	XXX	XXX	XXX	38,544	46,226	47,321	43,315	41,273	(2,042)	(6,048)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	47,482	43,161	41,274	44,874	3,601	1,714
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,545	47,249	43,654	(3,594)	(8,890)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,652	63,393	6,741	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,139	XXX	XXX
12. Totals											(47,545)	(72,333)

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

1. Prior	37,582	27,354	39,204	38,438	37,896	35,846	25,440	24,764	24,469	22,711	(1,758)	(2,053)
2. 2007	9,413	4,545	2,763	1,421	(97)	709	683	661	529	332	(196)	(328)
3. 2008	XXX	7,929	14,317	4,223	2,911	1,392	288	1,431	757	1,431	674	
4. 2009	XXX	XXX	6,756	157	3,208	3,741	2,782	3,014	2,869	2,642	(227)	(372)
5. 2010	XXX	XXX	XXX	7,107	3,142	3,050	2,757	3,235	2,326	2,397	71	(838)
6. 2011	XXX	XXX	XXX	XXX	3,274	3,794	4,208	3,785	3,444	3,319	(125)	(466)
7. 2012	XXX	XXX	XXX	XXX	XXX	1,202	1,538	1,558	1,884	2,176	292	618
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1,412	4,306	4,151	3,013	(1,138)	(1,294)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,372	1,348	905	(443)	(467)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566	947	381	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,155	XXX	XXX
12. Totals											(2,470)	(5,200)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,230	18,212	15,391	(2,822)	(5,839)
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,639	27,039	(1,600)	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,785	XXX	XXX
4. Totals											(4,422)	(5,839)

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior.....	.000	(62)	326	316	322	4,854	5,093	6,451	6,437	6,437	178	67
2. 2007.....	11,733	16,858	17,165	17,534	17,849	17,912	17,941	17,940	17,945	17,944	63	5
3. 2008.....	XXX	25,030	37,288	35,858	36,480	35,365	34,989	35,182	35,212	35,171	64	6
4. 2009.....	XXX	XXX	21,782	29,675	31,052	31,365	31,832	31,994	32,082	32,089	93	28
5. 2010.....	XXX	XXX	XXX	8,446	11,206	11,560	11,725	11,784	11,828	11,869	175	28
6. 2011.....	XXX	XXX	XXX	XXX	4,946	6,411	6,787	6,867	6,902	6,918	18	6
7. 2012.....	XXX	XXX	XXX	XXX	XXX	4,542	7,747	8,198	8,144	8,212		1
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	4,452	6,343	7,057	7,195	1	
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,482	6,898	7,608		
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	948	1,411		
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	373		

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

1. Prior.....	.000	(529)	750	2,485	3,945	5,212	4,321	5,149	5,178	5,909	36	639
2. 2007.....	702	103	69	302	339	557	557	216	128	85	17	17
3. 2008.....	XXX	219	347	659	1,218	1,290	1,559	434	429	248	8	2
4. 2009.....	XXX	XXX	307	1,057	3,796	4,766	5,337	1,947	1,905	1,114	1	1
5. 2010.....	XXX	XXX	XXX	458	1,692	3,180	5,019	2,684	2,595	1,256		1
6. 2011.....	XXX	XXX	XXX	XXX	503	2,819	5,280	3,368	3,349	1,464		
7. 2012.....	XXX	XXX	XXX	XXX	XXX	627	3,254	3,207	3,286	1,045		
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	735	2,859	3,365	1,160		1
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	675	1,028	104		
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31			
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	.000	254,260	391,964	462,047	499,495	522,740	536,913	546,482	540,270	541,419	19,231	3,725
2. 2007.....	53,780	136,340	219,170	274,280	309,837	328,036	338,793	343,329	345,881	346,994	55,989	43,140
3. 2008.....	XXX	48,212	120,593	183,119	247,705	288,407	307,676	318,856	322,819	324,164	49,190	35,960
4. 2009.....	XXX	XXX	33,088	82,097	140,702	185,904	215,430	228,913	236,078	239,378	46,961	30,504
5. 2010.....	XXX	XXX	XXX	37,298	99,386	156,649	210,525	247,720	263,654	271,814	52,121	30,727
6. 2011.....	XXX	XXX	XXX	XXX	36,007	88,594	143,346	198,271	227,317	241,806	43,283	29,002
7. 2012.....	XXX	XXX	XXX	XXX	XXX	37,356	90,140	143,808	190,647	224,375	38,575	26,803
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	34,589	84,942	140,748	199,515	38,709	27,958
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,518	81,063	143,744	37,421	29,034
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,825	102,366	37,286	33,213
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,814	25,031	26,370

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

1. Prior.....	.000	309,530	574,623	750,817	925,566	1,074,902	1,229,370	1,366,570	1,476,996	1,589,932	114,063	19,528
2. 2007.....	69,629	179,832	241,093	288,637	326,695	361,798	392,228	412,976	427,944	445,875	242,791	97,661
3. 2008.....	XXX	103,891	227,116	307,720	368,925	407,478	440,319	474,189	497,918	516,684	232,414	78,082
4. 2009.....	XXX	XXX	105,961	242,171	321,431	380,177	438,406	475,439	504,032	524,088	200,993	44,308
5. 2010.....	XXX	XXX	XXX	100,760	243,117	328,472	393,480	443,111	481,339	505,350	202,218	45,442
6. 2011.....	XXX	XXX	XXX	XXX	115,889	260,512	356,832	430,842	491,064	525,264	192,584	46,622
7. 2012.....	XXX	XXX	XXX	XXX	XXX	98,610	237,996	321,605	390,692	434,403	173,848	39,646
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	106,428	239,315	331,685	398,238	169,719	38,468
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,170	201,709	271,593	168,748	40,951
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,635	207,524	166,434	42,785
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,849	110,454	32,900

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	.000	319,102	494,751	676,129	802,728	914,294	992,430	1,055,949	1,100,432	1,128,837	23,129	21,191
2. 2007.....	106,578	178,367	207,465	228,981	242,668	252,425	257,206	261,401	263,192	266,394	20,302	16,607
3. 2008.....	XXX	112,067	176,903	194,468	214,119	228,170	237,120	240,559	243,284	246,772	22,569	13,432
4. 2009.....	XXX	XXX	41,281	67,401	79,192	93,565	104,378	110,161	116,385	119,362	19,396	11,254
5. 2010.....	XXX	XXX	XXX	43,255	77,905	92,687	107,853	117,733	123,334	127,067	17,827	10,353
6. 2011.....	XXX	XXX	XXX	XXX	73,732	121,520	138,662	151,125	159,884	166,754	21,082	11,377
7. 2012.....	XXX	XXX	XXX	XXX	XXX	86,567	179,771	193,610	199,864	212,429	19,850	10,982
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	73,317	123,825	145,884	163,204	12,928	10,946
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94,117	150,652	170,235	7,920	10,896
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,565	127,457	5,581	11,287
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,893	3,171	7,754

COMBINED STATEMENT FOR THE YEAR 2016 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		
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior.....	.000	13,535	19,505	25,226	26,537	29,582	30,147	30,763	31,280	32,209	147	126
2. 2007.....			4	9	14	42	77	95	105	115		39
3. 2008.....	XXX	5	5	6	16	41	68	129	185	38	1	19
4. 2009.....	XXX	XXX	1	1	7	57	171	430	633	647	3	23
5. 2010.....	XXX	XXX	XXX	4	36	307	669	1,309	2,659	2,655	19	43
6. 2011.....	XXX	XXX	XXX	XXX	9	169	1,593	1,745	2,697	2,829	33	78
7. 2012.....	XXX	XXX	XXX	XXX	XXX	15	207	674	958	1,039	39	77
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	5	105	687	1,256	13	44
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	105	136	3	21
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	446		2	5
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5		1

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

1. Prior.....	.000	51,528	81,617	89,054	109,886	111,186	118,438	120,467	120,652	121,211	501	522
2. 2007.....	300	7,457	12,729	22,953	26,295	28,157	29,328	31,612	31,504	31,518	178	5,463
3. 2008.....	XXX	949	10,527	21,736	29,836	36,080	45,041	48,537	48,964	48,998	205	5,722
4. 2009.....	XXX	XXX	248	10,619	21,348	45,561	57,830	64,713	65,089	67,395	164	6,279
5. 2010.....	XXX	XXX	XXX	349	4,506	13,866	19,902	24,210	28,498	33,761	124	4,660
6. 2011.....	XXX	XXX	XXX	XXX	181	2,532	7,497	23,665	36,919	40,207	87	4,575
7. 2012.....	XXX	XXX	XXX	XXX	XXX	1,660	13,643	21,928	25,120	27,691	88	4,401
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	261	5,248	22,116	28,830	70	2,994
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	486	8,413	34,480	32	2,264
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	400	7,164	27	1,973
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,301	3	857

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

1. Prior.....	.000	11,499	14,903	17,970	19,915	20,189	20,746	21,532	21,298	21,077	XXX	XXX
2. 2007.....	8,860	18,818	20,966	22,287	23,236	23,354	23,469	23,476	23,517	23,533	XXX	XXX
3. 2008.....	XXX	5,584	15,484	21,169	22,515	28,643	29,310	29,504	29,458	29,492	XXX	XXX
4. 2009.....	XXX	XXX	5,481	22,393	26,288	27,020	27,181	27,090	27,105	27,133	XXX	XXX
5. 2010.....	XXX	XXX	XXX	10,428	21,377	24,826	25,020	25,727	33,193	33,292	XXX	XXX
6. 2011.....	XXX	XXX	XXX	XXX	15,374	37,226	41,567	52,705	54,873	56,421	XXX	XXX
7. 2012.....	XXX	XXX	XXX	XXX	XXX	14,107	24,267	23,385	26,271	26,853	XXX	XXX
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	23,634	38,418	40,452	41,449	XXX	XXX
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,124	35,535	36,780	XXX	XXX
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,304	26,286	XXX	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,132	XXX	XXX

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

1. Prior.....	.000	744,746	1,287,166	1,699,795	1,952,189	2,154,819	2,317,253	2,459,753	2,654,673	2,778,350	27,361	27,536
2. 2007.....	70,016	131,341	300,060	413,504	493,457	549,534	590,803	623,701	647,546	673,477	159,288	60,899
3. 2008.....	XXX	76,013	135,984	241,080	350,323	448,941	496,168	533,459	572,573	597,270	24,222	57,080
4. 2009.....	XXX	XXX	33,025	95,261	184,598	284,425	389,364	443,782	474,747	493,208	22,593	57,868
5. 2010.....	XXX	XXX	XXX	17,260	103,796	217,982	346,016	436,162	481,532	527,167	20,330	64,729
6. 2011.....	XXX	XXX	XXX	XXX	23,447	69,814	156,005	244,042	351,840	402,186	19,222	60,908
7. 2012.....	XXX	XXX	XXX	XXX	XXX	15,697	68,429	164,982	265,912	334,530	17,956	51,715
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	16,085	99,330	244,147	345,606	20,125	48,839
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,021	62,489	171,875	19,697	46,409
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,315	114,978	18,831	44,706
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,090	13,762	33,308

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

1. Prior.....	.000	196,400	323,554	415,300	475,491	525,105	592,973	624,424	662,672	676,499	2,805	958
2. 2007.....	8,248	43,821	108,273	166,000	202,883	218,502	227,272	230,436	240,996	248,812	1,800	8,119
3. 2008.....	XXX	9,310	56,225	146,318	206,342	270,327	294,901	329,036	341,897	348,514	2,344	8,919
4. 2009.....	XXX	XXX	17,119	80,842	146,026	258,002	314,486	356,175	390,352	405,671	2,617	10,663
5. 2010.....	XXX	XXX	XXX	23,972	69,329	125,444	177,021	202,201	246,827	268,099	2,018	9,719
6. 2011.....	XXX	XXX	XXX	XXX	12,026	63,403	132,968	180,521	223,707	250,456	1,761	9,315
7. 2012.....	XXX	XXX	XXX	XXX	XXX	12,530	55,648	106,311	159,274	195,801	1,423	8,322
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	6,427	44,974	96,577	133,418	1,292	8,238
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,555	50,537	93,505	1,019	8,100
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,232	59,498	919	6,363
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,937	457	3,073

COMBINED STATEMENT FOR THE YEAR 2016 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		
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	336,455	382,654	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180,946	456,872	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175,514	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	7,210	6,543	5,861	1,911
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,212	75,576	26,792	26,089
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,194	22,968	31,038

