



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2017
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 2017 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)	18,465,880,163		18,465,880,163	18,327,635,288
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	2,059,730,304	310,000	2,059,420,304	1,982,708,583
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)	4,756,073		4,756,073	
4.2 Properties held for the production of income (less \$ encumbrances)	1,164,577,406		1,164,577,406	978,552,593
4.3 Properties held for sale (less \$ encumbrances)				47,448,471
5. Cash (\$(117,626,391) , Schedule E - Part 1), cash equivalents (\$813,700,217 , Schedule E - Part 2) and short-term investments (\$122,752,224 , Schedule DA)	818,826,050		818,826,050	620,408,378
6. Contract loans (including \$0 premium notes)				
7. Derivatives (Schedule DB)	34,100		34,100	15,084,953
8. Other invested assets (Schedule BA)	1,398,151,991		1,398,151,991	1,948,564,541
9. Receivable for securities	217,166,593	255,039	216,911,554	121,069,188
10. Securities lending reinvested collateral assets (Schedule DL)	142,251,002		142,251,002	116,517,509
11. Aggregate write-ins for invested assets	154,154,004		154,154,004	156,985,102
12. Subtotals, cash and invested assets (Lines 1 to 11)	24,425,527,684	565,039	24,424,962,645	24,314,974,606
13. Title plants less \$0 charged off (for Title insurers only)				
14. Investment income due and accrued	139,782,660	40,136	139,742,523	130,735,549
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,385,756,633	184,260,167	1,201,496,466	2,084,427,848
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$342,078,064 earned but unbilled premiums)	3,056,292,049	36,226,442	3,020,065,607	1,560,855,573
15.3 Accrued retrospective premiums (\$354,065,643) and contracts subject to redetermination (\$0)	354,065,643	30,364,064	323,701,579	253,756,477
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	731,171,299		731,171,299	673,849,900
16.2 Funds held by or deposited with reinsured companies	289,784		289,784	1,783,310
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	480,324,047		480,324,047	945,827,621
19. Guaranty funds receivable or on deposit	15,282,076		15,282,076	12,720,006
20. Electronic data processing equipment and software	202,236,429	202,236,429		
21. Furniture and equipment, including health care delivery assets (\$0)	65,244,546	65,244,546		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	138,997,397	12,776,737	126,220,660	
24. Health care (\$0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	760,998,929	182,152,076	578,846,853	582,652,217
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	31,755,969,175	713,865,636	31,042,103,539	30,561,583,106
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	31,755,969,175	713,865,636	31,042,103,539	30,561,583,106
DETAILS OF WRITE-INS				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	154,154,004		154,154,004	156,985,102
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	760,998,929	182,152,076	578,846,853	582,652,217

COMBINED STATEMENT FOR THE YEAR 2017 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)	11,166,505,223	11,286,543,188
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	570,471,824	292,647,303
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	2,958,796,672	2,980,793,636
4. Commissions payable, contingent commissions and other similar charges	112,790,522	136,388,581
5. Other expenses (excluding taxes, licenses and fees)	672,282,544	647,988,344
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	213,808,379	198,845,103
7.1 Current federal and foreign income taxes (including \$33,758,981 on realized capital gains (losses))	92,627,122	97,867,095
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 \$2,075,815,791 and including warranty reserves of \$118,165,295 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	4,274,053,819	4,253,376,558
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	1,189,984	1,359,543
12. Ceded reinsurance premiums payable (net of ceding commissions)	994,682,538	966,390,528
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	636,997,404	214,777,538
14. Amounts withheld or retained by company for account of others	224,477,869	249,639,851
15. Remittances and items not allocated	161,294,149	142,307,982
16. Provision for reinsurance (including \$1,089,238 certified) (Schedule F, Part 8)	169,995,451	56,323,820
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	277,127	371,415
21. Payable for securities	92,373,994	67,606,654
22. Payable for securities lending	142,251,002	116,517,509
23. Liability for amounts held under uninsured plans		
24. Capital notes \$0 and interest thereon \$0		
25. Aggregate write-ins for liabilities	938,192,043	979,377,809
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	23,423,067,666	22,709,904,492
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	23,423,067,666	22,709,904,492
29. Aggregate write-ins for special surplus funds	49,899,000	52,465,000
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)	3,170,005,552	3,400,082,293
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 30 \$0)		
36.20 shares preferred (value included in Line 31 \$0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	7,619,035,873	7,851,678,614
38. TOTALS (Page 2, Line 28, Col. 3)	31,042,103,539	30,561,583,105
DETAILS OF WRITE-INS		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	938,192,043	979,377,809
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	49,899,000	52,465,000
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).....	4,622,302,953	4,435,581,972
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	3,023,642,801	2,754,278,568
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	790,060,996	726,152,626
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	710,779,381	743,676,085
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	4,524,483,178	4,224,107,280
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	97,819,775	211,474,693
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	626,360,517	623,796,722
10. Net realized capital gains or (losses) less capital gains tax of \$53,726,350 (Exhibit of Capital Gains (Losses)).....	263,795,602	38,839,648
11. Net investment gain (loss) (Lines 9 + 10).....	890,156,118	662,636,370
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$21,939,941).....	(21,939,941)	(18,066,177)
13. Finance and service charges not included in premiums.....	(4,079,533)	(684,536)
14. Aggregate write-ins for miscellaneous income.....	(39,126,493)	(101,092,018)
15. Total other income (Lines 12 through 14).....	(65,145,967)	(119,842,731)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	922,829,926	754,268,331
17. Dividends to policyholders.....	8,003,606	6,368,673
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).....	914,826,320	747,899,658
19. Federal and foreign income taxes incurred.....	59,641,243	(33,422,848)
20. Net income (Line 18 minus Line 19)(to Line 22).....	855,185,077	781,322,507
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	7,851,678,614	7,765,456,500
22. Net income (from Line 20).....	855,185,077	781,322,507
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$(41,115,183).....	101,515,091	64,433,169
25. Change in net unrealized foreign exchange capital gain (loss).....	(6,607,398)	(4,471,828)
26. Change in net deferred income tax.....	(530,797,641)	(117,794,881)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(47,457,681)	46,260,751
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(113,671,631)	(11,795,384)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		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.....	(610,500,000)	(668,541,547)
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.....	119,691,444	(237,147,318)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(232,642,741)	86,222,114
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	7,619,035,873	7,851,678,614
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)	(39,126,493)	(101,092,019)
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	119,691,444	(237,147,318)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	4,030,436,288	3,679,121,006
2. Net investment income	728,427,696	719,126,635
3. Miscellaneous income	(65,145,976)	(119,842,731)
4. Total (Lines 1 through 3)	4,693,718,008	4,278,404,910
5. Benefit and loss related payments	2,900,182,738	2,473,535,120
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	1,507,084,221	1,291,822,322
8. Dividends paid to policyholders	8,173,165	6,497,735
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	118,592,577	(6,596,146)
10. Total (Lines 5 through 9)	4,534,032,702	3,765,259,031
11. Net cash from operations (Line 4 minus Line 10)	159,685,307	513,145,879
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,225,870,791	7,570,575,258
12.2 Stocks	939,893,339	1,583,099,932
12.3 Mortgage loans		
12.4 Real estate	100,267,939	
12.5 Other invested assets	802,523,960	329,092,738
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(104,349)	7,403
12.7 Miscellaneous proceeds	48,289,320	39,919,748
12.8 Total investment proceeds (Lines 12.1 to 12.7)	9,116,741,000	9,522,695,080
13. Cost of investments acquired (long-term only):		
13.1 Bonds	7,420,807,880	7,514,139,112
13.2 Stocks	818,137,536	1,266,773,626
13.3 Mortgage loans		
13.4 Real estate	248,601,493	309,424,309
13.5 Other invested assets	130,026,873	207,101,769
13.6 Miscellaneous applications	127,215,888	94,033,688
13.7 Total investments acquired (Lines 13.1 to 13.6)	8,744,789,670	9,391,472,504
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)	371,951,330	131,222,575
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	610,500,000	642,861,026
16.6 Other cash provided (applied)	277,281,036	(287,837,794)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(333,218,964)	(696,742,175)
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)	198,417,673	(52,373,721)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	620,408,383	672,782,104
19.2 End of period (Line 18 plus Line 19.1)	818,826,056	620,408,383

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

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	144,650,746	194,382,777	195,114,176	143,919,347
2.	Allied lines	885,631,604	336,914,024	314,267,123	908,278,505
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	2,039,971	2,660,776	2,387,537	2,313,210
5.	Commercial multiple peril	262,853,432	273,684,056	270,102,732	266,434,756
6.	Mortgage guaranty				
8.	Ocean marine	24,521,927	24,659,006	24,534,326	24,646,607
9.	Inland marine	187,095,856	205,081,882	198,023,573	194,154,165
10.	Financial guaranty				
11.1	Medical professional liability - occurrence	650,764	534,887	327,452	858,198
11.2	Medical professional liability - claims-made	62,742,988	50,501,978	56,562,564	56,682,403
12.	Earthquake	59,314,636	67,115,607	69,180,153	57,250,090
13.	Group accident and health	158,983,476	5,127,046	7,941,744	156,168,777
14.	Credit accident and health (group and individual)				
15.	Other accident and health	(4)	315	306	4
16.	Workers' compensation	971,481,455	522,492,751	514,701,850	979,272,356
17.1	Other liability - occurrence	609,306,761	578,828,527	587,659,501	600,475,786
17.2	Other liability - claims-made	282,359,398	484,345,085	476,559,253	290,145,230
17.3	Excess workers' compensation	27,932,955	21,352,187	23,913,850	25,371,292
18.1	Products liability - occurrence	69,661,888	63,490,642	66,981,393	66,171,137
18.2	Products liability - claims-made	956,029	1,361,708	1,202,890	1,114,847
19.1, 19.2	Private passenger auto liability	(1,061)	(270)	(2,391)	1,061
19.3, 19.4	Commercial auto liability	337,164,627	268,452,525	254,611,455	351,005,696
21.	Auto physical damage	151,345,588	122,287,021	133,549,676	140,082,933
22.	Aircraft (all perils)				
23.	Fidelity	24,402,822	33,997,908	31,713,695	26,687,035
24.	Surety	306,414,842	379,285,730	399,543,540	286,157,032
26.	Burglary and theft	9,819,102	10,857,515	10,207,659	10,468,957
27.	Boiler and machinery	22,779,132	20,605,835	21,460,169	21,924,797
28.	Credit	4,502,888	(1,348,858)	11,326,714	(8,172,683)
29.	International				
30.	Warranty	23,648,911	115,246,461	118,165,295	20,730,077
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	161,337			161,337
35.	TOTALS	4,630,422,068	3,781,917,120	3,790,036,235	4,622,302,953
DETAILS OF WRITE-INS					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	161,337			161,337