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	81,965	102,040	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,503	39,472	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,951	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	44,197	52,025	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,754	102,178	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,736	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 2007											XXX	XXX
3. 2008	XXX										XXX	XXX
4. 2009	XXX	XXX									XXX	XXX
5. 2010	XXX	XXX	XXX								XXX	XXX
6. 2011	XXX	XXX	XXX	XXX							XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2016	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 2016 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		
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior	.000	136,964	257,266	347,873	336,925	459,859	555,344	677,648	731,714	767,681	6,843	10,182
2. 2007	2,003	8,035	23,682	40,226	45,933	61,722	66,618	70,748	71,122	72,178	2,837	9,914
3. 2008	XXX	2,206	12,308	17,090	26,488	38,927	51,386	57,803	65,333	72,007	2,567	8,012
4. 2009	XXX	XXX	2,906	4,090	9,860	17,233	24,558	28,895	30,706	35,007	2,222	7,282
5. 2010	XXX	XXX	XXX	389	8,505	11,860	19,387	23,960	29,091	31,172	1,482	7,773
6. 2011	XXX	XXX	XXX	XXX	152	2,920	8,716	11,545	21,712	24,234	1,310	7,381
7. 2012	XXX	XXX	XXX	XXX	XXX	193	4,392	15,864	18,904	20,598	1,086	6,623
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	678	2,719	7,778	17,556	880	5,840
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,734	5,986	6,507	625	4,302
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131	1,842	582	4,433
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225	268	2,499

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

1. Prior	.000	3,520	19,933	20,542	21,255	21,713	21,709	21,676	21,665	21,663	110	325
2. 2007	46	116	190	219	253	329	328	328	326	326	57	112
3. 2008	XXX	6	115	569	200	244	315	982	982	982	53	247
4. 2009	XXX	XXX	391	1,199	1,604	2,070	2,364	2,374	2,367	2,362	70	529
5. 2010	XXX	XXX	XXX	16	692	1,217	1,517	1,449	1,719	2,301	29	111
6. 2011	XXX	XXX	XXX	XXX	1,351	1,875	2,906	3,041	3,271	2,953	31	54
7. 2012	XXX	XXX	XXX	XXX	XXX	85	700	740	747	747	24	69
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	(8)	788	1,044	1,958	8	59
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)	(16)	(30)	1	44
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1	22
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)		31

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2016	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	4,209	4,561	112,686	16
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,949	25,884	118,074	28,201
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,013	123,147	31,259

COMBINED STATEMENT FOR THE YEAR 2016 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....	7,015	4,165	992	1,255	1,123	89	67	35	35	35
2. 2007.....	3,941	2,091	840	230	133	155	57	58		
3. 2008.....	XXX	7,048	1,374	1,815	1,207	752	318	236	234	
4. 2009.....	XXX	XXX	7,777	1,809	646	915	78	111	76	73
5. 2010.....	XXX	XXX	XXX	1,683	816	637	292	292	234	47
6. 2011.....	XXX	XXX	XXX	XXX	279	599	151	55	50	14
7. 2012.....	XXX	XXX	XXX	XXX	XXX	756	378	77	(50)	10
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	1,186	(820)	(788)	33
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1,043)	132
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125	28
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395

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

1. Prior.....	(416)	477	555	1,974	1,862	2	15	14	14	12
2. 2007.....	(52)	(34)	(18)	(8)	(4)	(2)	(2)	(1)		
3. 2008.....	XXX	(21)	(14)	(1)	(3)	(2)	(1)		(1)	
4. 2009.....	XXX	XXX								
5. 2010.....	XXX	XXX	XXX	4						
6. 2011.....	XXX	XXX	XXX	XXX	1					
7. 2012.....	XXX	XXX	XXX	XXX	XXX					
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	229,401	116,254	69,286	28,811	14,417	11,917	4,872	4,955	2,648	1,076
2. 2007.....	204,966	129,755	60,679	28,383	10,455	5,938	5,346	2,365	1,126	786
3. 2008.....	XXX	200,936	100,802	52,061	19,319	9,716	8,547	4,863	3,107	1,927
4. 2009.....	XXX	XXX	170,658	104,547	51,206	22,697	11,319	5,441	3,092	36
5. 2010.....	XXX	XXX	XXX	167,642	85,017	38,564	20,123	10,501	6,127	4,864
6. 2011.....	XXX	XXX	XXX	XXX	141,845	75,587	44,297	22,568	11,191	6,636
7. 2012.....	XXX	XXX	XXX	XXX	XXX	132,408	84,055	52,701	27,963	15,913
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	143,259	89,679	63,802	31,532
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155,006	121,021	75,159
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209,995	139,729
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199,684

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

1. Prior.....	1,592,557	1,473,899	1,339,093	1,149,245	1,108,951	1,016,848	966,002	960,774	870,378	838,197
2. 2007.....	379,349	278,544	255,952	226,818	197,638	174,619	156,377	137,308	121,429	114,186
3. 2008.....	XXX	439,896	334,750	305,032	248,235	214,463	186,397	163,193	147,995	132,991
4. 2009.....	XXX	XXX	453,409	346,675	262,228	220,050	192,722	167,927	142,949	129,349
5. 2010.....	XXX	XXX	XXX	526,767	353,085	278,614	220,081	187,849	170,336	148,724
6. 2011.....	XXX	XXX	XXX	XXX	550,286	370,757	272,324	209,480	183,808	155,515
7. 2012.....	XXX	XXX	XXX	XXX	XXX	554,599	333,265	255,614	200,644	167,918
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	561,873	354,904	270,434	241,543
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	578,322	413,008	344,858
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629,282	459,540
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	600,725

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	897,915	609,669	521,888	480,228	355,890	235,052	164,797	108,352	78,075	77,454
2. 2007.....	203,953	130,059	79,455	47,341	31,300	23,571	17,684	13,021	9,463	7,382
3. 2008.....	XXX	140,838	89,582	52,876	35,387	21,226	18,227	13,340	10,758	7,885
4. 2009.....	XXX	XXX	95,632	41,806	28,069	16,390	12,276	9,780	8,384	5,419
5. 2010.....	XXX	XXX	XXX	61,179	30,609	17,854	12,054	8,798	7,264	5,499
6. 2011.....	XXX	XXX	XXX	XXX	63,212	30,275	19,524	14,104	10,220	8,153
7. 2012.....	XXX	XXX	XXX	XXX	XXX	58,951	33,583	20,560	13,645	8,491
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	62,502	32,580	21,008	11,946
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,410	35,271	23,745
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,533	40,397
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,616

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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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	4,275	1,506	(54)	(524)	(1,208)	(1,517)	244	3	17	(19)
2. 2007	320	327	287	151	120	65	39	21	12	5
3. 2008	XXX	183	288	197	152	54	20	6	2	1
4. 2009	XXX	XXX	919	570	406	328	126	62	32	18
5. 2010	XXX	XXX	XXX	714	165	311	315	207	73	25
6. 2011	XXX	XXX	XXX	XXX	1,792	1,297	732	335	478	58
7. 2012	XXX	XXX	XXX	XXX	XXX	886	361	798	377	72
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	596	373	423	241
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	831	791	823
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,335	928
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	538

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

1. Prior	110,030	49,823	22,997	22,382	(5,795)	(12,897)	635	(20)	96	(156)
2. 2007	50,683	41,409	26,025	17,554	9,063	1,722	576	(1,766)	465	2
3. 2008	XXX	67,063	53,262	33,266	19,296	3,044	741	(1,651)	(1,074)	
4. 2009	XXX	XXX	79,846	53,532	32,206	15,225	5,439	(72)	5	
5. 2010	XXX	XXX	XXX	65,720	48,715	25,898	11,273	(1,717)	82	273
6. 2011	XXX	XXX	XXX	XXX	52,486	40,048	20,330	8,824	2,291	(698)
7. 2012	XXX	XXX	XXX	XXX	XXX	48,665	34,445	22,776	10,648	5,325
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	48,410	31,417	22,085	12,098
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,908	36,531	11,084
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,506	35,737
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,274

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

1. Prior	7,861	2,848	1,027	56	592	247	202	123	159	165
2. 2007	6,936	2,145	810	903	808	97	112	29	14	12
3. 2008	XXX	8,979	1,985	1,335	2,335	(132)	4	55	8	13
4. 2009	XXX	XXX	5,997	2,545	1,493	(6)	(91)	50	28	2
5. 2010	XXX	XXX	XXX	7,242	2,476	98	79	167	(555)	13
6. 2011	XXX	XXX	XXX	XXX	10,103	694	492	41	(178)	(29)
7. 2012	XXX	XXX	XXX	XXX	XXX	3,133	(92)	922	19	(65)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	8,210	1,008	156	(104)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,045	481	(112)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,558	535
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,693

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

1. Prior	2,583,128	1,773,408	1,321,047	1,109,829	961,508	869,068	699,893	594,206	522,300	483,872
2. 2007	863,149	630,024	449,064	329,298	257,336	176,787	141,337	106,260	80,686	66,437
3. 2008	XXX	806,584	629,572	441,495	319,131	218,475	155,475	114,871	97,339	72,049
4. 2009	XXX	XXX	695,079	541,623	396,629	271,187	195,455	147,159	115,151	97,593
5. 2010	XXX	XXX	XXX	571,943	502,283	348,855	246,542	186,110	161,839	110,420
6. 2011	XXX	XXX	XXX	XXX	495,458	424,752	298,888	207,612	145,717	118,710
7. 2012	XXX	XXX	XXX	XXX	XXX	473,904	386,419	278,681	202,685	146,407
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	501,544	386,440	304,521	208,951
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	527,390	461,316	350,496
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	602,045	483,130
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	499,558

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

1. Prior	403,903	232,814	165,642	141,742	101,791	49,139	34,416	26,894	10,589	17,108
2. 2007	247,220	181,323	121,735	86,370	50,872	28,374	20,001	10,969	10,651	8,550
3. 2008	XXX	298,593	207,987	121,334	95,178	61,243	33,208	23,794	18,178	10,830
4. 2009	XXX	XXX	354,646	254,821	155,368	111,859	77,108	43,124	35,397	15,406
5. 2010	XXX	XXX	XXX	317,823	248,413	170,643	101,526	70,582	38,865	32,848
6. 2011	XXX	XXX	XXX	XXX	289,774	200,878	126,190	85,482	51,811	40,754
7. 2012	XXX	XXX	XXX	XXX	XXX	245,345	185,278	124,480	87,673	56,013
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	242,702	176,401	110,086	69,512
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227,442	166,884	108,762
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,035	185,108
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,190

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259,540	1,118	6,489
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,194	1,590
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	253,998

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,144	(428)	(128)
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,850	(305)
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,168

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,887	1,251	2,474
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,924	25,291
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,162

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,511	24,892	17,574
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,792	9,699
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,077

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX	XXX						
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

**SCHEDULE P - PART 4N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX	XXX						
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

**SCHEDULE P - PART 4O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX	XXX						
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

**SCHEDULE P - PART 4P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX	XXX						
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2016 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	503,715	435,603	361,994	345,005	280,807	297,102	252,497	247,193	224,324	189,418
2. 2007	95,412	81,558	58,174	35,718	27,550	22,121	18,816	16,276	11,803	10,105
3. 2008	XXX	87,231	74,189	42,211	28,891	21,377	20,150	16,461	13,633	10,417
4. 2009	XXX	XXX	76,963	49,922	40,832	30,838	23,641	18,912	16,899	12,730
5. 2010	XXX	XXX	XXX	61,466	49,929	34,992	26,090	19,055	15,356	12,468
6. 2011	XXX	XXX	XXX	XXX	39,236	34,511	26,243	12,786	14,240	12,417
7. 2012	XXX	XXX	XXX	XXX	XXX	36,957	28,747	24,668	18,570	15,214
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	45,386	34,646	26,311	21,282
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,225	39,498	34,034
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,490	40,797
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,222

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

1. Prior	35,514	22,368	17,942	16,834	16,079	16,646	3,606	2,983	2,709	980
2. 2007	9,251	4,291	2,456	912	(583)	380	355	333	203	6
3. 2008	XXX	7,591	13,655	3,439	2,526	1,044	(207)	449	(225)	449
4. 2009	XXX	XXX	6,309	(1,456)	1,070	1,050	386	601	502	280
5. 2010	XXX	XXX	XXX	6,750	1,797	1,287	782	783	(38)	97
6. 2011	XXX	XXX	XXX	XXX	1,427	1,259	1,106	685	142	365
7. 2012	XXX	XXX	XXX	XXX	XXX	65	658	480	832	1,142
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1,280	1,236	707	314
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,373	1,364	935
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	553	947
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,153

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2016	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	19,413	13,866	10,863
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,565	1,022
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,847