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	160,357,457	17,795,221	(1,341,249)	18,302,747	195,114,176
2.	Allied lines	313,277,304	23,182,835	(593,017)	(21,600,000)	314,267,123
3.	Farmowners multiple peril					
4.	Homeowners multiple peril		2,387,537			2,387,537
5.	Commercial multiple peril	268,242,401	5,555,254	(3,694,923)		270,102,732
6.	Mortgage guaranty					
8.	Ocean marine	21,310,764	3,223,562			24,534,326
9.	Inland marine	119,490,892	93,770,657	(15,237,975)		198,023,573
10.	Financial guaranty					
11.1	Medical professional liability - occurrence	108,713	218,739			327,452
11.2	Medical professional liability - claims-made	55,346,510	1,216,393	(339)		56,562,564
12.	Earthquake	63,201,166	5,978,979	8		69,180,153
13.	Group accident and health	18,576,202	4,151,426	(14,785,884)		7,941,744
14.	Credit accident and health (group and individual)					
15.	Other accident and health		306			306
16.	Workers' compensation	772,619,281	31,880,176	(121,602,563)	(168,195,045)	514,701,850
17.1	Other liability - occurrence	392,986,099	268,745,144	(119,475,099)	45,403,358	587,659,501
17.2	Other liability - claims-made	230,717,179	251,808,094	(5,962,834)	(3,186)	476,559,253
17.3	Excess workers' compensation	24,248,530	504,100	(838,607)	(173)	23,913,850
18.1	Products liability - occurrence	55,204,253	16,382,068	(2,119,363)	(2,485,566)	66,981,393
18.2	Products liability - claims-made	1,066,887	159,802	(22,279)	(1,521)	1,202,890
19.1, 19.2	Private passenger auto liability	(1,404)			(987)	(2,391)
19.3, 19.4	Commercial auto liability	271,234,970	8,605,852	(13,995,256)	(11,234,111)	254,611,455
21.	Auto physical damage	134,204,313	1,470,398		(2,125,035)	133,549,676
22.	Aircraft (all perils)					
23.	Fidelity	17,295,558	14,420,197	(2,061)		31,713,695
24.	Surety	149,031,867	292,773,534	(42,261,860)		399,543,540
26.	Burglary and theft	8,658,562	1,549,097			10,207,659
27.	Boiler and machinery	19,056,909	2,403,260			21,460,169
28.	Credit	2,807,157	8,664,322	(144,764)		11,326,714
29.	International					
30.	Warranty	3,138,888	115,026,406	1		118,165,295
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	3,102,180,458	1,171,873,360	(342,078,064)	(141,939,519)	3,790,036,235
36.	Accrued retrospective premiums based on experience					141,939,519
37.	Earned but unbilled premiums					342,078,064
38.	Balance (Sum of Line 35 through 37)					4,274,053,819
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 2017 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	476,194,790	56,600,741	57,966,614	233,383,368	212,728,032	144,650,746
2. Allied lines	552,412,028	1,499,482,889	7,332,271	979,228,436	194,367,147	885,631,604
3. Farmowners multiple peril						
4. Homeowners multiple peril	4,032,288		561,859	2,313,210	240,967	2,039,971
5. Commercial multiple peril	631,991,740	411,652	(119,855)	311,280,567	58,149,538	262,853,432
6. Mortgage guaranty						
8. Ocean marine	73,103,215	6,825,094	1,191,906	40,348,484	16,249,804	24,521,927
9. Inland marine	609,767,372	1,990,816	3,323,960	263,415,854	164,570,438	187,095,856
10. Financial guaranty						
11.1 Medical professional liability - occurrence	1,566,037			915,273		650,764
11.2 Medical professional liability - claims-made	85,394,424	150,000	34,153,179	56,682,403	272,213	62,742,988
12. Earthquake	189,765,835		253,350	65,800,180	64,904,369	59,314,636
13. Group accident and health	270,046,818	241,417	93,358,848	156,470,083	48,193,524	158,983,476
14. Credit accident and health (group and individual)						
15. Other accident and health				4		(4)
16. Workers' compensation	2,923,427,281	(334,372)	38,741,722	978,276,824	1,012,076,351	971,481,455
17.1 Other liability - occurrence	1,694,467,108	87,859,077	20,641,905	722,481,715	471,179,615	609,306,761
17.2 Other liability - claims-made	732,999,382	12,568,969	2,752,864	335,429,870	130,531,947	282,359,398
17.3 Excess workers' compensation	53,463,438			25,393,971	136,512	27,932,955
18.1 Products liability - occurrence	190,940,975	12,148,225	1,154,996	69,984,328	64,597,981	69,661,888
18.2 Products liability - claims-made	9,140,389	190,313	12,944	8,297,027	90,590	956,029
19.1, 19.2 Private passenger auto liability				1,061		(1,061)
19.3, 19.4 Commercial auto liability	1,279,313,130	31,006,396	13,968,145	366,976,238	620,146,806	337,164,627
21. Auto physical damage	410,686,472		1,765,740	153,592,258	107,514,365	151,345,588
22. Aircraft (all perils)						
23. Fidelity	61,470,582	145,840	377,148	30,613,366	6,977,382	24,402,822
24. Surety	584,505,204	31,642,900	255,132	292,087,259	17,901,134	306,414,842
26. Burglary and theft	31,351,662	62,326	390,061	12,933,198	9,051,749	9,819,102
27. Boiler and machinery	61,082,875	787,450	4,061,049	35,069,371	8,082,871	22,779,132
28. Credit	11,246,373	18,662,999		10,844,090	14,562,393	4,502,888
29. International						
30. Warranty	355,638,681	11,838,412		341,352,520	2,475,661	23,648,911
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	322,674			161,337		161,337
35. TOTALS	11,294,330,768	1,772,281,144	282,143,839	5,493,332,294	3,225,001,389	4,630,422,068
DETAILS OF WRITE-INS						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	322,674			161,337		161,337

(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 2017 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	214,341,102	44,433,135	176,216,806	82,557,431	90,265,343	64,900,740	107,922,034	75.0
2. Allied lines	627,382,593	908,396,481	866,001,223	669,777,851	348,932,711	369,686,825	649,023,738	71.5
3. Farmowners multiple peril								
4. Homeowners multiple peril	2,936,741	532,053	2,109,131	1,359,663	1,012,557	1,773,840	598,381	25.9
5. Commercial multiple peril	483,551,832	4,372,070	259,821,096	228,102,805	397,863,075	297,172,994	328,792,886	123.4
6. Mortgage guaranty								
8. Ocean marine	48,801,065	3,057,388	39,490,421	12,368,032	20,378,321	21,450,149	11,296,205	45.8
9. Inland marine	254,035,213	32,138,575	173,525,730	112,648,058	65,401,735	89,642,695	88,407,098	45.5
10. Financial guaranty								
11.1 Medical professional liability - occurrence	2,249,110		784,672	1,464,438	2,958,795	6,315,676	(1,892,444)	(220.5)
11.2 Medical professional liability - claims-made	95,034,964	19,499,877	53,663,716	60,871,125	195,899,368	154,121,489	102,649,004	181.1
12. Earthquake			11	(11)	657,603	690,602	(33,009)	(0.1)
13. Group accident and health	157,095,097	69,502,162	121,294,860	105,302,399	81,976,867	77,592,059	109,687,206	70.2
14. Credit accident and health (group and individual)								
15. Other accident and health					(76,185)	80	(76,266)	(1,769,501.2)
16. Workers' compensation	1,408,994,197	23,344,685	924,154,192	508,184,689	5,012,697,372	5,074,721,064	446,160,997	45.6
17.1 Other liability - occurrence	1,338,668,918	69,777,559	869,641,394	538,805,083	2,455,313,610	2,561,971,470	432,147,222	72.0
17.2 Other liability - claims-made	672,934,950	16,227,362	402,479,341	286,682,971	946,930,391	1,008,107,210	225,506,152	77.7
17.3 Excess workers' compensation	13,360,513	409,096	5,372,558	8,397,051	260,419,307	254,183,783	14,632,575	57.7
18.1 Products liability - occurrence	166,034,183	1,505,960	98,092,995	69,447,147	413,390,424	456,289,528	26,548,044	40.1
18.2 Products liability - claims-made	3,017,481	56,816	2,688,840	385,458	4,779,947	6,270,016	(1,104,612)	(99.1)
19.1, 19.2 Private passenger auto liability	(5,014,817)	(1,362)	(2,609,969)	(2,406,210)	1,601,372	2,575,496	(3,380,335)	(318,749.1)
19.3, 19.4 Commercial auto liability	664,416,097	25,600,796	455,769,577	234,247,317	622,644,359	628,304,624	228,587,051	65.1
21. Auto physical damage	413,832,234	1,475,334	248,980,681	166,326,888	41,106,258	12,963,601	194,469,544	138.8
22. Aircraft (all perils)	9,232	593,039	673,400	(71,129)	671,468	1,183,918	(583,579)	
23. Fidelity	46,845,585		29,312,852	17,532,734	29,755,596	26,732,303	20,556,027	77.0
24. Surety	41,166,218	2,728,962	22,008,598	21,886,582	106,908,114	112,510,386	16,284,309	5.7
26. Burglary and theft	1,607,445	11,271	995,061	623,656	3,580,680	1,895,986	2,308,350	22.0
27. Boiler and machinery	18,432,891	259,933	16,292,553	2,400,270	3,638,622	5,051,844	987,048	4.5
28. Credit	18,700,099	(10,823,160)	6,486,683	1,390,256	39,793,653	28,150,472	13,033,437	(159.5)
29. International								
30. Warranty	135,779,026	3,701,967	124,573,762	14,907,231	12,508,013	15,757,325	11,657,920	56.2
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	977,964		488,982	488,982	5,495,848	6,527,013	(542,183)	(336.1)
35. TOTALS	6,825,189,937	1,216,799,998	4,898,309,167	3,143,680,767	11,166,505,223	11,286,543,188	3,023,642,801	65.4
DETAILS OF WRITE-INS								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	977,964		488,982	488,982	5,495,848	6,527,013	(542,183)	

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	137,194,878	122,101,056	191,896,557	67,399,377	58,390,565	4,439,271	39,963,870	90,265,343	(2,170,346)
2. Allied lines	1,027,839,321	61,329,341	882,760,714	206,407,948	497,703,918	427,772,684	782,951,839	348,932,711	42,339,555
3. Farmowners multiple peril									
4. Homeowners multiple peril	2,207,324	233,823	1,499,187	941,959	47,067	42,775	19,244	1,012,557	
5. Commercial multiple peril	419,916,702	7,087,135	222,583,994	204,419,844	400,170,096	88,764	206,815,629	397,863,075	227,219,248
6. Mortgage guaranty									
8. Ocean marine	40,294,935	5,563,210	32,435,844	13,422,300	17,409,250	1,431,761	11,884,989	20,378,321	1,937,765
9. Inland marine	240,977,049	6,766,462	178,668,971	69,074,540	92,868,301	4,022,909	100,564,015	65,401,735	6,613,342
10. Financial guaranty									
11.1 Medical professional liability - occurrence	2,181,363	1,102	1,067,650	1,114,815	3,850,681	(14,342)	1,992,359	2,958,795	343,039
11.2 Medical professional liability - claims-made	110,698,215	42,972,226	77,814,108	75,856,333	181,906,409	59,069,205	120,932,580	195,899,368	29,046,039
12. Earthquake	2,758,002		2,115,389	642,613	76,435	2,528	63,973	657,603	108,940
13. Group accident and health	67,018,088	10,327,457	41,733,388	35,612,156	68,765,036	33,633,741	56,034,067	(a) 81,976,867	4,067,932
14. Credit accident and health (group and individual)									
15. Other accident and health							76,185	(a) (76,185)	(2,397)
16. Workers' compensation	4,354,523,825	114,906,390	2,210,416,692	2,259,013,523	6,016,634,902	74,824,035	3,337,775,089	5,012,697,372	811,228,887
17.1 Other liability - occurrence	2,005,472,777	167,091,057	1,256,657,815	915,906,020	3,438,525,837	192,971,358	2,092,089,605	2,455,313,610	1,128,606,902
17.2 Other liability - claims-made	764,985,823	13,807,934	444,082,846	334,710,911	1,443,778,454	27,963,109	859,522,083	946,930,391	239,613,452
17.3 Excess workers' compensation	125,348,289	1,133,618	41,265,750	85,216,157	320,731,398		145,528,248	260,419,307	44,936,045
18.1 Products liability - occurrence	314,260,011	9,798,875	135,800,282	188,258,604	460,466,773	20,924,923	256,259,876	413,390,424	210,521,129
18.2 Products liability - claims-made	4,708,998	1,313,624	5,351,676	670,946	25,268,901	726,385	21,886,285	4,779,947	1,994,927
19.1, 19.2 Private passenger auto liability	1,564,596		6,907	1,557,690	63,858	1,475	21,651	1,601,372	26,114
19.3, 19.4 Commercial auto liability	778,438,276	34,316,030	557,817,417	254,936,890	1,071,315,934	14,169,877	717,778,342	622,644,359	159,474,652
21. Auto physical damage	39,721,744	(9,989)	26,465,274	13,246,481	65,255,312	16,516	37,412,051	41,106,258	1,647,607
22. Aircraft (all perils)	2,220,151	247,492	1,941,852	525,791	587,880	21,270	463,474	671,468	
23. Fidelity	41,672,397	24,907	20,664,942	21,032,362	20,776,540	72,404	12,125,711	29,755,596	3,165,312
24. Surety	87,995,566	26,004,828	59,309,238	54,691,155	98,390,273	6,074,417	52,247,732	106,908,114	41,393,269
26. Burglary and theft	2,631,266	49,508	1,581,622	1,099,152	15,038,083	53,447	12,610,003	3,580,680	717,894
27. Boiler and machinery	7,736,073	142,750	6,059,543	1,819,280	3,854,616	273,280	2,638,554	3,638,622	331,940
28. Credit	7,549,565	37,288,896	35,945,025	8,893,437	63,743,676	76,650,905	109,494,365	39,793,653	3,095,251
29. International									
30. Warranty	7,441,945	140,401	6,797,504	784,842	29,544,999	415,478	18,237,305	12,508,013	1,366,302
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					10,991,696	1,406	5,497,254	5,495,848	1,173,871
35. TOTALS	10,597,357,179	662,638,133	6,442,740,185	4,817,255,126	14,406,156,890	945,649,584	9,002,556,378	11,166,505,223	2,958,796,672
DETAILS OF WRITE-INS									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					10,991,696	1,406	5,497,254	5,495,848	1,173,871

(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	922,015,571			922,015,571
1.2 Reinsurance assumed	(5,462,111)			(5,462,111)
1.3 Reinsurance ceded	621,041,089			621,041,089
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	295,512,370			295,512,370
2. Commission and brokerage:				
2.1 Direct excluding contingent		1,148,271,508		1,148,271,508
2.2 Reinsurance assumed, excluding contingent		189,664,263		189,664,263
2.3 Reinsurance ceded, excluding contingent		1,818,758,171		1,818,758,171
2.4 Contingent - direct		39,831,346		39,831,346
2.5 Contingent - reinsurance assumed		7,238,799		7,238,799
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)		(433,752,256)		(433,752,256)
3. Allowances to managers and agents		1,616,312		1,616,312
4. Advertising		22,399,055		22,399,055
5. Boards, bureaus and associations		38,528,593		38,528,593
6. Surveys and underwriting reports		98,916,565		98,916,565
7. Audit of assureds' records		32,168,415		32,168,415
8. Salary and related items:				
8.1 Salaries	322,072,937	559,638,875		881,711,812
8.2 Payroll taxes	21,642,710	36,352,466		57,995,176
9. Employee relations and welfare	88,642,797	88,150,346	65,987	176,859,130
10. Insurance	3,607,472	10,440,765		14,048,237
11. Directors' fees	72,110	291,399		363,509
12. Travel and travel items	15,720,858	33,693,751	7,811	49,422,420
13. Rent and rent items	25,843,392	77,684,021		103,527,413
14. Equipment	66,507,454	211,495,180	5,836	278,008,470
15. Cost or depreciation of EDP equipment and software	793,211	47,694,225		48,487,436
16. Printing and stationery	1,940,008	4,158,349		6,098,357
17. Postage, telephone and telegraph, exchange and express	7,136,763	21,580,105	3,478	28,720,346
18. Legal and auditing	1,246,676	10,910,080	34,417,849	46,574,605
19. Totals (Lines 3 to 18)	555,226,388	1,295,718,503	34,500,961	1,885,445,852
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$0		244,538,827		244,538,827
20.2 Insurance department licenses and fees		55,253,890		55,253,890
20.3 Gross guaranty association assessments		(5)		(5)
20.4 All other (excluding federal and foreign income and real estate)		4,120,779		4,120,779
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		303,913,492		303,913,492
21. Real estate expenses			10,728,896	10,728,896
22. Real estate taxes			12,614,245	12,614,245
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	(60,677,762)	(455,100,358)	3,133,475	(512,644,645)
25. Total expenses incurred	790,060,996	710,779,381	60,977,577	(a) 1,561,817,954
26. Less unpaid expenses - current year	2,958,796,672	982,931,312	15,314,297	3,957,042,281
27. Add unpaid expenses - prior year	2,980,793,636	964,493,865	18,728,163	3,964,015,664
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)	812,057,961	692,341,934	64,391,443	1,568,791,338
DETAILS OF WRITE-INS				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	(60,677,762)	(455,100,358)	3,133,475	(512,644,645)

(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) 77,947,568	80,110,939
1.1 Bonds exempt from U.S. tax	(a) 87,017,451	89,184,623
1.2 Other bonds (unaffiliated)	(a) 357,450,411	362,208,577
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	34,888,053	35,947,163
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 79,384,832	79,384,832
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 5,097,045	4,903,621
7. Derivative instruments	(f)	
8. Other invested assets	62,350,131	62,350,131
9. Aggregate write-ins for investment income	6,059,106	6,059,106
10. Total gross investment income	710,194,596	720,148,992
11. Investment expenses		(g) 48,363,332
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 12,614,245
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 32,810,898
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		93,788,475
17. Net investment income (Line 10 minus Line 16)		626,360,517
DETAILS OF WRITE-INS		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	6,059,106	6,059,106
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 12,414,660 accrual of discount less \$ 93,355,975 amortization of premium and less \$ 16,718,087 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 \$ 178,170 accrual of discount less \$ 84,438 amortization of premium and less \$ 98,084 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 \$ 32,810,898 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	(3,722,500)		(3,722,500)	136,013	
1.1 Bonds exempt from U.S. tax	4,099,133		4,099,133	33,760	
1.2 Other bonds (unaffiliated)	29,139,309	(687,459)	28,451,850	(4,749,227)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	165,340,869	(2,692,228)	162,648,641	91,460,805	5,824,933
2.21 Common stocks of affiliates				(61,466,846)	
3. Mortgage loans					
4. Real estate	27,809,759		27,809,759		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(100,905)		(100,905)	(13,545)	
7. Derivative instruments	11,516,953		11,516,953	604,924	(15,561,489)
8. Other invested assets	89,317,763	(2,773,979)	86,543,784	34,351,254	1,189,500
9. Aggregate write-ins for capital gains (losses)	275,243		275,243	42,765	
10. Total capital gains (losses)	323,675,623	(6,153,666)	317,521,957	60,399,904	(8,547,056)
DETAILS OF WRITE-INS					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	275,243		275,243	42,765	