COMBINED STATEMENT FOR THE YEAR 2016 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	3	160	12	7	(1)					
2. 2007	2	47	58	60	63	63	63	63	63	63
3. 2008	XXX	20	48	58	64	64	64	64	64	64
4. 2009	XXX	XXX	24	85	93	93	93	93	93	93
5. 2010	XXX	XXX	XXX	100	175	175	175	175	175	175
6. 2011	XXX	XXX	XXX	XXX	18	18	18	18	18	18
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	179	36	24	19	19					
2. 2007	67	22	11	9	6					
3. 2008	XXX	49	23	14	7					
4. 2009	XXX	XXX	59	22	12					
5. 2010	XXX	XXX	XXX	99	26					
6. 2011	XXX	XXX	XXX	XXX	52					
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
11. 2016	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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	2	36	2	4		(19)				
2. 2007	70	74	74	74	74	68	68	68	68	68
3. 2008	XXX	74	75	77	77	70	70	70	70	70
4. 2009	XXX	XXX	102	132	133	121	121	121	121	121
5. 2010	XXX	XXX	XXX	227	229	203	203	203	203	203
6. 2011	XXX	XXX	XXX	XXX	76	24	24	24	24	24
7. 2012	XXX	XXX	XXX	XXX	XXX			1	1	1
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2016 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	291	15	16		3	1			1	
2. 2007	15	17	17	17	17	17	17	17	17	17
3. 2008	XXX	6	8	8	8	8	8	8	8	8
4. 2009	XXX	XXX	1	1	1	1	1	1	1	1
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX	XXX						
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	101	47	19	6	5	2	2	2	2	2
2. 2007	23	1								
3. 2008	XXX	6								
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX	2						
6. 2011	XXX	XXX	XXX	XXX	1					
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	561	(36)	1	(13)	3	(2)			1	
2. 2007	53	35	34	34	34	34	34	34	34	34
3. 2008	XXX	14	10	10	10	10	10	10	10	10
4. 2009	XXX	XXX	2	2	2	2	2	2	2	2
5. 2010	XXX	XXX	XXX	3	1	1	1	1	1	1
6. 2011	XXX	XXX	XXX	XXX	1					
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				1
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2016 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	25,981	9,879	4,515	2,788	759	483	284	310	75	138
2. 2007	33,015	49,221	52,637	54,302	55,158	55,590	55,815	55,923	55,966	55,989
3. 2008	XXX	30,203	42,610	45,757	47,425	48,349	48,876	49,085	49,149	49,190
4. 2009	XXX	XXX	27,094	40,334	43,621	45,218	46,312	46,723	46,876	46,961
5. 2010	XXX	XXX	XXX	31,322	44,871	48,081	50,442	51,518	51,914	52,121
6. 2011	XXX	XXX	XXX	XXX	25,579	37,021	40,102	42,031	42,941	43,283
7. 2012	XXX	XXX	XXX	XXX	XXX	22,568	33,100	36,475	37,873	38,575
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	22,806	34,068	37,187	38,709
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,024	34,383	37,421
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,758	37,286
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,031

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	19,922	11,307	4,079	2,473	1,650	1,185	614	394	250	183
2. 2007	21,715	7,521	3,564	2,275	1,288	653	265	122	87	63
3. 2008	XXX	18,169	6,157	3,805	2,112	991	414	209	147	92
4. 2009	XXX	XXX	17,062	6,757	3,615	2,245	870	492	357	273
5. 2010	XXX	XXX	XXX	17,661	7,497	4,940	2,071	966	580	401
6. 2011	XXX	XXX	XXX	XXX	14,798	6,335	3,741	2,003	1,077	704
7. 2012	XXX	XXX	XXX	XXX	XXX	14,504	5,842	2,978	1,592	852
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	14,665	5,674	3,011	1,558
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,386	5,798	3,012
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,996	6,238
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,941

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	20,794	8,221	2,151	3,470	235	370	204	202	(31)	136
2. 2007	83,434	96,301	97,642	98,677	98,888	99,054	99,132	99,160	99,178	99,192
3. 2008	XXX	74,417	81,802	83,987	84,601	84,921	85,107	85,190	85,213	85,242
4. 2009	XXX	XXX	65,187	74,874	76,416	77,222	77,485	77,640	77,701	77,738
5. 2010	XXX	XXX	XXX	69,516	80,157	82,056	82,766	83,050	83,180	83,249
6. 2011	XXX	XXX	XXX	XXX	61,627	70,329	71,932	72,647	72,912	72,989
7. 2012	XXX	XXX	XXX	XXX	XXX	56,010	63,892	65,460	66,041	66,230
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	57,777	66,086	67,667	68,225
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,515	68,000	69,467
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,113	76,737
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,342

**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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	95,656	35,762	42,357	10,373	7,525	5,625	4,499	3,354	2,478	2,090
2. 2007	146,137	211,970	227,132	233,470	236,788	238,918	240,533	241,548	242,272	242,791
3. 2008	XXX	138,790	205,199	217,218	223,222	226,959	229,183	230,707	231,727	232,414
4. 2009	XXX	XXX	123,526	175,734	186,397	192,612	196,454	198,734	200,042	200,993
5. 2010	XXX	XXX	XXX	122,848	177,959	189,550	195,712	198,983	200,907	202,218
6. 2011	XXX	XXX	XXX	XXX	118,466	171,685	182,276	187,665	190,691	192,584
7. 2012	XXX	XXX	XXX	XXX	XXX	106,947	155,992	166,025	170,923	173,848
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	103,790	153,949	164,433	169,719
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,190	158,082	168,748
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,305	166,434
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,454

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	94,301	63,528	33,025	25,819	20,825	17,675	14,999	13,078	11,783	10,605
2. 2007	75,879	25,751	13,174	8,561	5,883	4,445	3,184	2,496	2,017	1,651
3. 2008	XXX	66,270	21,903	13,359	8,782	6,014	4,194	3,135	2,438	1,935
4. 2009	XXX	XXX	57,015	22,135	13,614	8,501	5,366	3,773	2,834	2,161
5. 2010	XXX	XXX	XXX	58,616	21,685	12,426	7,474	5,113	3,703	2,697
6. 2011	XXX	XXX	XXX	XXX	56,678	19,079	11,160	7,086	4,815	3,321
7. 2012	XXX	XXX	XXX	XXX	XXX	53,426	17,739	10,363	6,400	4,159
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	54,577	18,313	10,369	6,131
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,827	18,568	10,264
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,183	20,181
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,509

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	65,923	19,860	29,952	4,864	3,630	3,594	2,698	2,354	1,809	1,311
2. 2007	288,446	330,107	335,705	337,961	339,276	340,320	341,010	341,543	341,886	342,103
3. 2008	XXX	267,939	302,109	306,612	308,696	310,128	310,987	311,762	312,165	312,431
4. 2009	XXX	XXX	213,669	239,057	242,601	244,324	245,491	246,590	247,058	247,462
5. 2010	XXX	XXX	XXX	214,352	242,611	246,104	247,874	249,292	249,948	250,357
6. 2011	XXX	XXX	XXX	XXX	211,634	235,552	239,024	241,006	241,972	242,527
7. 2012	XXX	XXX	XXX	XXX	XXX	190,674	211,726	215,375	216,720	217,653
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	187,052	209,378	212,659	214,318
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,903	216,531	219,963
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,708	229,400
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206,863

COMBINED STATEMENT FOR THE YEAR 2016 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	12,309	3,813	5,285	3,251	2,851	2,467	1,828	1,371	1,328	935
2. 2007	14,774	18,142	19,105	19,585	19,887	20,065	20,152	20,218	20,262	20,302
3. 2008	XXX	15,354	20,399	21,269	21,816	22,140	22,354	22,482	22,524	22,569
4. 2009	XXX	XXX	13,567	16,949	18,101	18,527	19,040	19,249	19,350	19,396
5. 2010	XXX	XXX	XXX	12,007	15,964	16,838	17,329	17,659	17,772	17,827
6. 2011	XXX	XXX	XXX	XXX	14,906	18,869	19,864	20,671	20,959	21,082
7. 2012	XXX	XXX	XXX	XXX	XXX	13,658	17,887	19,196	19,675	19,850
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	8,056	11,739	12,579	12,928
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,411	7,421	7,920
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,724	5,581
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,171

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	12,692	7,371	8,871	7,724	7,169	6,244	6,074	5,248	3,773	2,544
2. 2007	5,603	955	1,218	767	427	270	251	209	168	105
3. 2008	XXX	3,343	1,941	1,360	895	578	331	175	125	100
4. 2009	XXX	XXX	4,667	2,559	1,439	1,037	476	273	189	146
5. 2010	XXX	XXX	XXX	4,843	2,132	1,285	740	342	208	166
6. 2011	XXX	XXX	XXX	XXX	5,474	2,631	1,674	843	487	393
7. 2012	XXX	XXX	XXX	XXX	XXX	5,762	2,621	1,349	784	635
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	6,085	2,080	1,229	923
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,456	1,596	1,206
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,207	1,548
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,429

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	14,625	3,123	13,310	8,773	7,657	7,142	6,250	4,179	2,598	1,773
2. 2007	32,430	33,577	35,568	35,983	36,221	36,466	36,673	36,833	36,940	37,014
3. 2008	XXX	27,617	34,038	35,056	35,545	35,782	35,925	35,985	36,046	36,101
4. 2009	XXX	XXX	25,197	28,954	29,897	30,274	30,507	30,639	30,732	30,796
5. 2010	XXX	XXX	XXX	22,775	26,928	27,718	28,051	28,195	28,277	28,346
6. 2011	XXX	XXX	XXX	XXX	27,359	31,383	32,233	32,580	32,748	32,852
7. 2012	XXX	XXX	XXX	XXX	XXX	26,237	30,295	31,023	31,320	31,467
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	21,042	23,813	24,536	24,797
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,466	19,466	20,022
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,615	18,416
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,354

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	46	28	81	13	12	6	4	2	1	
2. 2007										
3. 2008	XXX	1	1	1	1	1	1	1	1	1
4. 2009	XXX	XXX					1	1	2	3
5. 2010	XXX	XXX	XXX	6	8	9	10	11	16	19
6. 2011	XXX	XXX	XXX	XXX	5	16	25	28	32	33
7. 2012	XXX	XXX	XXX	XXX	XXX	5	20	28	31	39
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1	7	9	13
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	3
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	247	193	68	40	28	14	10	8	7	8
2. 2007			2	2	2	1	1	1		
3. 2008	XXX	1	2	5	4	3	2	2	2	
4. 2009	XXX	XXX	3	3	2	10	5	6	3	1
5. 2010	XXX	XXX	XXX	6	8	11	15	11	5	
6. 2011	XXX	XXX	XXX	XXX	21	20	14	14	6	4
7. 2012	XXX	XXX	XXX	XXX	XXX	34	19	12	11	3
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	23	14	12	4
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	5	5
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	5
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	50	28	20	9	9	3	4	3	1	2
2. 2007	12	13	23	28	30	31	38	39	39	39
3. 2008	XXX	6	11	17	19	21	21	21	21	20
4. 2009	XXX	XXX	7	9	13	23	24	27	27	27
5. 2010	XXX	XXX	XXX	19	36	47	57	60	62	62
6. 2011	XXX	XXX	XXX	XXX	67	95	107	114	114	115
7. 2012	XXX	XXX	XXX	XXX	XXX	68	104	112	118	119
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	53	59	63	61
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	27	29
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	12
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

COMBINED STATEMENT FOR THE YEAR 2016 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	184	145	127	108	50	29	10	18	10	4
2. 2007	11	36	66	95	132	147	158	167	174	178
3. 2008	XXX	14	45	85	113	145	172	195	201	205
4. 2009	XXX	XXX	15	37	62	89	117	138	150	164
5. 2010	XXX	XXX	XXX	2	20	40	64	88	112	124
6. 2011	XXX	XXX	XXX	XXX	4	16	28	42	68	87
7. 2012	XXX	XXX	XXX	XXX	XXX	5	28	40	73	88
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	3	20	45	70
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	15	32
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	27
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	1,121	916	686	420	287	207	151	96	68	46
2. 2007	365	235	362	240	162	103	56	40	22	17
3. 2008	XXX	444	308	352	324	197	126	65	46	34
4. 2009	XXX	XXX	421	268	366	318	197	137	99	64
5. 2010	XXX	XXX	XXX	453	270	329	286	239	191	151
6. 2011	XXX	XXX	XXX	XXX	427	260	270	229	170	113
7. 2012	XXX	XXX	XXX	XXX	XXX	520	264	259	201	153
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	596	385	262	201
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	743	271	275
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	681	355
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	691