COMBINED STATEMENT FOR THE YEAR 2017 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		1,498,738	532,771	1,413	534,184		1,288,356	151,773				
0499999		Total - U.S. Non-Pool		1,498,738	532,771	1,413	534,184		1,288,356	151,773				
0599999		Affiliates - Other (Non-U.S.) - Captive		204					8	112				
0699999		Affiliates - Other (Non-U.S.) - Other		273,340	(1,420)	309,241	307,821		49,601	220,504	11			292,850
0799999		Total - Other (Non-U.S.)		273,543	(1,420)	309,241	307,821		49,610	220,615	11			292,850
0899999		Total - Affiliates		1,772,281	531,351	310,654	842,005		1,337,965	372,388	11			292,850
0999998		Other U.S. Unaffiliated Insurers Reinsurance for which the total of Column 8 is less than \$100,000		96,245	(3)	913	910		2,211	46,287	21			
0999999		Total Other U.S. Unaffiliated Insurers		178,053	(3)	196,762	196,759		12,983	60,589	21			
1099998		Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Mandatory Pools		332	120	936	1,055		1,305	540				
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		48,466	38,476	114,281	152,758		59,437	19,173				
1199998		Pools and Associations - Reinsurance for which the total of Column 8 is less than \$100,000 - Voluntary Pools		584	30	163	193		572	833				
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		630	(13)	12,375	12,362		572	833				
1299999		Total - Pools and Associations		49,095	38,464	126,656	165,120		60,009	20,005				
1399998		Other Non-U.S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000		40,042	178	1,102	1,280		5,486	38,054	258			
1399999		Total Other Non-U.S. Insurers		54,995	660	43,190	43,850		8,437	42,486	258			
9999999		Totals		2,054,425	570,472	677,262	1,247,734		1,419,395	495,468	290			292,850

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 2017 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			(1)	5,430	1,152	60,160	4,237	76,411	43,391	3		190,783	(115)		190,898		
0499999		Total Authorized - Affiliates - U.S. Non-Pool			(1)	5,430	1,152	60,160	4,237	76,411	43,391	3		190,783	(115)		190,898		
0599999		Total Authorized - Affiliates - Other (Non-U.S.) - Captive																	
0699999		Total Authorized - Affiliates - Other (Non-U.S.) - Other																	
0799999		Total Authorized - Affiliates - Other (Non-U.S.)																	
0899999		Total Authorized - Affiliates			(1)	5,430	1,152	60,160	4,237	76,411	43,391	3		190,783	(115)		190,898		
0999998		Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			339	(75)	10	320	97	1,261	396	217		2,227	240		1,987		
0999999		Total Authorized - Other U.S. Unaffiliated Insurers			534,012	121,575	6,608	905,818	63,653	854,701	210,173	219,187		2,381,716	74,593		2,307,123	713	
1099999		Total Authorized - Pools - Mandatory Pools			6,083	(154)	35	52,026	202	1		1,993		54,103	210		53,893		
1199999		Total Authorized - Pools - Voluntary Pools			3,120	1,602	532	11,222	1,900	4,473	2,420	56,894		79,043	2,932		76,112		
1299998		Total Authorized - Other Non-U.S. Insurers (Under \$100,000)			926	24		92	4	241	67	401		829	146		683		
1299999		Total Authorized - Other Non-U.S. Insurers			76,254	14,870	1,577	93,447	4,302	73,704	28,910	30,100		246,910	9,586		237,325		
1399999		Total Authorized			619,467	143,324	9,904	1,122,673	74,293	1,009,291	284,895	308,177		2,952,556	87,205		2,865,350	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			364,280	7,811	71	4,145		10,483		883,784		906,294	(14,156)		920,450		
1999999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			5,129,054	318,870	42,459	4,106,726	376,590	6,291,366	1,714,340	137,592		12,987,943	261,713		12,726,230	408,200	
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.)			5,493,334	326,681	42,530	4,110,870	376,590	6,301,849	1,714,340	1,021,376		13,894,237	247,557		13,646,680	408,200	
2199999		Total Unauthorized - Affiliates			5,493,334	326,681	42,530	4,110,870	376,590	6,301,849	1,714,340	1,021,376		13,894,237	247,557		13,646,680	408,200	
2299998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			9	13	(9)	76	24	92	23	2		220	(423)		643	76	
2299999		Total Unauthorized - Other U.S. Unaffiliated Insurers			659,577	51,979	5,143	278,631	10,085	288,978	80,892	194,563		910,271	204,104		706,167	16,964	
2399999		Total Unauthorized - Pools - Mandatory Pools																	
2499999		Total Unauthorized - Pools - Voluntary Pools			452	2		320						322	(23)		345		
2599998		Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)			1,161	(101)		486	73	778	259	494		1,990	(699)		2,689	130	
2599999		Total Unauthorized - Other Non-U.S. Insurers			1,691,727	100,692	16,987	778,234	95,095	1,256,042	392,519	507,210		3,146,779	441,631		2,705,148	211,102	
2699999		Total Unauthorized			7,845,090	479,354	64,660	5,168,055	481,771	7,846,869	2,187,750	1,723,149		17,951,609	893,268		17,058,341	636,265	
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)			542	(27)		5		16	1	142		137	46		91		
3899999		Total Certified - Other Non-U.S. Insurers			253,777	33,523	407	152,012	3,022	146,397	15,899	44,490		395,750	14,209		381,541	20	
3999999		Total Certified			253,777	33,523	407	152,012	3,022	146,397	15,899	44,490		395,750	14,209		381,541	20	
4099999		Total Authorized, Unauthorized and Certified			8,718,334	656,201	74,971	6,442,740	559,087	9,002,556	2,488,544	2,075,816		21,299,914	994,683		20,305,231	636,997	
4199999		Total Protected Cells																	
9999999		Totals			8,718,334	656,201	74,971	6,442,740	559,087	9,002,556	2,488,544	2,075,816		21,299,914	994,683		20,305,231	636,997	

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.	PARTNER RE CO OF US	32.000	58,693,273
2.	TRANSATLANTIC RE CO	32.000	34,259,109
3.	ALLIED WORLD INS CO	32.000	17,847,775
4.	PARTNER RE CO OF US	32.000	16,205,867
5.	ALLIED WORLD INS CO	32.000	4,352,480

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1.	SWISS REINS AMERICAN CORP	13,245,264,559	5,602,557,400	Yes [] No [X]
2.	ZURICH INS CO LTD	1,539,137,833	461,108,974	Yes [X] No []
3.	PARTNER RE CO OF US	598,885,156	158,622,263	Yes [] No [X]
4.	ZURICH INS CO - CANADA	498,599,861	299,189,826	Yes [X] No []
5.	MUNCHENER RUECKVERSICHERUNGS	459,141,240	190,175,144	Yes [] No [X]

COMBINED STATEMENT FOR THE YEAR 2017 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	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		6,801	16			(235)	(219)	6,582	(3.3)	(3.6)	
0499999		Total Authorized - Affiliates - U.S. Non-Pool		6,801	16			(235)	(219)	6,582	(3.3)	(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		6,801	16			(235)	(219)	6,582	(3.3)	(3.6)	
0999999		Total Authorized - Other U.S. Unaffiliated Insurers		113,791	8,523	2,177	1,462	2,231	14,393	128,184	11.2	1.7	
1099999		Total Authorized - Pools - Mandatory Pools		(119)						(119)			
1199999		Total Authorized - Pools - Voluntary Pools		391	39	30	85	1,589	1,743	2,134	81.7	74.4	
1299999		Total Authorized - Other Non-U.S. Insurers		10,745	1,360	1,879	311	2,152	5,702	16,447	34.7	13.1	
1399999		Total Authorized		131,609	9,939	4,086	1,858	5,736	21,618	153,228	14.1	3.7	
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		8,752			(544)	(326)	(870)	7,882	(11.0)	(4.1)	
1999999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		352,705	1,330	1,549	384	5,363	8,625	361,330	2.4	1.5	
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.)		361,456	1,330	1,549	(160)	5,036	7,755	369,211	2.1	1.4	
2199999		Total Unauthorized - Affiliates		361,456	1,330	1,549	(160)	5,036	7,755	369,211	2.1	1.4	
2299999		Total Unauthorized - Other U.S. Unaffiliated Insurers		48,139	1,254	1,463	1,012	5,254	8,983	57,122	15.7	9.2	
2399999		Total Unauthorized - Pools - Mandatory Pools											
2499999		Total Unauthorized - Pools - Voluntary Pools						2	2	2	87.0	87.0	
2599999		Total Unauthorized - Other Non-U.S. Insurers		94,941	8,608	5,343	1,746	7,041	22,738	117,679	19.3	6.0	
2699999		Total Unauthorized		504,536	11,192	8,355	2,598	17,333	39,478	544,014	7.3	3.2	
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		33,208	692	27	4	(2)	721	33,930	2.1	0.0	
3999999		Total Certified		33,208	692	27	4	(2)	721	33,930	2.1	0.0	
4099999		Total Authorized and Unauthorized		669,354	21,823	12,467	4,460	23,068	61,818	731,171	8.5	3.2	
4199999		Total Protected Cells											
9999999		Totals		669,354	21,823	12,467	4,460	23,068	61,818	731,171	8.5	3.2	

COMBINED STATEMENT FOR THE YEAR 2017 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										5
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			906,294			XXX	(14,156)		1,118,445	906,294		(870)	(174)		(174)	
0699999		Affiliates - Other (Non-U.S.) - Other			12,987,943	408,200	1,686,856	XXX	261,713		10,670,122	12,987,940	3	5,746	1,149		1,149	1,127
0799999		Total - Other (Non-U.S.)			13,894,237	408,200	1,686,856	XXX	247,557		11,788,567	13,894,234	3	4,876	975		975	1,127
0899999		Total Affiliates			13,894,237	408,200	1,686,856	XXX	247,557		11,788,567	13,894,234	3	4,876	975		975	1,132
0999999		Total Other U.S. Unaffiliated Insurers			910,271	16,964	154,493	XXX	204,104		723,769	891,073	19,198	6,175	1,235	18	1,257	20,170
1099999		Total Pools and Associations - Mandatory						XXX										
1199999		Total Pools and Associations - Voluntary			322			XXX	(23)			(23)	345	2				322
1299999		Total Other Non-U.S. Insurers			3,146,779	211,102	2,844,420	XXX	441,631		84,894	3,009,926	136,853	8,781	1,756	1	2,024	137,755
1399999		Total Affiliates and Others			17,951,609	636,265	4,685,769	XXX	893,268		12,597,230	17,795,209	156,399	19,834	3,967	19	4,256	159,380
1499999		Total Protected Cells						XXX										
9999999		Totals			17,951,609	636,265	4,685,769	XXX	893,268		12,597,230	17,795,209	156,399	19,834	3,967	19	4,256	159,380

1. Amounts in dispute totaling \$ 97,780 are included in Column 5.
2. Amounts in dispute totaling \$ 96,746 are excluded from Column 16.

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

COMBINED STATEMENT FOR THE YEAR 2017 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					381,541		381,541	43,855	8,405	20	83,179	XXX	11,465	103,069		XXX	XXX	465,944	1,087	
1399999		Total Affiliates and Others					381,541		381,541	43,855	8,405	20	83,179	XXX	11,465	103,069		XXX	XXX	465,944	1,087	
1499999		Total Protected Cells												XXX				XXX	XXX			
9999999		Total					381,541		381,541	43,855	8,405	20	83,179	XXX	11,465	103,069		XXX	XXX	465,944	1,087	

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

COMBINED STATEMENT FOR THE YEAR 2017 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		2	33,930		XXX			465,944				2
1399999		Total Affiliates and Others		2	33,930		XXX			465,944				2
1499999		Total Protected Cells					XXX							
9999999		Totals		2	33,930		XXX			465,944				2

(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 2017 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			6,419,423	152,016,591	168,574,269	XXX	3,688,400	94,076	18,815	858,485

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$1,174,421 in dispute.

(b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$1,210,987 in dispute.

COMBINED STATEMENT FOR THE YEAR 2017 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			61,735,953		1,293,843	874,020		28,928,060	25,575,491	36,160,462	43,340,293

1. Total	43,340,293
2. Line 1 x .20	8,668,059
3. Schedule F - Part 7 Col. 11	858,485
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	9,526,543
5. Provision for Reinsurance Ceded to Unauthorized Reinsurers (Schedule F - Part 5 Col. 19 x1000)	159,379,670
6. Provision for Reinsurance Ceded to Certified Reinsurers (Schedule F- Part 6, Section 1, Col. 21 x 1000)	1,087,098
7. Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Schedule F - Part 6, Section 2, Col 15 x 1000) ..	2,140
8. Provision for Reinsurance (sum Lines 4 + 5 + 6 + 7) (Enter this amount on Page 3, Line 16)	169,995,451

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts											
	1	2	3	4	5	6	7	8	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other			
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																				
1. Premiums written	158,983,471	XXX	158,983,476	XXX		XXX		XXX		XXX	(4)	XXX		XXX		XXX		XXX		XXX
2. Premiums earned	156,168,782	XXX	156,168,777	XXX		XXX		XXX		XXX	4	XXX		XXX		XXX		XXX		XXX
3. Incurred claims																				
	109,610,941	70.2	109,687,206	70.2							(76,266)	1.4								
4. Cost containment expenses	2,720,401	1.7	2,720,401	1.7																
5. Incurred claims and cost containment expenses (Lines 3 and 4)																				
	112,331,342	71.9	112,407,607	72.0							(76,266)	1.4								
6. Increase in contract reserves																				
7. Commissions (a)	3,790,835	2.4	3,790,837	2.4							(1)	(29.7)								
8. Other general insurance expenses	33,628,894	21.5	33,628,896	21.5							(2)	(46.4)								
9. Taxes, licenses and fees	6,653,381	4.3	6,653,381	4.3																
10. Total other expenses incurred	44,073,110	28.2	44,073,113	28.2							(3)	(76.1)								
11. Aggregate write-ins for deductions																				
12. Gain from underwriting before dividends or refunds																				
	(235,670)	(0.2)	(311,943)	(0.2)							76,273	1,769,677	.5							
13. Dividends or refunds																				
14. Gain from underwriting after dividends or refunds																				
	(235,670)	(0.2)	(311,943)	(0.2)							76,273	1,769,677	.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 2017 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	22,727,934	22,727,628				306			
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	22,727,934	22,727,628				306			
5. Total premium reserves, prior year	22,737,403	22,737,088				315			
6. Increase in total premium reserves	(9,468)	(9,459)				(9)			
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent 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	81,900,682	81,976,867				(76,185)			
2. Total prior year	77,592,140	77,592,059				81			
3. Increase	4,308,542	4,384,808				(76,266)			

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	50,474,857	50,474,857							
1.2 On claims incurred during current year	54,827,541	54,827,541							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	26,619,654	26,695,839				(76,185)			
2.2 On claims incurred during current year	55,281,028	55,281,028							
3. Test:									
3.1 Line 1.1 and 2.1	77,094,511	77,170,696				(76,185)			
3.2 Claim reserves and liabilities, December 31, prior year	77,592,140	77,592,059				81			
3.3 Line 3.1 minus Line 3.2	(497,629)	(421,363)				(76,266)			

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	93,600,265	93,600,265							
2. Premiums earned	93,679,009	93,679,009							
3. Incurred claims	83,905,635	83,905,635							
4. Commissions	13,343,146	13,343,146							
B. Reinsurance Ceded:									
1. Premiums written	204,663,611	204,663,607				4			
2. Premiums earned	204,549,656	204,549,652				4			
3. Incurred claims	125,203,946	125,127,842				76,105			
4. Commissions	56,718,049	56,718,047				1			

(a) Includes \$ premium deficiency reserve.

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

(\$'000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	539,771	251,786	145,238	64,213	18,638		18,303	387,648	XXX
2. 2008	13,012,621	7,895,582	5,117,039	7,188,745	4,357,177	917,719	589,594	376,422		187,661	3,536,114	XXX
3. 2009	11,912,253	7,270,975	4,641,278	5,697,918	3,345,312	752,779	466,306	362,155		215,927	3,001,234	XXX
4. 2010	11,145,121	6,846,628	4,298,493	5,607,956	3,331,195	761,686	473,101	361,314		160,078	2,926,660	XXX
5. 2011	11,510,662	7,168,263	4,342,400	6,344,316	3,845,147	714,843	453,489	336,620		188,639	3,097,142	XXX
6. 2012	11,988,916	7,602,191	4,386,725	6,565,139	4,201,761	696,292	449,510	317,609		139,899	2,927,770	XXX
7. 2013	12,426,731	7,842,485	4,584,246	5,528,057	3,419,854	642,788	405,081	333,906		153,398	2,679,817	XXX
8. 2014	12,320,795	7,730,798	4,589,997	4,824,855	2,998,363	476,437	306,697	325,322		121,747	2,321,554	XXX
9. 2015	12,774,732	8,014,744	4,759,988	4,263,676	2,679,316	401,015	269,373	292,173		82,874	2,008,175	XXX
10. 2016	12,539,957	8,104,376	4,435,582	3,648,561	2,338,525	249,197	176,595	334,240		80,430	1,716,878	XXX
11. 2017	13,181,216	8,558,913	4,622,303	2,649,435	1,693,245	93,915	68,929	183,746		39,127	1,164,921	XXX
12. Totals	XXX	XXX	XXX	52,858,431	32,461,682	5,851,908	3,722,888	3,242,144		1,388,084	25,767,913	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	2,592,516	986,704	2,014,955	757,372	316,587	107,744	562,792	223,688	120,794	828		3,531,309	XXX
2. 2008	325,678	178,417	371,378	207,021	28,181	16,856	122,324	71,208	17,237	201	1,798	391,095	XXX
3. 2009	365,008	194,137	355,015	195,578	27,360	15,149	107,613	60,927	17,142	351	13,875	405,997	XXX
4. 2010	384,445	208,332	433,444	235,739	35,854	21,117	137,227	75,824	19,810	425	26,157	469,342	XXX
5. 2011	485,029	268,335	491,969	283,292	44,445	24,630	172,842	102,605	25,063	681	39,062	539,807	XXX
6. 2012	544,765	330,027	604,837	349,250	67,498	39,541	215,036	128,799	33,597	1,694	42,649	616,422	XXX
7. 2013	732,875	430,468	814,618	469,520	66,593	38,243	301,036	176,835	44,901	8,905	53,696	836,052	XXX
8. 2014	923,169	541,442	1,137,264	653,152	85,731	51,409	403,744	234,382	52,777	2,754	48,857	1,119,545	XXX
9. 2015	1,128,855	686,684	1,748,524	1,016,595	127,306	79,244	618,376	366,568	73,844	3,579	66,526	1,544,236	XXX
10. 2016	1,405,369	896,245	2,465,551	1,488,412	120,626	77,336	739,030	450,514	104,674	5,214	86,327	1,917,530	XXX
11. 2017	2,372,271	1,721,937	4,913,459	3,345,834	131,769	87,933	878,662	564,132	186,084	8,440	138,321	2,753,968	XXX
12. Totals	11,259,982	6,442,726	15,351,014	9,001,764	1,051,951	559,204	4,258,683	2,455,483	695,922	33,073	517,268	14,125,302	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	2,863,395	667,914
2. 2008	9,347,683	5,420,475	3,927,209	71.8	68.7	76.7			100.0	311,618	79,476
3. 2009	7,684,990	4,277,760	3,407,231	64.5	58.8	73.4			100.0	330,309	75,687
4. 2010	7,741,735	4,345,734	3,396,001	69.5	63.5	79.0			100.0	373,818	95,524
5. 2011	8,615,127	4,978,178	3,636,949	74.8	69.4	83.8			100.0	425,372	114,435
6. 2012	9,044,773	5,500,582	3,544,192	75.4	72.4	80.8			100.0	470,326	146,097
7. 2013	8,464,774	4,948,905	3,515,868	68.1	63.1	76.7			100.0	647,505	188,546
8. 2014	8,229,299	4,788,200	3,441,099	66.8	61.9	75.0			100.0	865,839	253,706
9. 2015	8,653,770	5,101,359	3,552,411	67.7	63.6	74.6			100.0	1,174,101	370,135
10. 2016	9,067,249	5,432,841	3,634,409	72.3	67.0	81.9			100.0	1,486,264	431,266
11. 2017	11,409,341	7,490,452	3,918,889	86.6	87.5	84.8			100.0	2,217,958	536,010
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,166,505	2,958,797