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	2,086	963	511	308	125	74	1,009	43	34	10
2. 2007	2,842	4,293	4,957	5,251	5,365	5,411	5,615	5,640	5,649	5,658
3. 2008	XXX	2,945	4,727	5,423	5,656	5,738	5,898	5,928	5,948	5,961
4. 2009	XXX	XXX	3,820	5,477	6,142	6,362	6,434	6,469	6,496	6,507
5. 2010	XXX	XXX	XXX	2,761	4,104	4,584	4,791	4,868	4,916	4,935
6. 2011	XXX	XXX	XXX	XXX	3,055	4,166	4,523	4,670	4,751	4,775
7. 2012	XXX	XXX	XXX	XXX	XXX	2,935	4,179	4,439	4,592	4,642
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2,098	2,832	3,140	3,265
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,710	2,265	2,571
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,724	2,355
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,551

COMBINED STATEMENT FOR THE YEAR 2016 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	19,930	10,210	6,089	3,559	2,368	1,644	1,125	841	793	732
2. 2007	145,761	152,575	155,182	156,547	157,594	158,430	158,752	158,983	159,133	159,288
3. 2008	XXX	12,010	18,190	20,350	21,804	22,930	23,486	23,814	24,042	24,222
4. 2009	XXX	XXX	11,383	16,935	19,055	20,563	21,457	22,045	22,378	22,593
5. 2010	XXX	XXX	XXX	8,486	14,522	16,922	18,409	19,405	19,978	20,330
6. 2011	XXX	XXX	XXX	XXX	8,659	14,323	16,410	17,738	18,648	19,222
7. 2012	XXX	XXX	XXX	XXX	XXX	7,995	13,926	15,824	17,127	17,956
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	10,622	16,784	18,753	20,125
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,687	17,731	19,697
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,310	18,831
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,762

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	45,235	37,261	14,538	10,376	8,440	6,400	5,448	5,161	4,448	3,638
2. 2007	18,550	8,419	5,478	4,039	2,557	1,425	878	727	697	562
3. 2008	XXX	14,452	7,415	5,438	3,734	2,205	1,491	1,122	931	682
4. 2009	XXX	XXX	16,352	8,335	6,409	3,690	2,081	1,363	979	672
5. 2010	XXX	XXX	XXX	16,883	8,346	5,385	3,427	2,143	1,396	912
6. 2011	XXX	XXX	XXX	XXX	15,978	6,976	4,882	3,086	1,995	1,131
7. 2012	XXX	XXX	XXX	XXX	XXX	13,640	6,256	4,322	2,872	1,702
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	13,723	6,519	4,683	2,777
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,789	6,623	4,506
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,040	6,630
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,870

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	27,632	21,348	8,150	8,775	7,376	6,223	5,035	3,917	2,634	1,809
2. 2007	202,172	212,609	215,886	217,767	218,633	219,224	219,596	220,012	220,384	220,749
3. 2008	XXX	63,618	73,822	77,172	79,010	79,996	80,660	81,245	81,650	81,984
4. 2009	XXX	XXX	63,250	74,038	77,474	79,191	79,999	80,524	80,873	81,133
5. 2010	XXX	XXX	XXX	66,438	78,686	82,215	83,995	84,973	85,509	85,971
6. 2011	XXX	XXX	XXX	XXX	65,267	75,294	78,551	80,010	80,841	81,261
7. 2012	XXX	XXX	XXX	XXX	XXX	56,041	66,505	69,324	70,729	71,373
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	56,891	67,400	70,411	71,741
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,628	67,708	70,612
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,395	70,167
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,940

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5H - OTHER 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	1,470	945	676	384	246	208	117	113	58	58
2. 2007	299	814	1,137	1,387	1,547	1,655	1,705	1,754	1,777	1,800
3. 2008	XXX	626	1,304	1,698	1,943	2,118	2,212	2,271	2,316	2,344
4. 2009	XXX	XXX	867	1,492	1,928	2,219	2,380	2,495	2,570	2,617
5. 2010	XXX	XXX	XXX	514	1,090	1,471	1,722	1,862	1,958	2,018
6. 2011	XXX	XXX	XXX	XXX	578	1,081	1,376	1,573	1,692	1,761
7. 2012	XXX	XXX	XXX	XXX	XXX	410	892	1,166	1,328	1,423
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	429	899	1,150	1,292
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	381	787	1,019
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407	919
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	457

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	5,308	3,200	2,060	1,445	1,107	896	743	602	518	413
2. 2007	4,701	2,257	1,286	826	514	353	267	186	152	114
3. 2008	XXX	4,944	2,612	1,447	896	572	383	285	225	170
4. 2009	XXX	XXX	6,114	3,177	1,626	965	636	413	290	225
5. 2010	XXX	XXX	XXX	5,347	2,808	1,507	856	537	400	240
6. 2011	XXX	XXX	XXX	XXX	4,760	2,603	1,412	804	559	354
7. 2012	XXX	XXX	XXX	XXX	XXX	4,401	2,171	1,176	739	465
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	4,312	2,202	1,204	725
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,813	2,774	1,281
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,098	2,751
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,200

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	1,968	754	372	278	190	180	101	90	59	23
2. 2007	7,972	9,238	9,581	9,769	9,842	9,914	9,957	9,990	10,020	10,033
3. 2008	XXX	9,057	10,601	10,968	11,148	11,262	11,319	11,368	11,410	11,433
4. 2009	XXX	XXX	11,021	12,632	12,923	13,120	13,246	13,331	13,425	13,505
5. 2010	XXX	XXX	XXX	9,626	11,124	11,460	11,641	11,743	11,917	11,977
6. 2011	XXX	XXX	XXX	XXX	9,154	10,590	10,886	11,027	11,233	11,430
7. 2012	XXX	XXX	XXX	XXX	XXX	8,175	9,507	9,789	10,014	10,210
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	8,326	9,555	9,946	10,255
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,637	10,180	10,400
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,635	10,033
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,730

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5R - PRODUCTS 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	2,164	1,470	1,313	791	733	722	587	453	440	334
2. 2007	1,531	2,158	2,398	2,514	2,603	2,681	2,744	2,783	2,810	2,837
3. 2008	XXX	1,462	2,023	2,179	2,304	2,403	2,480	2,521	2,547	2,567
4. 2009	XXX	XXX	1,346	1,758	1,906	2,030	2,112	2,169	2,198	2,222
5. 2010	XXX	XXX	XXX	620	1,029	1,183	1,298	1,385	1,443	1,482
6. 2011	XXX	XXX	XXX	XXX	544	949	1,091	1,192	1,266	1,310
7. 2012	XXX	XXX	XXX	XXX	XXX	467	848	957	1,020	1,086
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	466	742	813	880
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	325	568	625
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336	582
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	8,359	6,293	4,962	4,643	4,385	4,014	3,735	3,050	2,421	2,065
2. 2007	1,754	885	804	567	487	256	248	199	166	96
3. 2008	XXX	1,310	739	539	431	322	227	155	105	61
4. 2009	XXX	XXX	1,508	633	517	347	263	149	88	81
5. 2010	XXX	XXX	XXX	1,299	651	526	397	262	152	89
6. 2011	XXX	XXX	XXX	XXX	1,216	550	387	248	170	101
7. 2012	XXX	XXX	XXX	XXX	XXX	1,124	484	299	205	169
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	811	346	278	240
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566	307	242
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	770	347
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	624

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	6,747	3,823	2,838	2,794	2,710	2,816	1,896	858	532	420
2. 2007	7,764	9,844	10,847	11,225	11,584	11,929	12,318	12,580	12,747	12,847
3. 2008	XXX	7,319	9,027	9,613	10,023	10,332	10,494	10,553	10,607	10,640
4. 2009	XXX	XXX	6,913	8,328	8,951	9,272	9,453	9,499	9,522	9,585
5. 2010	XXX	XXX	XXX	6,543	8,131	8,771	9,112	9,236	9,292	9,344
6. 2011	XXX	XXX	XXX	XXX	6,287	7,715	8,245	8,472	8,601	8,792
7. 2012	XXX	XXX	XXX	XXX	XXX	5,650	7,051	7,441	7,611	7,878
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	5,289	6,299	6,677	6,960
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,835	4,751	5,169
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,223	5,362
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,391

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	31	35	31	15	12	5	3	6		3
2. 2007	9	17	26	33	41	48	49	57	57	57
3. 2008	XXX	10	20	26	35	47	52	53	53	53
4. 2009	XXX	XXX	17	31	46	55	63	69	70	70
5. 2010	XXX	XXX	XXX	8	11	15	22	24	27	29
6. 2011	XXX	XXX	XXX	XXX		5	17	24	27	31
7. 2012	XXX	XXX	XXX	XXX	XXX	4	11	20	23	24
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1	2	5	8
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	241	166	114	80	47	38	34	21	20	15
2. 2007	46	58	48	36	25	16	11			
3. 2008	XXX	62	62	45	30	18	11	2	2	1
4. 2009	XXX	XXX	94	63	38	30	19	9	4	2
5. 2010	XXX	XXX	XXX	36	23	20	12	10	4	2
6. 2011	XXX	XXX	XXX	XXX	32	35	17	11	6	1
7. 2012	XXX	XXX	XXX	XXX	XXX	44	20	8	6	4
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	18	13	10	6
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	6	5
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	11
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	101	74	98	8	4	7	2	(5)	1	
2. 2007	76	134	159	168	169	169	169	169	169	169
3. 2008	XXX	242	287	294	299	304	304	300	301	301
4. 2009	XXX	XXX	526	584	591	598	599	602	601	601
5. 2010	XXX	XXX	XXX	115	130	138	140	142	142	142
6. 2011	XXX	XXX	XXX	XXX	54	80	83	86	85	86
7. 2012	XXX	XXX	XXX	XXX	XXX	84	95	96	97	97
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	56	65	69	73
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	49	50
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	34
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	105,803	6,153	730
2. 2015.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	110,644	118,074
3. 2016.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	123,147

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	4,877	1,170	1,554
2. 2015.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	3,883	191
3. 2016.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	6,275

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	130,822	3,299	1,134
2. 2015.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	141,693	146,466
3. 2016.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	160,681

COMBINED STATEMENT FOR THE YEAR 2016 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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	13,332	11,231	(7,810)	(1,890)	1,882	1,059	(1,770)	100	(235)	566	566
2. 2007.....	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	1,354,771	173
3. 2008.....	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	1,243,794	(354)
4. 2009.....	XXX	XXX	1,133,214	1,121,050	1,118,352	1,117,912	1,116,999	1,117,408	1,116,946	1,117,074	127
5. 2010.....	XXX	XXX	XXX	1,079,357	1,076,222	1,074,298	1,073,601	1,074,174	1,073,392	1,073,488	96
6. 2011.....	XXX	XXX	XXX	XXX	1,026,073	1,041,988	1,042,619	1,042,449	1,042,716	1,043,188	472
7. 2012.....	XXX	XXX	XXX	XXX	XXX	998,306	1,015,989	1,014,808	1,014,766	1,014,575	(191)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	997,771	1,020,557	1,024,591	1,024,826	236
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,005,611	1,017,337	1,018,344	1,006
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,132,250	1,136,911	4,661
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,247,448	1,247,448
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,254,241
13. Earned Premiums (Sch P-Pt. 1)	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	1,254,241	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	1,800	1,733	(108)	48	(192)	(134)	(359)	(31)		41	41
2. 2007.....	853,122	852,354	851,741	851,725	851,721	851,721	851,498	851,529	851,529	851,529	
3. 2008.....	XXX	797,093	794,379	794,205	794,249	794,225	793,571	793,581	793,581	793,581	
4. 2009.....	XXX	XXX	720,536	718,085	718,274	718,242	717,766	717,773	717,697	717,697	
5. 2010.....	XXX	XXX	XXX	681,095	681,838	682,062	681,840	681,855	681,784	681,785	
6. 2011.....	XXX	XXX	XXX	XXX	663,991	676,657	676,213	676,242	676,191	676,191	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	653,753	663,851	663,814	663,836	663,729	(106)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	651,655	669,808	670,045	670,130	85
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	659,552	669,246	669,141	(105)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	743,457	753,827	10,370
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	866,523	866,523
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	876,808
13. Earned Premiums (Sch P-Pt. 1)	854,922	798,058	717,101	678,501	664,772	666,453	659,375	677,728	753,212	876,808	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	(26,070)	(148,526)	(14,065)	21,413	(22,085)	(7,123)	(5,405)	(1,403)	1,187	(942)	(942)
2. 2007.....	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	2,263,396	(2,013)
3. 2008.....	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	2,338,509	(3,179)
4. 2009.....	XXX	XXX	2,147,933	2,138,364	2,155,050	2,150,036	2,149,752	2,148,310	2,141,954	2,141,388	(566)
5. 2010.....	XXX	XXX	XXX	2,096,650	2,173,707	2,162,940	2,167,226	2,154,609	2,144,339	2,138,884	(5,455)
6. 2011.....	XXX	XXX	XXX	XXX	2,302,676	2,388,178	2,393,130	2,388,196	2,387,493	2,381,780	(5,714)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	2,391,199	2,435,135	2,440,123	2,446,925	2,446,642	(283)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	2,587,668	2,627,917	2,646,404	2,649,762	3,358
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,608,496	2,598,970	2,604,458	5,488
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,898,615	2,887,740	(10,876)
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,930,676	2,930,676
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,910,495
13. Earned Premiums (Sch P-Pt. 1)	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	2,910,495	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	84,530	6,575	(3,907)	(1,782)	(1,468)	(797)	30,721	4,909	4,995	(192)	(192)
2. 2007.....	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	1,292,198	10
3. 2008.....	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	1,249,500	(150)
4. 2009.....	XXX	XXX	1,304,377	1,293,799	1,299,002	1,297,408	1,305,845	1,305,768	1,304,422	1,304,090	(332)
5. 2010.....	XXX	XXX	XXX	1,258,802	1,276,031	1,276,838	1,281,233	1,280,436	1,279,079	1,278,217	(862)
6. 2011.....	XXX	XXX	XXX	XXX	1,391,886	1,420,655	1,423,602	1,424,053	1,423,368	1,424,571	1,203
7. 2012.....	XXX	XXX	XXX	XXX	XXX	1,470,344	1,490,968	1,491,113	1,494,836	1,497,554	2,718
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	1,570,590	1,593,545	1,595,809	1,598,424	2,615
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,617,745	1,608,833	1,608,514	(319)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,841,806	1,842,436	630
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,903,859	1,903,859
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,909,182
13. Earned Premiums (Sch P-Pt. 1)	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	1,909,182	XXX

COMBINED STATEMENT FOR THE YEAR 2016 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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	21,462	19,291	(3,862)	7,864	(809)	966	(4,291)	(1,445)	(1,525)	91	91
2. 2007.....	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	1,390,008	930
3. 2008.....	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	1,503,620	3,444
4. 2009.....	XXX	XXX	1,252,756	1,251,219	1,254,268	1,254,209	1,255,127	1,255,124	1,255,147	1,255,145	(2)
5. 2010.....	XXX	XXX	XXX	1,034,364	1,040,479	1,042,509	1,042,466	1,042,461	1,042,439	1,042,422	(17)
6. 2011.....	XXX	XXX	XXX	XXX	1,054,398	1,059,773	1,059,092	1,059,074	1,059,038	1,059,016	(21)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	1,150,523	1,146,859	1,144,142	1,144,255	1,144,187	(68)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	1,174,636	1,157,329	1,157,635	1,157,499	(135)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	950,048	931,958	931,031	(927)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	828,634	812,536	(16,098)
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	712,476	712,476
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	699,673
13. Earned Premiums (Sch P-Pt. 1)	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	699,673	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	(4,324)	(518)	9,166	(815)	1,136	(458)	(1,115)	(65)	(35)	54	54
2. 2007.....	787,629	783,039	783,105	783,029	783,025	783,025	782,713	782,713	782,713	782,713	
3. 2008.....	XXX	926,031	928,313	928,364	928,393	928,393	928,167	928,167	928,167	928,167	
4. 2009.....	XXX	XXX	874,810	875,624	875,668	875,669	875,341	875,341	875,341	875,341	
5. 2010.....	XXX	XXX	XXX	755,609	754,725	754,612	754,246	754,246	754,244	754,236	(8)
6. 2011.....	XXX	XXX	XXX	XXX	767,756	768,237	767,967	768,087	768,087	768,087	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	836,902	833,723	831,563	830,453	829,811	(642)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	806,807	806,253	806,366	804,851	(1,515)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	569,025	570,087	568,354	(1,732)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	447,961	448,660	699
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	402,079	402,079
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	398,935
13. Earned Premiums (Sch P-Pt. 1)	783,305	920,922	886,324	755,583	768,078	836,813	801,011	566,366	447,989	398,935	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	(8,749)	(83,008)	(138,671)	(53,083)	(35,770)	(15,981)	(19,381)	(14,334)	(11,628)	(5,943)	(5,943)
2. 2007.....	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	2,829,036	(484)
3. 2008.....	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	2,719,730	1,707
4. 2009.....	XXX	XXX	2,095,661	2,142,073	2,130,876	2,131,125	2,125,311	2,122,406	2,122,855	2,127,450	4,595
5. 2010.....	XXX	XXX	XXX	1,996,197	2,057,145	2,057,583	2,077,687	2,077,996	2,083,843	2,089,156	5,313
6. 2011.....	XXX	XXX	XXX	XXX	1,780,886	1,873,378	1,876,727	1,869,699	1,865,970	1,869,979	4,010
7. 2012.....	XXX	XXX	XXX	XXX	XXX	1,855,288	1,912,900	1,916,863	1,930,080	1,923,287	(6,793)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	1,942,651	1,984,092	2,000,472	1,995,192	(5,280)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,037,894	2,054,520	2,045,700	(8,819)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,221,255	2,170,381	(50,875)
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,030,511	2,030,511
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,967,940
13. Earned Premiums (Sch P-Pt. 1)	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	1,967,940	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	35,708	(4,949)	(8,604)	377	2,544	(914)	(3,533)	(7,667)	(6,131)	(5,240)	(5,240)
2. 2007.....	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	1,735,712	(1)
3. 2008.....	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	1,633,989	(9)
4. 2009.....	XXX	XXX	1,186,103	1,212,285	1,216,367	1,217,782	1,216,608	1,217,165	1,217,850	1,217,729	(122)
5. 2010.....	XXX	XXX	XXX	1,126,896	1,140,548	1,141,528	1,144,655	1,146,319	1,147,699	1,147,341	(358)
6. 2011.....	XXX	XXX	XXX	XXX	1,067,648	1,095,590	1,098,020	1,097,909	1,097,123	1,097,509	386
7. 2012.....	XXX	XXX	XXX	XXX	XXX	1,185,882	1,194,739	1,190,711	1,186,788	1,186,110	(678)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	1,225,600	1,233,484	1,217,317	1,217,260	(57)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,301,036	1,192,597	1,190,778	(1,819)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,553,692	1,545,052	(8,641)
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,292,657	1,292,657
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,276,120
13. Earned Premiums (Sch P-Pt. 1)	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	1,276,120	XXX

COMBINED STATEMENT FOR THE YEAR 2016 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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	423	(15,023)	228	472	(804)	(180)	40	1,520	(119)	(14)	(14)
2. 2007.....	979,080	967,217	967,471	968,978	969,212	971,748	971,887	972,649	972,833	972,823	(11)
3. 2008.....	XXX	946,156	957,287	959,709	959,307	962,084	962,425	964,657	965,223	965,099	(124)
4. 2009.....	XXX	XXX	1,010,404	1,016,731	1,016,007	1,018,058	1,018,972	1,019,935	1,020,134	1,020,149	15
5. 2010.....	XXX	XXX	XXX	948,360	948,100	948,574	950,175	950,501	948,638	948,559	(79)
6. 2011.....	XXX	XXX	XXX	XXX	844,549	846,867	852,039	851,755	850,519	850,385	(133)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	788,494	789,504	790,738	788,953	789,418	465
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	786,625	790,517	786,733	786,455	(278)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	773,129	774,743	774,902	159
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	778,668	773,122	(5,546)
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	765,503	765,503
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	759,958
13. Earned Premiums (Sch P-Pt. 1)	979,503	919,271	1,022,016	959,088	842,593	798,470	795,843	783,775	772,443	759,958	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	170	5,524	4,589	(4,098)	1,158	(494)	3,520	409	1	(2)	(2)
2. 2007.....	596,002	598,156	597,264	599,347	599,057	599,954	598,745	598,929	599,018	599,018	
3. 2008.....	XXX	508,504	513,909	515,107	514,649	515,003	512,704	512,720	512,745	512,736	(9)
4. 2009.....	XXX	XXX	542,444	545,417	544,385	544,377	542,080	542,082	542,085	542,087	1
5. 2010.....	XXX	XXX	XXX	516,657	516,701	516,536	514,774	514,847	514,322	514,323	1
6. 2011.....	XXX	XXX	XXX	XXX	462,988	463,529	464,141	464,220	463,806	463,807	1
7. 2012.....	XXX	XXX	XXX	XXX	XXX	443,810	444,589	446,072	445,465	445,469	4
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	432,364	436,398	435,943	435,862	(81)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	431,929	431,737	431,744	6
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	431,515	432,550	1,035
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	434,627	434,627
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	435,583
13. Earned Premiums (Sch P-Pt. 1)	596,172	516,182	551,547	518,813	462,409	444,936	429,708	438,207	429,442	435,583	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....											
2. 2007.....											
3. 2008.....	XXX										
4. 2009.....	XXX	XXX									
5. 2010.....	XXX	XXX									
6. 2011.....	XXX	XXX									
7. 2012.....	XXX	XXX									
8. 2013.....	XXX	XXX									
9. 2014.....	XXX	XXX									
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....											
2. 2007.....											
3. 2008.....	XXX										
4. 2009.....	XXX	XXX									
5. 2010.....	XXX	XXX									
6. 2011.....	XXX	XXX									
7. 2012.....	XXX	XXX									
8. 2013.....	XXX	XXX									
9. 2014.....	XXX	XXX									
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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 2016 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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	(25,464)	(22,530)	(27,164)	(6,146)	610	(255)	(1,334)	1,664	(4,552)	1,461	1,461
2. 2007.....	394,443	360,160	350,004	343,161	340,810	340,443	339,253	339,242	339,399	339,199	(200)
3. 2008.....	XXX	278,520	277,755	273,616	269,433	268,594	267,486	267,523	267,485	267,527	42
4. 2009.....	XXX	XXX	242,522	241,248	229,688	228,949	226,189	226,705	226,666	226,492	(174)
5. 2010.....	XXX	XXX	XXX	196,578	190,591	188,897	187,420	187,671	187,640	187,422	(219)
6. 2011.....	XXX	XXX	XXX	XXX	174,401	173,571	172,946	172,709	172,505	172,422	(83)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	180,322	179,827	179,793	178,946	178,856	(90)
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	192,358	201,120	199,586	199,145	(441)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,095	192,691	192,848	157
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195,943	199,886	3,943
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,289	181,289
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185,686
13. Earned Premiums (Sch P-Pt. 1)	368,979	221,707	204,437	178,177	150,930	175,597	183,368	198,042	194,453	185,686	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	(16,106)	(11,981)	6,518	(2,439)	730	309	559	1,940	858	158	158
2. 2007.....	244,508	231,077	227,649	225,755	224,939	224,722	224,018	224,019	224,019	224,019	
3. 2008.....	XXX	159,511	156,800	155,524	154,928	154,504	153,856	153,857	153,857	153,857	
4. 2009.....	XXX	XXX	126,720	125,127	124,871	124,795	124,689	124,689	124,687	124,687	
5. 2010.....	XXX	XXX	XXX	112,340	111,893	112,067	112,016	112,029	112,025	112,025	
6. 2011.....	XXX	XXX	XXX	XXX	103,027	102,824	102,302	102,034	102,031	102,031	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	117,521	119,438	118,379	118,295	118,295	
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	118,691	120,955	121,027	120,919	(108)
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119,679	128,563	128,774	212
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,252	123,185	8,933
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,262	112,262
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121,456
13. Earned Premiums (Sch P-Pt. 1)	228,402	134,101	127,098	105,138	101,643	117,084	119,138	122,570	123,972	121,456	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	(2,852)	396	(246)	7	2	(6)	(2)	11	(14)	6	6
2. 2007.....	44,707	44,457	44,229	44,102	44,102	44,101	44,101	44,101	44,101	44,101	
3. 2008.....	XXX	43,518	43,739	43,291	43,292	43,293	43,293	43,293	43,293	43,293	
4. 2009.....	XXX	XXX	26,433	26,416	26,418	26,418	26,422	26,422	26,422	26,422	
5. 2010.....	XXX	XXX	XXX	25,582	25,750	25,751	25,772	25,772	25,772	25,772	
6. 2011.....	XXX	XXX	XXX	XXX	22,203	22,613	22,591	22,591	22,577	22,577	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	12,221	12,617	12,613	12,578	12,578	
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	17,481	17,459	17,406	17,407	
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,940	21,738	21,699	(39)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,814	22,364	(451)
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,993	21,993
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,509
13. Earned Premiums (Sch P-Pt. 1)	41,855	43,664	26,180	24,997	22,376	12,625	17,876	21,928	22,497	21,509	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	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior.....	(1,153)	(108)	(80)		1		(5)				
2. 2007.....	39,414	39,101	39,135	39,135	39,135	39,135	39,134	39,134	39,134	39,134	
3. 2008.....	XXX	39,164	39,490	39,490	39,490	39,490	39,488	39,488	39,488	39,488	
4. 2009.....	XXX	XXX	22,253	22,486	22,486	22,486	22,486	22,486	22,486	22,486	
5. 2010.....	XXX	XXX	XXX	22,145	22,261	22,261	22,278	22,278	22,278	22,278	
6. 2011.....	XXX	XXX	XXX	XXX	19,978	20,428	20,464	20,464	20,464	20,464	
7. 2012.....	XXX	XXX	XXX	XXX	XXX	10,255	10,895	10,888	10,887	10,887	
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	15,721	15,883	16,163	16,163	
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,673	27,780	27,742	(39)
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,488	14,054	(434)
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,834	20,834
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,362
13. Earned Premiums (Sch P-Pt. 1)	38,261	38,743	22,532	22,378	20,095	10,705	16,406	20,828	21,874	20,362	XXX