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

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT		
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year	
1. Prior.....	11,027,220	11,059,073	11,123,471	11,025,408	11,068,492	11,110,066	11,184,722	11,145,114	11,144,500	11,170,271	25,770	25,157	
2. 2008.....	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	3,555,841	2,638	(15,976)	
3. 2009.....	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	3,051,211	(17,265)	(26,584)	
4. 2010.....	XXX	XXX	3,149,130	3,085,381	3,035,973	3,024,676	3,047,836	3,070,655	3,044,715	3,032,565	(12,149)	(38,089)	
5. 2011.....	XXX	XXX	XXX	3,310,921	3,269,803	3,247,426	3,283,579	3,281,308	3,316,273	3,297,075	(19,198)	15,767	
6. 2012.....	XXX	XXX	XXX	XXX	3,268,595	3,197,651	3,193,708	3,186,845	3,200,279	3,217,354	17,075	30,509	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	3,136,149	3,061,912	3,126,745	3,145,502	3,182,975	37,473	56,230	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	3,158,896	3,167,946	3,172,243	3,094,758	(77,485)	(73,189)	
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,442,371	3,301,375	3,215,585	(85,790)	(226,785)	
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,241,760	3,235,385	(6,375)	XXX	
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,582,914	XXX	XXX	
											12. Totals	(135,307)	(252,961)

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017		
1. Prior.....	.000	1,965,987	3,358,505	4,255,237	5,105,091	5,798,972	6,381,456	6,874,124	7,249,767	7,618,777	XXX	XXX
2. 2008.....	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	3,159,692	XXX	XXX
3. 2009.....	XXX	512,399	1,218,791	1,572,705	1,959,534	2,244,805	2,409,794	2,518,872	2,584,078	2,639,079	XXX	XXX
4. 2010.....	XXX	XXX	537,821	1,249,989	1,640,662	1,985,232	2,207,637	2,376,782	2,486,132	2,565,346	XXX	XXX
5. 2011.....	XXX	XXX	XXX	618,592	1,464,462	1,886,900	2,213,895	2,496,174	2,634,999	2,760,522	XXX	XXX
6. 2012.....	XXX	XXX	XXX	XXX	621,040	1,567,624	1,919,829	2,221,488	2,424,918	2,610,160	XXX	XXX
7. 2013.....	XXX	XXX	XXX	XXX	XXX	564,325	1,351,372	1,792,464	2,101,212	2,345,910	XXX	XXX
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	584,833	1,323,010	1,710,881	1,996,232	XXX	XXX
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	625,749	1,348,954	1,716,002	XXX	XXX
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	606,027	1,382,639	XXX	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	981,175	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior.....	6,331,869	4,949,058	4,117,796	3,454,367	2,931,750	2,499,330	2,234,147	1,949,474	1,818,939	1,644,961
2. 2008.....	2,438,427	1,544,141	1,064,013	775,144	555,472	425,814	337,418	290,876	237,937	224,114
3. 2009.....	XXX	2,270,600	1,418,118	965,661	694,571	526,565	397,985	324,227	262,500	215,588
4. 2010.....	XXX	XXX	2,093,034	1,351,881	926,823	644,036	484,267	401,700	316,756	265,081
5. 2011.....	XXX	XXX	XXX	2,134,049	1,278,524	836,740	574,409	422,192	346,534	286,480
6. 2012.....	XXX	XXX	XXX	XXX	2,037,861	1,131,141	795,019	562,384	419,123	350,310
7. 2013.....	XXX	XXX	XXX	XXX	XXX	2,035,772	1,158,171	825,308	602,745	484,616
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	1,999,347	1,300,427	966,691	667,351
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,193,783	1,424,173	996,183
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,032,301	1,283,606
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,895,757

COMBINED STATEMENT FOR THE YEAR 2017 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					(1)	XXX
2. 2008.....	102,751	52,132	50,619	70,955	41,261	10,955	5,480	784		203	35,954	70
3. 2009.....	102,440	51,844	50,596	56,798	28,759	8,209	4,159	562		231	32,651	121
4. 2010.....	116,742	89,654	27,088	41,048	30,929	6,793	5,036	2		66	11,878	203
5. 2011.....	106,440	94,118	12,322	45,991	40,116	8,436	7,388	24		29	6,946	24
6. 2012.....	109,415	95,270	14,144	45,858	38,776	7,162	6,031	21			8,234	1
7. 2013.....	111,889	91,638	20,252	39,869	32,469	4,931	5,086	2,161			9,405	1
8. 2014.....	74,446	62,455	11,992	42,863	35,475	3,572	2,963	230			8,226	
9. 2015.....	19,097	14,457	4,641	6,757	5,344	590	405	143			1,741	
10. 2016.....	4,763	2,469	2,295	2,093	1,064	215	109	132			1,268	
11. 2017.....	4,850	2,537	2,313	399	218	53	30	48			252	
12. Totals	XXX	XXX	XXX	352,631	254,412	50,917	36,688	4,107		530	116,555	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.....	5	2		(35)								37	
2. 2008.....		1										(1)	
3. 2009.....	1												
4. 2010.....	13	7										7	
5. 2011.....	13	7										7	
6. 2012.....	37	45										(9)	
7. 2013.....	244	205										39	
8. 2014.....	427	329										98	
9. 2015.....	284	144	2	1								141	
10. 2016.....	695	391	38	22								320	
11. 2017.....	723	368	50	31								374	
12. Totals	2,441	1,499	90	19								1,013	

	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	
2. 2008.....	82,695	46,741	35,954	80.5	89.7	71.0			100.0	(1)	
3. 2009.....	65,570	32,919	32,651	64.0	63.5	64.5			100.0		
4. 2010.....	47,855	35,971	11,884	41.0	40.1	43.9			100.0	7	
5. 2011.....	54,464	47,511	6,953	51.2	50.5	56.4			100.0	7	
6. 2012.....	53,078	44,852	8,226	48.5	47.1	58.2			100.0	(9)	
7. 2013.....	47,204	37,760	9,444	42.2	41.2	46.6			100.0	39	
8. 2014.....	47,091	38,767	8,324	63.3	62.1	69.4			100.0	98	
9. 2015.....	7,776	5,894	1,881	40.7	40.8	40.5			100.0	141	
10. 2016.....	3,174	1,587	1,587	66.6	64.3	69.2			100.0	320	
11. 2017.....	1,273	647	627	26.3	25.5	27.1			100.0	374	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,013	

COMBINED STATEMENT FOR THE YEAR 2017 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	.99		.8				.8	.107	XXX
2. 2008.....	145	446	(301)	544	363	69	45	130		.5	.335	10
3. 2009.....	53	179	(126)	1,621	758	273	151	21		145	1,006	2
4. 2010.....	18	8	11	1,565	791	126	70	6		15	837	1
5. 2011.....	3	5	(1)	1,456	734	95	52	14		.2	.779	
6. 2012.....	(2)	(2)		485	245	16	9	1			.249	
7. 2013.....				1,026	513	18	9	3			.524	1
8. 2014.....				113	57	11	7	3			.64	
9. 2015.....								(598)			(598)	
10. 2016.....	(1)	(1)	(1)	10	10			601			.601	1
11. 2017.....	2	1	1	18	10			27			.35	10
12. Totals	XXX	XXX	XXX	6,937	3,480	616	342	209		174	3,939	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.....	1,553	1	1	(11)	14				7			1,585	2
2. 2008.....													
3. 2009.....													
4. 2010.....													
5. 2011.....													
6. 2012.....													
7. 2013.....											1		
8. 2014.....													
9. 2015.....													
10. 2016.....													
11. 2017.....	12	6	63	31				10	5	1		43	3
12. Totals	1,565	7	64	20	14			10	5	7	1	1,627	5

	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. 2008.....	743	408	335	513.2	91.5	(111.3)			100.0		
3. 2009.....	1,915	909	1,006	3,608.1	507.8	(799.3)			100.0		
4. 2010.....	1,697	861	837	9,298.4	11,165.9	7,932.9			100.0		
5. 2011.....	1,564	785	779	44,940.9	17,011.1	(68,542.3)			100.0		
6. 2012.....	502	254	249	(22,334.1)	(12,607.7)	(104,840.5)			100.0		
7. 2013.....	1,046	522	524	(245,062.2)	(117,359.0)	2,912,043.7			100.0		
8. 2014.....	127	64	64	(749,180.7)	(749,251.2)	(749,110.2)			100.0		
9. 2015.....	(598)		(598)	29,879,585.5	501.5				100.0		
10. 2016.....	610	10	601	(53,830.6)	(1,731.8)	(105,929.4)			100.0		
11. 2017.....	131	52	78	6,160.1	4,943.1	7,377.2			100.0	37	6
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,601	26