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	1,774			1,938		
2. Private Passenger Auto Liability/ Medical	2,596	(1)	0.0	1	1	100.0
3. Commercial Auto/Truck Liability/ Medical	802,378	16,417	2.0	335,674	(1,554)	(0.5)
4. Workers' Compensation	5,925,269	699,127	11.8	965,089	100,235	10.4
5. Commercial Multiple Peril	507,428			252,807		
6. Medical Professional Liability - Occurrence	7,117			386		
7. Medical Professional Liability - Claims - Made	179,607			58,039		
8. Special Liability	31,061			35,181		
9. Other Liability - Occurrence	3,924,709	374,238	9.5	607,206	26,026	4.3
10. Other Liability - Claims-Made	1,253,090	1	0.0	284,096	(2)	0.0
11. Special Property	568,964			1,009,594		
12. Auto Physical Damage	14,535	44	0.3	141,201	223	0.2
13. Fidelity/Surety	189,466			305,450		
14. Other	113,303	2,139	1.9	173,654	(11)	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	718,996	22,710	3.2	41,921	(326)	(0.8)
20. Products Liability - Claims-Made	8,970	(11)	(0.1)	1,252	(3)	(0.2)
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	18,073			1,711		
23. Totals	14,267,337	1,114,662	7.8	4,215,198	124,590	3.0

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	4,811,645	4,726,687	4,625,576	4,926,421	4,952,515	4,949,390	4,964,944	4,982,243	4,983,740	4,986,906
2. 2007	286,912	521,918	499,756	544,996	557,406	556,015	551,541	552,958	550,229	542,210
3. 2008	XXX	263,847	433,653	489,574	479,219	473,497	468,599	469,393	475,998	474,343
4. 2009	XXX	XXX	178,733	441,015	450,099	471,507	465,950	464,846	472,050	450,939
5. 2010	XXX	XXX	XXX	164,621	387,764	388,525	396,886	386,973	410,501	396,021
6. 2011	XXX	XXX	XXX	XXX	131,187	247,670	260,536	247,288	249,197	257,376
7. 2012	XXX	XXX	XXX	XXX	XXX	149,483	286,228	312,110	315,892	304,286
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	179,912	352,966	372,067	368,225
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,743	502,017	462,975
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	251,658	503,325
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171,281

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	1,124,362	796,468	559,575	468,805	386,414	315,071	296,633	257,583	225,416	213,499
2. 2007	228,314	303,231	187,761	150,841	115,077	77,485	60,766	52,130	43,114	36,423
3. 2008	XXX	199,005	220,891	177,916	113,841	76,582	66,574	50,795	46,376	38,599
4. 2009	XXX	XXX	124,443	233,033	157,719	108,060	94,402	72,598	68,027	45,029
5. 2010	XXX	XXX	XXX	116,681	224,860	156,730	107,319	74,468	59,210	43,139
6. 2011	XXX	XXX	XXX	XXX	92,079	142,298	95,424	71,186	43,571	35,595
7. 2012	XXX	XXX	XXX	XXX	XXX	115,911	168,753	122,825	95,624	69,440
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	132,841	204,106	158,252	126,697
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,223	328,303	234,153
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,296	323,391
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127,675

COMBINED STATEMENT FOR THE YEAR 2016 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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....	5,561,365	5,308,127	5,192,972	5,568,716	5,851,203	5,824,447	5,807,878	5,810,247	5,805,867	5,803,977
2. 2007.....	323,317	606,413	591,558	684,392	722,556	726,951	720,324	722,493	722,954	711,806
3. 2008.....	XXX	280,198	511,606	573,636	622,649	638,557	628,836	632,509	634,900	635,805
4. 2009.....	XXX	XXX	205,280	525,717	533,099	561,281	560,549	562,220	558,974	560,311
5. 2010.....	XXX	XXX	XXX	201,505	477,894	471,118	514,363	530,028	536,274	536,743
6. 2011.....	XXX	XXX	XXX	XXX	144,586	298,547	308,230	331,835	340,049	345,302
7. 2012.....	XXX	XXX	XXX	XXX	XXX	152,893	323,641	351,747	387,245	397,861
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	201,759	399,165	443,373	469,631
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227,521	505,927	512,541
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243,748	492,970
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,510

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....	473,099	284,751	162,158	135,561	99,640	67,937	42,655	33,644	22,294	16,368
2. 2007.....	(30,430)	(3,955)	53,910	37,407	19,077	10,425	5,449	7,291	6,443	4,189
3. 2008.....	XXX	(59,622)	(3,466)	11,066	20,834	15,500	2,747	6,742	6,018	5,288
4. 2009.....	XXX	XXX	(41,072)	(7,570)	22,691	28,472	11,013	3,406	(1,534)	(4,860)
5. 2010.....	XXX	XXX	XXX	(38,867)	(20,035)	759	30,207	29,357	28,296	22,084
6. 2011.....	XXX	XXX	XXX	XXX	(30,005)	(36,285)	(12,255)	(10,163)	(13,048)	(17,880)
7. 2012.....	XXX	XXX	XXX	XXX	XXX	(43,270)	(47,015)	(10,010)	4,083	9,076
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	(35,677)	(28,795)	17,696	34,878
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(21,621)	2,722	47,587
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(17,765)	17,112
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(39,483)

COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	1,774			1,938		
2. Private Passenger Auto Liability/Medical	2,596			1		
3. Commercial Auto/Truck Liability/Medical	802,378			335,674		
4. Workers' Compensation	5,925,269			965,089		
5. Commercial Multiple Peril	507,428			252,807		
6. Medical Professional Liability - Occurrence	7,117			386		
7. Medical Professional Liability - Claims - Made	179,607			58,039		
8. Special Liability	31,061			35,181		
9. Other Liability - Occurrence	3,924,709			607,206		
10. Other Liability - Claims-Made	1,253,090			284,096		
11. Special Property	568,964			1,009,594		
12. Auto Physical Damage	14,535			141,201		
13. Fidelity/Surety	189,466			305,450		
14. Other	113,303			173,654		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	718,996			41,921		
20. Products Liability - Claims-Made	8,970			1,252		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	18,073			1,711		
23. Totals	14,267,337			4,215,198		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XX							
6. 2011	XXX	XXX	XX	XX						
7. 2012	XXX	XXX	XX	XXX	XX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XX							
6. 2011	XXX	XXX	XX	XX						
7. 2012	XXX	XXX	XX	XXX	XX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama	AL	L	117,976,987	119,566,861	12,217	45,138,342	82,860,311	264,011,187	390,361	
2. Alaska	AK	L	39,215,114	38,952,906		14,105,575	8,119,360	65,885,091	52,979	
3. Arizona	AZ	L	163,398,913	162,942,598	999	64,191,348	108,703,844	319,924,608	(31) 581,990	
4. Arkansas	AR	L	74,559,041	77,913,319		46,301,751	78,932,838	147,318,828	161,000	
5. California	CA	L	1,699,840,417	1,730,428,779	22,714	845,589,157	1,042,847,763	4,482,430,699	8,185 1,861,500	
6. Colorado	CO	L	182,922,449	186,949,655	4,356	81,010,424	94,969,903	416,972,627	2,317 729,841	
7. Connecticut	CT	L	164,442,216	166,965,948	353,615	76,304,894	78,955,923	296,207,766	(42) 327,558	
8. Delaware	DE	L	53,699,046	54,565,431	200	28,166,684	41,864,124	130,655,217	61,704	
9. District of Columbia	DC	L	64,305,229	59,275,306	57	25,886,051	18,006,989	123,394,746	33,543	
10. Florida	FL	L	828,979,070	834,638,016	1,276,612	341,593,657	341,219,769	895,815,531	7,863 2,340,663	
11. Georgia	GA	L	272,480,617	272,725,615	4,753	205,440,469	264,252,052	505,531,561	1,966 549,938	
12. Hawaii	HI	L	54,797,725	50,805,994		12,299,117	23,523,893	152,586,822	187,260	
13. Idaho	ID	L	46,965,541	45,402,317	332	12,767,443	18,010,130	40,074,690	(60) 64,287	
14. Illinois	IL	L	525,849,115	538,429,003	191,415	294,058,666	308,547,502	1,450,633,234	105,620 955,975	
15. Indiana	IN	L	168,184,181	168,993,587	2,079	104,272,153	119,040,301	248,134,819	(29) 447,200	
16. Iowa	IA	L	90,701,731	90,213,601	133	44,799,343	65,978,133	182,581,874	271,902	
17. Kansas	KS	L	89,665,746	91,579,851	16,256	46,146,450	34,442,596	125,319,465	2,387 381,920	
18. Kentucky	KY	L	107,791,065	104,646,315	728	45,425,866	77,982,512	281,606,292	1,008,973	
19. Louisiana	LA	L	219,487,113	226,005,686	653	124,753,795	123,602,030	390,530,673	(74) 414,133	
20. Maine	ME	L	22,769,461	21,417,103	2,110	6,811,302	5,495,395	26,991,084	146,621	
21. Maryland	MD	L	213,183,561	198,536,527	2,514	153,128,083	119,867,083	471,387,186	543,597	
22. Massachusetts	MA	L	256,711,912	257,302,805	23,499	91,374,648	109,759,655	417,933,481	(10) 530,320	
23. Michigan	MI	L	237,552,544	204,662,474	7,500	117,096,652	106,875,218	365,336,034	615,109	
24. Minnesota	MN	L	173,191,496	178,815,505	39,866	73,516,372	77,603,395	171,659,638	2,921 406,303	
25. Mississippi	MS	L	98,761,785	106,168,167	425	49,349,292	49,841,825	143,291,964	1,086 173,207	
26. Missouri	MO	L	175,728,319	174,552,059	1,795	81,696,188	95,356,280	365,713,707	(30) 478,644	
27. Montana	MT	L	27,953,478	29,160,945		15,931,143	16,315,549	46,813,915	217,560	
28. Nebraska	NE	L	58,482,214	62,810,390	5,654	53,206,699	55,902,107	175,911,477	218,760	
29. Nevada	NV	L	106,075,289	104,379,893	505	81,155,671	67,175,503	226,182,039	187,265	
30. New Hampshire	NH	L	35,684,775	34,427,322	7,006	11,862,437	12,400,667	70,966,477	1,476 172,192	
31. New Jersey	NJ	L	482,308,249	478,852,771	27,918	272,345,391	306,551,712	1,156,164,692	60 622,504	
32. New Mexico	NM	L	50,940,127	50,325,097	335	30,064,080	19,304,840	129,415,901	219,790	
33. New York	NY	L	942,532,976	914,978,150	15,040	495,581,982	499,136,900	2,607,990,608	346 2,353,507	
34. North Carolina	NC	L	255,516,576	250,430,582	7,741	120,731,423	89,443,443	414,301,346	410 777,776	
35. North Dakota	ND	L	21,170,156	23,456,624		7,688,708	7,328,519	29,999,107	95,305	
36. Ohio	OH	L	212,009,971	210,974,933	(6,317)	106,747,475	106,976,052	340,599,598	3,805 851,951	
37. Oklahoma	OK	L	144,858,874	155,486,504	137	105,808,773	99,733,355	288,111,521	(30) 436,767	
38. Oregon	OR	L	68,390,931	71,099,675	16	27,197,545	1,498,764	143,660,361	440,050	
39. Pennsylvania	PA	L	533,391,358	539,413,828	98,686	271,203,549	255,812,036	1,139,496,323	2,131 1,087,768	
40. Rhode Island	RI	L	53,244,515	56,287,192	968	16,240,431	16,869,468	99,567,529	76,201	
41. South Carolina	SC	L	166,339,596	158,695,181	14,564	86,019,885	124,373,078	270,082,061	337,222	
42. South Dakota	SD	L	24,407,626	24,704,654		12,541,593	2,627,315	43,434,783	115,016	
43. Tennessee	TN	L	170,435,667	181,532,841	2,466	137,591,417	169,055,776	437,127,792	1,965 515,052	
44. Texas	TX	L	842,208,273	881,437,698	2,726,049	658,243,158	704,499,537	1,594,157,694	4,271 2,298,157	
45. Utah	UT	L	84,667,810	78,005,055	303	24,750,621	29,776,843	140,477,188	128,076	
46. Vermont	VT	L	16,956,004	16,225,829	170	4,734,202	6,735,096	21,774,974	675 126,702	
47. Virginia	VA	L	228,133,902	221,897,195	311,341	79,299,844	121,099,556	454,919,712	10 840,003	
48. Washington	WA	L	151,894,223	155,302,267		115,022,907	120,362,908	221,810,675	678 1,151,037	
49. West Virginia	WV	L	42,432,538	42,423,313		22,578,629	43,893,602	144,429,612	127,567	
50. Wisconsin	WI	L	240,995,444	239,635,568	1,322,497	101,267,818	169,150,115	393,725,013	656 582,652	
51. Wyoming	WY	L	23,558,831	24,701,571		5,187,793	8,803,427	19,925,522	87,140	
52. American Samoa	AS	N								
53. Guam	GU	L	1,265,073	2,128,217		243,678	490,248	782,929		
54. Puerto Rico	PR	L	9,718,096	10,772,448		3,286,930	6,937,481	11,593,915	59,450	
55. U.S. Virgin Islands	VI	L	679,964	581,364		235,560	134,873	399,124	1,637	
56. Northern Mariana Islands	MP	L	91,387	38,094			14,397	7,112		
57. Canada	CAN	N	1,582,695	1,694,335		(98,220)	(247,903)	580,226		
58. Aggregate other alien	OT	XXX	50,051,221	54,822,282		86,143,968	(4,218,932)	291,313,597		
59. Totals	(a)	55	11,191,138,235	11,239,137,247	6,499,906	5,984,038,809	6,554,595,151	23,537,651,650	148,522 27,843,636	
DETAILS OF WRITE-INS										
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	50,051,221	54,822,282		86,143,968	(4,218,932)	291,313,597		