COMBINED STATEMENT FOR THE YEAR 2017 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	2,943	4,425	454	170	127		69	(1,071)	XXX
2. 2008.....	1,262,562	798,058	464,504	663,522	379,039	94,093	54,305	52,308		6,249	376,579	85,261
3. 2009.....	1,116,072	717,101	398,971	516,018	305,106	73,345	43,392	54,121		10,627	294,986	77,749
4. 2010.....	1,059,925	678,501	381,424	614,372	370,684	82,681	49,256	50,450		9,915	327,563	83,282
5. 2011.....	1,020,271	664,772	355,499	536,522	318,688	72,568	42,697	43,967		8,428	291,672	73,046
6. 2012.....	1,014,536	666,453	348,083	538,112	327,150	70,541	45,915	54,208		6,391	289,796	66,334
7. 2013.....	1,011,739	659,375	352,364	510,567	310,291	68,833	41,395	49,997		5,530	277,712	68,438
8. 2014.....	1,029,030	677,728	351,302	438,426	268,081	55,186	34,148	52,489		5,685	243,872	70,157
9. 2015.....	1,147,267	753,212	394,055	425,651	266,005	48,478	30,906	55,713		5,158	232,931	78,604
10. 2016.....	1,254,241	876,808	377,433	289,679	200,418	21,949	15,713	58,863		4,787	154,360	81,779
11. 2017.....	1,315,412	964,406	351,006	116,205	84,388	5,870	4,258	38,341		2,642	71,770	80,269
12. Totals	XXX	XXX	XXX	4,652,017	2,834,274	593,998	362,156	510,585		65,480	2,560,170	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		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.....	20,411	14,546	1,667	107	1,653	494	773	514	608	85		9,365	196
2. 2008.....	9,598	8,941	824	515	1,752	879	383	243	180	31		2,127	71
3. 2009.....	5,951	3,181	1,001	533	542	294	485	258	243	41		3,916	201
4. 2010.....	13,250	11,438	3,063	1,740	868	448	1,502	852	605	42		4,768	271
5. 2011.....	11,485	8,465	4,780	2,761	1,324	712	2,350	1,357	404	55		6,993	310
6. 2012.....	24,138	16,339	9,960	5,871	2,499	1,313	4,892	2,885	1,359	128	286	16,313	486
7. 2013.....	48,623	30,814	20,005	11,185	5,120	2,871	9,800	5,484	2,373	165	290	35,402	770
8. 2014.....	103,562	64,029	44,345	24,823	10,538	6,023	19,678	11,024	5,251	290	590	77,186	1,610
9. 2015.....	164,078	105,835	123,064	72,667	19,596	11,511	36,792	21,758	9,278	354	1,102	140,684	3,226
10. 2016.....	219,207	152,888	298,120	190,993	15,071	9,924	67,169	43,218	8,782	609	1,705	210,717	6,781
11. 2017.....	192,449	141,339	578,623	406,551	10,141	6,607	91,846	64,842	22,015	1,088	3,376	274,647	19,750
12. Totals	812,754	557,817	1,085,453	717,746	69,104	41,076	235,670	152,434	51,098	2,887	7,349	782,119	33,672

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2008.....	822,660	443,953	378,706	65.2	55.6	81.5		100.0	965	1,162	
3. 2009.....	651,707	352,804	298,902	58.4	49.2	74.9		100.0	3,239	678	
4. 2010.....	766,791	434,460	332,331	72.3	64.0	87.1		100.0	3,135	1,633	
5. 2011.....	673,400	374,735	298,665	66.0	56.4	84.0		100.0	5,039	1,954	
6. 2012.....	705,709	399,601	306,109	69.6	60.0	87.9		100.0	11,888	4,425	
7. 2013.....	715,319	402,205	313,114	70.7	61.0	88.9		100.0	26,630	8,773	
8. 2014.....	729,475	408,417	321,058	70.9	60.3	91.4		100.0	59,056	18,131	
9. 2015.....	882,651	509,036	373,615	76.9	67.6	94.8		100.0	108,640	32,044	
10. 2016.....	978,839	613,763	365,076	78.0	70.0	96.7		100.0	173,447	37,270	
11. 2017.....	1,055,491	709,073	346,417	80.2	73.5	98.7		100.0	223,182	51,465	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX		XXX	622,644	159,475	

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	169,127	59,303	29,475	10,075	6,596		19	135,819	XXX
2. 2008	2,106,759	1,256,379	850,380	1,179,704	718,004	188,219	117,299	88,641		47,797	621,262	312,825
3. 2009	2,254,992	1,310,238	944,754	1,194,844	727,052	191,644	118,940	91,715		47,151	632,211	247,889
4. 2010	2,127,051	1,248,577	878,474	1,173,031	722,160	204,266	129,069	105,893		47,820	631,961	250,879
5. 2011	2,358,985	1,407,878	951,107	1,249,976	774,035	213,621	136,161	100,737		55,069	654,139	243,143
6. 2012	2,448,456	1,496,241	952,215	1,107,730	712,799	198,802	130,948	102,070		35,702	564,855	218,403
7. 2013	2,622,507	1,662,446	960,060	1,086,162	710,372	195,650	130,560	132,391		28,345	573,270	215,785
8. 2014	2,634,274	1,645,335	988,939	849,191	580,832	161,041	110,956	92,375		17,849	410,819	221,883
9. 2015	2,892,418	1,840,372	1,052,047	792,552	559,296	155,022	110,094	67,581		12,490	345,765	232,889
10. 2016	2,910,495	1,909,182	1,001,314	640,088	466,647	120,323	87,152	82,461		3,969	289,073	231,881
11. 2017	2,939,011	1,959,738	979,272	285,787	209,001	47,945	33,616	35,161		1,026	126,275	205,461
12. Totals	XXX	XXX	XXX	9,728,192	6,239,500	1,706,009	1,114,871	905,621		297,238	4,985,450	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	1,755,370	638,003	1,206,920	463,359	49,041	24,124	220,465	86,571	69,239	443		2,088,534	10,943
2. 2008	204,495	107,966	208,930	109,210	7,637	4,127	42,263	22,086	8,986	92	808	228,830	1,630
3. 2009	219,405	117,276	188,893	100,747	7,823	4,211	39,767	21,162	8,420	181	10,907	220,731	1,756
4. 2010	198,072	106,207	231,907	125,041	9,144	4,946	45,401	24,622	8,729	247	20,695	232,192	2,137
5. 2011	259,885	140,924	244,926	134,974	11,630	6,550	49,519	27,391	9,862	471	30,834	265,512	2,543
6. 2012	236,102	132,665	273,223	152,191	11,268	6,767	55,321	30,963	10,573	1,251	29,948	262,651	2,927
7. 2013	287,855	159,777	349,932	195,470	13,729	8,581	75,802	42,246	15,479	8,300	18,846	328,423	3,994
8. 2014	253,325	148,336	466,949	259,282	15,400	9,839	93,018	51,989	15,369	1,799	20,627	372,817	5,984
9. 2015	297,162	177,524	682,755	391,403	22,336	15,377	131,743	76,491	14,634	2,363	28,227	485,473	10,957
10. 2016	399,369	245,454	882,834	541,059	35,354	25,436	159,640	98,984	28,065	3,186	36,014	591,144	20,083
11. 2017	358,383	236,280	1,353,832	864,681	39,643	29,918	203,853	133,850	61,493	4,858	40,483	747,618	63,414
12. Totals	4,469,425	2,210,411	6,091,100	3,337,417	223,007	139,876	1,116,792	616,353	250,850	23,191	237,389	5,823,926	126,368

	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	1,860,927	227,606
2. 2008	1,928,876	1,078,784	850,092	91.6	85.9	100.0			100.0	196,250	32,581
3. 2009	1,942,511	1,089,569	852,942	86.1	83.2	90.3			100.0	190,275	30,457
4. 2010	1,976,444	1,112,291	864,153	92.9	89.1	98.4			100.0	198,731	33,461
5. 2011	2,140,157	1,220,505	919,652	90.7	86.7	96.7			100.0	228,913	36,599
6. 2012	1,995,089	1,167,582	827,507	81.5	78.0	86.9			100.0	224,470	38,182
7. 2013	2,157,000	1,255,306	901,693	82.2	75.5	93.9			100.0	282,540	45,883
8. 2014	1,946,669	1,163,033	783,635	73.9	70.7	79.2			100.0	312,656	60,160
9. 2015	2,163,786	1,332,548	831,238	74.8	72.4	79.0			100.0	410,990	74,483
10. 2016	2,348,134	1,467,917	880,217	80.7	76.9	87.9			100.0	495,690	95,454
11. 2017	2,386,098	1,512,204	873,894	81.2	77.2	89.2			100.0	611,255	136,363
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,012,697	811,229