(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 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	4,228,284,750	4,260,536,238	4,271,720,634	4,166,706,674
	2. Canada	419,022,542	415,137,924	423,660,868	413,095,000
	3. Other Countries	20,771,366	22,480,389	20,683,448	20,827,000
	4. Totals	4,668,078,658	4,698,154,551	4,716,064,950	4,600,628,674
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	379,683,223	377,277,589	392,297,365	342,160,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	417,669,908	410,556,110	425,772,118	366,590,000
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	3,907,026,317	3,896,611,928	3,947,831,301	3,652,490,953
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States	7,663,936,802	7,779,357,268	7,721,944,220	7,658,150,291
	9. Canada	212,929,619	214,333,492	213,402,062	212,838,830
	10. Other Countries	1,078,310,761	1,089,075,889	1,083,697,586	1,072,414,505
	11. Totals	8,955,177,182	9,082,766,649	9,019,043,868	8,943,403,626
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	18,327,635,288	18,465,366,827	18,501,009,602	17,905,273,253
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	1,025,168,936	1,025,168,936	884,647,709	
	21. Canada				
	22. Other Countries	276,883,259	276,883,259	249,462,508	
	23. Totals	1,302,052,195	1,302,052,195	1,134,110,217	
Parent, Subsidiaries and Affiliates	24. Totals	680,966,388	680,656,388	692,775,136	
	25. Total Common Stocks	1,983,018,583	1,982,708,583	1,826,885,353	
	26. Total Stocks	1,983,018,583	1,982,708,583	1,826,885,353	
	27. Total Bonds and Stocks	20,310,653,871	20,448,075,410	20,327,894,955	

COMBINED STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	1,762,519,657	1,914,776,664	1,040,729,712	22,882,728	85,219,104	XXX	4,826,127,866	25.5	3,834,969,996	20.3	4,826,127,866	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	1,762,519,657	1,914,776,664	1,040,729,712	22,882,728	85,219,104	XXX	4,826,127,866	25.5	3,834,969,996	20.3	4,826,127,866	
2. All Other Governments												
2.1 NAIC 1	137,367,927	193,025,015	109,400,965			XXX	439,793,907	2.3	470,680,670	2.5	434,194,438	5,599,469
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals	137,367,927	193,025,015	109,400,965			XXX	439,793,907	2.3	470,680,670	2.5	434,194,438	5,599,469
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	49,483,336	82,216,506	50,686,767	166,013,413	23,696,508	XXX	372,096,530	2.0	387,289,598	2.1	372,096,531	(1)
3.2 NAIC 2	3,297,873	1,621,361	4,120,782			XXX	9,040,016	0.0			9,040,016	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6		300,615				XXX	300,615	0.0	314,085	0.0	300,615	
3.7 Totals	52,781,209	84,138,482	54,807,549	166,013,413	23,696,508	XXX	381,437,161	2.0	387,603,683	2.1	381,437,162	(1)
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	20,970,104	48,395,264	128,227,150	193,847,823	34,289,633	XXX	425,729,974	2.2	291,524,773	1.5	425,729,974	
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	20,970,104	48,395,264	128,227,150	193,847,823	34,289,633	XXX	425,729,974	2.2	291,524,773	1.5	425,729,974	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	441,865,123	906,661,528	663,209,523	1,032,975,070	768,064,799	XXX	3,812,776,043	20.1	3,674,667,283	19.5	3,812,776,043	
5.2 NAIC 2		14,365,311	23,108,785	36,661,948	24,238,034	XXX	98,374,078	0.5	22,551,765	0.1	98,374,079	(1)
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6		655,955				XXX	655,955	0.0			655,955	
5.7 Totals	441,865,123	921,682,794	686,318,308	1,069,637,018	792,302,833	XXX	3,911,806,076	20.7	3,697,219,048	19.6	3,911,806,077	(1)

COMBINED STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	1,266,658,757	2,561,162,431	1,722,585,412	185,726,186	131,755,214	XXX	5,867,888,000	31.0	7,047,221,505	37.3	4,469,489,251	1,398,398,749
6.2 NAIC 2	140,831,955	813,965,062	784,042,976	276,772,755	43,353,533	XXX	2,058,966,281	10.9	2,231,172,485	11.8	1,134,667,325	924,298,956
6.3 NAIC 3	23,603,904	166,024,951	206,215,740	12,486,394	8,044,923	XXX	416,375,912	2.2	308,029,326	1.6	140,594,651	275,781,261
6.4 NAIC 4	16,620,013	283,639,504	228,295,429	952,577	11,163,038	XXX	540,670,561	2.9	472,071,302	2.5	134,133,073	406,537,488
6.5 NAIC 5	3,631,586	14,624,631	785,490	2,386	331	XXX	19,044,424	0.1	15,071,959	0.1	3,931,418	15,113,006
6.6 NAIC 6		730			60	XXX	790	0.0	12,882,713	0.1	730	60
6.7 Totals	1,451,346,215	3,839,417,309	2,941,925,047	475,940,298	194,317,099	XXX	8,902,945,968	47.0	10,086,449,290	53.5	5,882,816,448	3,020,129,520
7. Hybrid Securities												
7.1 NAIC 1					17,317,406	XXX	17,317,406	0.1	64,757,406	0.3		17,317,406
7.2 NAIC 2				10,586,582	16,682,463	XXX	27,269,045	0.1	27,278,400	0.1	10,586,582	16,682,463
7.3 NAIC 3					7,644,826	XXX	7,644,826	0.0	7,644,826	0.0	7,644,826	
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals				10,586,582	41,644,695	XXX	52,231,277	0.3	99,680,632	0.5	18,231,408	33,999,869
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.7 Totals	XXX	XXX	XXX	XXX	XXX				XXX	XXX		

COMBINED STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 3,678,864,904	5,706,237,408	3,714,839,529	1,601,445,220	1,060,342,664		15,761,729,726	83.2	XXX	XXX	14,340,414,103	1,421,315,623
10.2 NAIC 2	(d) 144,129,828	829,951,734	811,272,543	324,021,285	84,274,030		2,193,649,420	11.6	XXX	XXX	1,252,668,002	940,981,418
10.3 NAIC 3	(d) 23,603,904	166,024,951	206,215,740	12,486,394	15,689,749		424,020,738	2.2	XXX	XXX	148,239,477	275,781,261
10.4 NAIC 4	(d) 16,620,013	283,639,504	228,295,429	952,577	11,163,038		540,670,561	2.9	XXX	XXX	134,133,073	406,537,488
10.5 NAIC 5	(d) 3,631,586	14,624,631	785,490	2,386	331		(c) 19,044,424	0.1	XXX	XXX	3,931,418	15,113,006
10.6 NAIC 6	(d) 957,300	957,300			60		(c) 957,360	0.0	XXX	XXX	957,300	60
10.7 Totals	3,866,850,235	7,001,435,528	4,961,408,731	1,938,907,862	1,171,469,872		(b) 18,940,072,229	100.0	XXX	XXX	15,880,343,373	3,059,728,856
10.8 Line 10.7 as a % of Col. 7	20.4	37.0	26.2	10.2	6.2		100.0	XXX	XXX	XXX	83.8	16.2
11. Total Bonds Prior Year												
11.1 NAIC 1	2,507,694,596	7,185,175,135	4,500,734,242	674,061,899	903,445,359	XXX	XXX	XXX	15,771,111,231	83.6	14,112,072,609	1,659,038,622
11.2 NAIC 2	130,886,746	872,486,518	1,014,403,505	201,760,959	61,464,922	XXX	XXX	XXX	2,281,002,650	12.1	1,345,361,106	935,641,544
11.3 NAIC 3	23,025,039	130,146,655	148,466,028	4,765,145	9,271,285	XXX	XXX	XXX	315,674,152	1.7	109,156,092	206,518,060
11.4 NAIC 4	33,151,187	252,817,525	184,091,944	1,973,428	37,218	XXX	XXX	XXX	472,071,302	2.5	99,766,053	372,305,249
11.5 NAIC 5	116,650	8,359,909	6,595,400			XXX	XXX	XXX	(c) 15,071,959	0.1	8,140,905	6,931,054
11.6 NAIC 6	36	6,791,824	554,957	5,849,981		XXX	XXX	XXX	(c) 13,196,798	0.1	13,181,798	15,000
11.7 Totals	2,694,874,254	8,455,777,566	5,854,846,076	888,411,412	974,218,784	XXX	XXX	XXX	(b) 18,868,128,092	100.0	15,687,678,563	3,180,449,529
11.8 Line 11.7 as a % of Col. 9	14.3	44.8	31.0	4.7	5.2	XXX	XXX	XXX	100.0	XXX	83.1	16.9
12. Total Publicly Traded Bonds												
12.1 NAIC 1	3,318,972,002	5,131,350,524	3,483,226,931	1,451,993,472	954,871,175		14,340,414,105	75.7	14,112,072,609	74.8	14,340,414,105	XXX
12.2 NAIC 2	94,972,985	540,410,575	514,318,984	65,175,028	37,790,431		1,252,668,003	6.6	1,345,361,106	7.1	1,252,668,003	XXX
12.3 NAIC 3	11,036,906	74,135,673	43,998,378	5,817,193	13,251,327		148,239,477	0.8	109,156,092	0.6	148,239,477	XXX
12.4 NAIC 4	13,226,313	74,764,172	43,463,438	800,012	1,879,135		134,133,070	0.7	99,766,053	0.5	134,133,070	XXX
12.5 NAIC 5	1,608,498	1,702,182	618,021	2,386	331		3,931,418	0.0	8,140,905	0.0	3,931,418	XXX
12.6 NAIC 6		957,299					957,299	0.0	13,181,798	0.1	957,299	XXX
12.7 Totals	3,439,816,704	5,823,320,425	4,085,625,752	1,523,788,091	1,007,792,399		15,880,343,372	83.8	15,687,678,563	83.1	15,880,343,372	XXX
12.8 Line 12.7 as a % of Col. 7	21.7	36.7	25.7	9.6	6.3		100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	18.2	30.7	21.6	8.0	5.3		83.8	XXX	XXX	XXX	83.8	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1	359,892,902	574,886,884	231,612,598	149,451,748	105,471,489		1,421,315,621	7.5	1,659,038,622	8.8	XXX	1,421,315,621
13.2 NAIC 2	49,156,843	289,541,159	296,953,559	258,846,257	46,483,599		940,981,417	5.0	935,641,544	5.0	XXX	940,981,417
13.3 NAIC 3	12,566,998	91,889,278	162,217,362	6,669,201	2,438,422		275,781,261	1.5	206,518,060	1.1	XXX	275,781,261
13.4 NAIC 4	3,393,700	208,875,332	184,831,991	152,565	9,283,903		406,537,491	2.1	372,305,249	2.0	XXX	406,537,491
13.5 NAIC 5	2,023,088	12,922,449	167,469				15,113,006	0.1	6,931,054	0.0	XXX	15,113,006
13.6 NAIC 6		1			60		61	0.0	15,000	0.0	XXX	61
13.7 Totals	427,033,531	1,178,115,103	875,782,979	415,119,771	163,677,473		3,059,728,857	16.2	3,180,449,529	16.9	XXX	3,059,728,857
13.8 Line 13.7 as a % of Col. 7	14.0	38.5	28.6	13.6	5.3		100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	2.3	6.2	4.6	2.2	0.9		16.2	XXX	XXX	XXX	XXX	16.2

(a) Includes \$ 1,375,583,077 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 56,887,832 current year, \$ 89,965,667 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 \$ current year, \$ 1,595 prior year of bonds with 5* designations and \$ 730, 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 short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 610,682,945 ; NAIC 2 \$ 1,753,941 ; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

COMBINED STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	1,715,418,330	1,858,392,307	1,011,838,423	631,180	73,143,618	XXX	4,659,423,859	24.6	3,602,484,937	19.1	4,659,423,861	(2)
1.2 Residential Mortgage-Backed Securities	47,101,324	56,384,357	28,891,290	22,251,548	12,075,486	XXX	166,704,005	0.9	232,485,056	1.2	166,704,006	(1)
1.3 Commercial Mortgage-Backed Securities						XXX						
1.4 Other Loan-Backed and Structured Securities						XXX						
1.5 Totals	1,762,519,654	1,914,776,664	1,040,729,713	22,882,728	85,219,104	XXX	4,826,127,864	25.5	3,834,969,993	20.3	4,826,127,867	(3)
2. All Other Governments												
2.1 Issuer Obligations	137,367,927	193,025,015	109,400,965			XXX	439,793,907	2.3	470,680,670	2.5	434,194,438	5,599,469
2.2 Residential Mortgage-Backed Securities						XXX						
2.3 Commercial Mortgage-Backed Securities						XXX						
2.4 Other Loan-Backed and Structured Securities						XXX						
2.5 Totals	137,367,927	193,025,015	109,400,965			XXX	439,793,907	2.3	470,680,670	2.5	434,194,438	5,599,469
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations	52,781,209	84,138,481	54,807,550	166,013,413	23,696,508	XXX	381,437,161	2.0	387,603,683	2.1	381,437,161	
3.2 Residential Mortgage-Backed Securities						XXX						
3.3 Commercial Mortgage-Backed Securities						XXX						
3.4 Other Loan-Backed and Structured Securities						XXX						
3.5 Totals	52,781,209	84,138,481	54,807,550	166,013,413	23,696,508	XXX	381,437,161	2.0	387,603,683	2.1	381,437,161	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations	20,970,104	48,395,264	128,227,150	193,847,823	34,289,633	XXX	425,729,974	2.2	291,524,778	1.5	425,729,974	
4.2 Residential Mortgage-Backed Securities						XXX						
4.3 Commercial Mortgage-Backed Securities						XXX						
4.4 Other Loan-Backed and Structured Securities						XXX						
4.5 Totals	20,970,104	48,395,264	128,227,150	193,847,823	34,289,633	XXX	425,729,974	2.2	291,524,778	1.5	425,729,974	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations	74,118,463	313,250,309	332,650,467	907,256,824	739,547,158	XXX	2,366,823,221	12.5	1,926,470,543	10.2	2,366,823,221	
5.2 Residential Mortgage-Backed Securities	366,972,709	572,788,617	301,010,970	149,769,389	52,721,713	XXX	1,443,263,398	7.6	1,703,289,879	9.0	1,443,263,401	(3)
5.3 Commercial Mortgage-Backed Securities	773,950	35,643,868	52,656,871	12,610,805	33,963	XXX	101,719,457	0.5	67,458,633	0.4	101,719,458	(1)
5.4 Other Loan-Backed and Structured Securities						XXX						
5.5 Totals	441,865,122	921,682,794	686,318,308	1,069,637,018	792,302,834	XXX	3,911,806,076	20.7	3,697,219,055	19.6	3,911,806,080	(4)
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	583,505,813	2,772,688,607	1,840,025,515	446,788,534	186,461,088	XXX	5,829,469,557	30.8	6,469,665,568	34.3	3,590,517,878	2,238,951,679
6.2 Residential Mortgage-Backed Securities	27,932,323	38,752,296	19,403,687	10,476,511	1,948,293	XXX	98,513,110	0.5	150,156,587	0.8	97,203,463	1,309,647
6.3 Commercial Mortgage-Backed Securities	356,675,790	288,202,541	1,055,249,467	13,840,280	5,907,660	XXX	1,719,875,738	9.1	2,078,064,357	11.0	1,404,346,427	315,529,311
6.4 Other Loan-Backed and Structured Securities	483,232,285	739,773,868	27,246,379	4,834,974	60	XXX	1,255,087,566	6.6	1,388,562,769	7.4	790,748,681	464,338,885
6.5 Totals	1,451,346,211	3,839,417,312	2,941,925,048	475,940,299	194,317,101	XXX	8,902,945,971	47.0	10,086,449,281	53.5	5,882,816,449	3,020,129,522
7. Hybrid Securities												
7.1 Issuer Obligations				10,586,582	41,644,694	XXX	52,231,276	0.3	99,680,631	0.5	18,231,407	33,999,869
7.2 Residential Mortgage-Backed Securities						XXX						
7.3 Commercial Mortgage-Backed Securities						XXX						
7.4 Other Loan-Backed and Structured Securities						XXX						
7.5 Totals				10,586,582	41,644,694	XXX	52,231,276	0.3	99,680,631	0.5	18,231,407	33,999,869
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations						XXX						
8.2 Residential Mortgage-Backed Securities						XXX						
8.3 Commercial Mortgage-Backed Securities						XXX						
8.4 Other Loan-Backed and Structured Securities						XXX						
8.5 Totals						XXX						

COMBINED STATEMENT FOR THE YEAR 2016 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 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.3 Totals	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
10. Total Bonds Current Year												
10.1 Issuer Obligations	2,584,161,846	5,269,889,983	3,476,950,070	1,725,124,356	1,098,782,699	XXX	14,154,908,955	74.7	XXX	XXX	11,876,357,940	2,278,551,015
10.2 Residential Mortgage-Backed Securities	442,006,356	667,925,270	349,305,947	182,497,448	66,745,492	XXX	1,708,480,513	9.0	XXX	XXX	1,707,170,870	1,309,643
10.3 Commercial Mortgage-Backed Securities	357,449,740	323,846,409	1,107,906,338	26,451,085	5,941,623	XXX	1,821,595,195	9.6	XXX	XXX	1,506,065,885	315,529,310
10.4 Other Loan-Backed and Structured Securities	483,232,285	739,773,868	27,246,379	4,834,974	60	XXX	1,255,087,566	6.6	XXX	XXX	790,748,681	464,338,885
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
10.6 Totals	3,866,850,227	7,001,435,530	4,961,408,734	1,938,907,863	1,171,469,874		18,940,072,229	100.0	XXX	XXX	15,880,343,376	3,059,728,853
10.7 Line 10.6 as a % of Col. 7	20.4	37.0	26.2	10.2	6.2		100.0	XXX	XXX	XXX	83.8	16.2
11. Total Bonds Prior Year												
11.1 Issuer Obligations	1,867,281,254	5,899,234,076	4,032,403,216	606,403,612	842,788,652	XXX	XXX	XXX	13,248,110,810	70.2	10,910,415,924	2,337,694,886
11.2 Residential Mortgage-Backed Securities	359,935,380	872,539,173	469,287,281	261,744,699	122,424,989	XXX	XXX	XXX	2,085,931,522	11.1	2,083,742,707	2,188,815
11.3 Commercial Mortgage-Backed Securities	260,763,387	605,218,038	1,264,958,513	14,583,052		XXX	XXX	XXX	2,145,522,990	11.4	1,827,303,309	318,219,681
11.4 Other Loan-Backed and Structured Securities	206,894,239	1,078,786,279	88,197,059	5,680,049	9,005,143	XXX	XXX	XXX	1,388,562,769	7.4	866,216,621	522,346,148
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX	XXX	XXX
11.6 Totals	2,694,874,260	8,455,777,566	5,854,846,069	888,411,412	974,218,784	XXX	XXX	XXX	18,868,128,091	100.0	15,687,678,561	3,180,449,530
11.7 Line 11.6 as a % of Col. 9	14.3	44.8	31.0	4.7	5.2	XXX	XXX	XXX	100.0	XXX	83.1	16.9
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations	2,443,820,551	4,411,154,623	2,758,413,287	1,321,865,825	941,103,653	XXX	11,876,357,940	62.7	10,910,415,924	57.8	11,876,357,940	XXX
12.2 Residential Mortgage-Backed Securities	441,798,013	667,512,802	348,991,435	182,213,835	66,654,784	XXX	1,707,170,869	9.0	2,083,742,707	11.0	1,707,170,869	XXX
12.3 Commercial Mortgage-Backed Securities	300,513,754	210,928,910	975,189,954	19,399,304	33,963	XXX	1,506,065,885	8.0	1,827,303,309	9.7	1,506,065,885	XXX
12.4 Other Loan-Backed and Structured Securities	253,684,383	533,724,093	3,031,078	309,126		XXX	790,748,680	4.2	866,216,621	4.6	790,748,680	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX	XXX	XXX
12.6 Totals	3,439,816,701	5,823,320,428	4,085,625,754	1,523,788,090	1,007,792,400		15,880,343,374	83.8	15,687,678,561	83.1	15,880,343,374	XXX
12.7 Line 12.6 as a % of Col. 7	21.7	36.7	25.7	9.6	6.3		100.0	XXX	XXX	XXX	100.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	18.2	30.7	21.6	8.0	5.3		83.8	XXX	XXX	XXX	83.8	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations	140,341,295	858,735,360	718,536,783	403,258,531	157,679,046	XXX	2,278,551,015	12.0	2,337,694,886	12.4	XXX	2,278,551,015
13.2 Residential Mortgage-Backed Securities	208,343	412,468	314,512	283,613	90,708	XXX	1,309,644	0.0	2,188,815	0.0	XXX	1,309,644
13.3 Commercial Mortgage-Backed Securities	56,935,986	112,917,499	132,716,384	7,051,781	5,907,660	XXX	315,529,310	1.7	318,219,681	1.7	XXX	315,529,310
13.4 Other Loan-Backed and Structured Securities	229,547,902	206,049,775	24,215,301	4,525,848	60	XXX	464,338,886	2.5	522,346,148	2.8	XXX	464,338,886
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX	XXX	XXX
13.6 Totals	427,033,526	1,178,115,102	875,782,980	415,119,773	163,677,474		3,059,728,855	16.2	3,180,449,530	16.9	XXX	3,059,728,855
13.7 Line 13.6 as a % of Col. 7	14.0	38.5	28.6	13.6	5.3		100.0	XXX	XXX	XXX	XXX	100.0
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	2.3	6.2	4.6	2.2	0.9		16.2	XXX	XXX	XXX	XXX	16.2

COMBINED STATEMENT FOR THE YEAR 2016 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					18,501,009,613	XXX	18,465,366,835	17,905,273,255	18,327,635,343	10,495,511	(73,234,835)	8,945,293		XXX	XXX	XXX	128,503,139	508,629,077	XXX	XXX

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COMBINED STATEMENT FOR THE YEAR 2016 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired	
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value			
9899999 - Total Preferred and Common Stocks						1,983,018,580	XXX	1,982,708,580	1,826,885,354	1,327,356	29,330,291		98,164,699	4,492,573	93,672,126	1,571,909	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues97 , the total \$ value (included in Column 8) of all such issues \$374,361,180

COMBINED STATEMENT FOR THE YEAR 2016 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
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
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	
Assurance Company of America	19305	13-6081895		100.0	Merger
Maryland Casualty Company	19356	52-0403120		100.0	Merger
Northern Insurance Company of New York	19372	13-5283360		100.0	Merger