COMBINED STATEMENT FOR THE YEAR 2017 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 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	14,341	3,081	14,339	3,437	4,952		1,091	27,114	XXX
2. 2008.....	1,466,466	920,922	545,544	733,755	518,040	98,137	65,296	47,605		15,406	296,161	36,133
3. 2009.....	1,284,591	886,324	398,267	370,763	271,531	63,939	42,530	19,573		3,834	140,214	30,851
4. 2010.....	1,053,060	755,583	297,477	394,804	282,564	52,106	35,819	15,994		5,763	144,521	28,385
5. 2011.....	1,065,263	768,078	297,185	598,959	443,995	66,077	47,569	20,228		8,390	193,699	32,918
6. 2012.....	1,161,182	836,813	324,369	770,469	573,998	62,470	44,244	24,514		5,849	239,211	31,534
7. 2013.....	1,171,423	801,011	370,412	477,495	316,417	54,342	36,325	20,803		7,405	199,898	24,901
8. 2014.....	929,594	566,366	363,229	419,392	239,763	34,805	22,629	25,448		10,723	217,253	20,209
9. 2015.....	808,325	447,989	360,336	293,360	147,996	19,860	12,478	22,982		5,184	175,728	18,898
10. 2016.....	699,673	398,935	300,738	291,615	147,257	11,379	7,912	20,526		2,715	168,351	16,000
11. 2017.....	636,277	369,843	266,435	206,269	107,128	4,762	3,722	16,727		793	116,908	14,442
12. Totals	XXX	XXX	XXX	4,571,222	3,051,770	482,215	321,960	239,352		67,153	1,919,058	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.....	28,573	9,120	39,179	12,366	28,979	6,363	65,113	19,354	4,542	1	119,182	1,650	
2. 2008.....	4,189	2,228	6,135	3,524	1,976	1,004	8,978	5,075	635		10,082	56	
3. 2009.....	6,621	3,681	5,005	3,538	2,595	1,364	8,185	5,425	550		8,947	94	
4. 2010.....	6,097	4,208	4,648	3,322	1,289	744	7,705	5,158	706		7,014	72	
5. 2011.....	12,564	7,130	6,731	4,768	5,398	2,832	10,125	6,861	2,589		15,815	192	
6. 2012.....	15,789	12,146	10,374	7,402	3,021	1,870	15,201	10,443	4,365		16,889	255	
7. 2013.....	25,249	16,058	12,022	8,391	6,055	3,359	16,836	11,508	6,233		27,078	321	
8. 2014.....	28,026	16,572	16,496	8,934	6,258	3,375	19,117	10,406	1,993		32,603	562	
9. 2015.....	51,129	26,069	42,593	21,396	9,145	4,623	41,982	21,090	4,032		75,704	990	
10. 2016.....	72,628	36,381	59,526	29,909	7,007	3,510	46,345	23,307	4,784		97,183	1,231	
11. 2017.....	176,138	88,990	197,534	103,250	9,236	4,658	43,342	21,842	7,075		214,585	4,040	
12. Totals	427,003	222,583	400,244	206,801	80,960	33,702	282,928	140,470	37,504	1	625,082	9,463	

	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	46,266	72,916
2. 2008.....	901,411	595,167	306,244	61.5	64.6	56.1			100.0	4,572	5,510
3. 2009.....	477,230	328,069	149,162	37.2	37.0	37.5			100.0	4,407	4,541
4. 2010.....	483,349	331,815	151,534	45.9	43.9	50.9			100.0	3,214	3,799
5. 2011.....	722,671	513,156	209,515	67.8	66.8	70.5			100.0	7,397	8,418
6. 2012.....	906,202	650,103	256,099	78.0	77.7	79.0			100.0	6,615	10,274
7. 2013.....	619,035	392,059	226,976	52.8	48.9	61.3			100.0	12,822	14,256
8. 2014.....	551,535	301,679	249,857	59.3	53.3	68.8			100.0	19,016	13,587
9. 2015.....	485,084	233,653	251,431	60.0	52.2	69.8			100.0	46,257	29,446
10. 2016.....	513,810	248,276	265,534	73.4	62.2	88.3			100.0	65,864	31,319
11. 2017.....	661,083	329,590	331,493	103.9	89.1	124.4			100.0	181,433	33,153
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	397,863	227,219

COMBINED STATEMENT FOR THE YEAR 2017 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	1,172	246	42	6	2			963	XXX
2. 2008.....	1,546	786	760	25	13	52	26	15			53	22
3. 2009.....	5,521	2,807	2,714	742	371	578	291	38			697	30
4. 2010.....	4,772	2,338	2,434	3,801	1,901	1,548	780	100			2,769	65
5. 2011.....	13,555	11,828	1,726	4,870	2,435	892	451	173			3,049	117
6. 2012.....	1,406	703	703	2,131	1,065	520	264	150			1,472	121
7. 2013.....	5,244	2,622	2,622	2,648	1,324	277	141	116			1,576	64
8. 2014.....	2,265	1,133	1,133	310	155	86	47	67			261	32
9. 2015.....	2,732	1,366	1,366	886	443	30	17	33			489	15
10. 2016.....	1,252	626	626	40	20	14	7	18			45	1
11. 2017.....	1,767	909	858					4			4	
12. Totals	XXX	XXX	XXX	16,625	7,973	4,041	2,030	716			11,379	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.....	477	215	64	88		6		8				223	
2. 2008.....	11	5	2	1								6	1
3. 2009.....	102	51	14	7	15	8						66	3
4. 2010.....	125	63	29	15								77	1
5. 2011.....	707	354	33	16	114	57	(2)	(1)	15			441	2
6. 2012.....	98	49	58	29	19	10	3	1	2			91	3
7. 2013.....	56	28	285	142			24	12	4			186	2
8. 2014.....	377	188	762	381	11	6	74	37	26			638	2
9. 2015.....	182	91	860	430	9	4	79	39	24			589	5
10. 2016.....	28	14	1,227	622			99	50	33			702	
11. 2017.....	20	10	503	262	1	1	34	18	15			283	
12. Totals	2,182	1,068	3,836	1,992	170	91	310	165	119			3,302	19

	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	238	(14)
2. 2008.....	104	45	60	6.7	5.7	7.8			100.0	6	
3. 2009.....	1,491	727	763	27.0	25.9	28.1			100.0	58	8
4. 2010.....	5,604	2,758	2,847	117.4	118.0	117.0			100.0	77	
5. 2011.....	6,802	3,312	3,490	50.2	28.0	202.2			100.0	370	71
6. 2012.....	2,981	1,418	1,563	212.1	201.8	222.3			100.0	78	13
7. 2013.....	3,410	1,648	1,763	65.0	62.8	67.2			100.0	171	16
8. 2014.....	1,713	814	899	75.6	71.9	79.4			100.0	569	69
9. 2015.....	2,104	1,025	1,078	77.0	75.1	78.9			100.0	521	68
10. 2016.....	1,459	713	746	116.5	113.8	119.2			100.0	620	82
11. 2017.....	576	290	287	32.6	31.9	33.4			100.0	251	31
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,959	343

COMBINED STATEMENT FOR THE YEAR 2017 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	15,474	3,859	341	171	22		(16)	11,808	XXX
2. 2008.....	229,056	122,058	106,998	88,776	45,777	12,301	6,282	3,701		127	52,719	5,967
3. 2009.....	212,693	106,502	106,191	121,705	60,853	13,658	6,918	5,023		1	72,616	6,511
4. 2010.....	193,266	96,627	96,639	60,049	30,026	9,084	4,630	4,818		36	39,295	4,947
5. 2011.....	148,089	69,068	79,021	78,059	39,304	9,271	4,707	4,067		68	47,387	4,795
6. 2012.....	146,813	73,406	73,406	47,443	23,739	10,663	5,405	3,588		242	32,550	4,665
7. 2013.....	136,362	68,115	68,248	61,971	30,986	9,144	4,627	3,161		9	38,664	3,303
8. 2014.....	129,914	65,019	64,895	91,317	45,659	4,305	2,187	3,328		1	51,105	2,718
9. 2015.....	121,510	60,936	60,574	47,247	23,624	3,672	1,864	3,648			29,080	2,671
10. 2016.....	116,429	58,395	58,035	17,701	8,851	2,155	1,087	3,206			13,124	2,160
11. 2017.....	113,714	57,032	56,682	2,061	1,031	427	219	3,653			4,892	1,698
12. Totals	XXX	XXX	XXX	631,805	313,706	75,023	38,097	38,215		469	393,240	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.....	2,522	2,229	9	146	273	162		16	56			308	31
2. 2008.....	6,670	3,338			67	34			72			3,438	23
3. 2009.....	4,267	2,134	(2)	(1)	509	254			85		63	2,472	43
4. 2010.....	3,852	1,926	1,014	507	474	237	147	74	80		33	2,824	98
5. 2011.....	5,186	2,593	3,063	1,531	1,024	513	445	223	171		44	5,029	74
6. 2012.....	8,010	4,005	5,108	2,554	4,146	2,073	743	371	310		64	9,314	113
7. 2013.....	30,949	15,474	17,642	8,821	2,755	1,377	2,566	1,283	707		112	27,663	125
8. 2014.....	30,258	15,129	25,906	12,968	1,647	823	3,432	1,718	1,045		149	31,650	203
9. 2015.....	33,420	16,718	38,668	19,399	2,099	1,051	5,073	2,545	1,222		184	40,769	267
10. 2016.....	24,002	12,001	70,227	35,201	2,774	1,387	7,114	3,566	1,710		239	53,672	294
11. 2017.....	4,534	2,267	79,324	39,789	2,633	1,317	6,154	3,087	1,621		188	47,807	693
12. Totals	153,670	77,814	240,959	120,916	18,402	9,230	25,674	12,882	7,081		1,077	224,945	1,964

	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	157	151
2. 2008.....	111,588	55,430	56,157	48.7	45.4	52.5			100.0	3,332	106
3. 2009.....	145,246	70,158	75,088	68.3	65.9	70.7			100.0	2,133	339
4. 2010.....	79,518	37,399	42,119	41.1	38.7	43.6			100.0	2,433	391
5. 2011.....	101,287	48,871	52,416	68.4	70.8	66.3			100.0	4,125	905
6. 2012.....	80,011	38,147	41,864	54.5	52.0	57.0			100.0	6,559	2,755
7. 2013.....	128,896	62,569	66,327	94.5	91.9	97.2			100.0	24,296	3,368
8. 2014.....	161,238	78,484	82,754	124.1	120.7	127.5			100.0	28,067	3,582
9. 2015.....	135,049	65,200	69,849	111.1	107.0	115.3			100.0	35,970	4,798
10. 2016.....	128,889	62,093	66,796	110.7	106.3	115.1			100.0	47,027	6,645
11. 2017.....	100,409	47,710	52,699	88.3	83.7	93.0			100.0	41,802	6,005
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	195,899	29,046

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(210)	921	109	97	2		979	(1,116)	XXX
2. 2008	222,169	141,597	80,572	104,240	76,609	8,487	6,752	3,819		6,484	33,186	XXX
3. 2009	203,751	132,664	71,086	73,433	46,762	3,254	2,703	3,366		4,801	30,588	XXX
4. 2010	191,884	112,562	79,322	89,366	56,349	3,125	2,859	5,983		2,334	39,266	XXX
5. 2011	198,978	120,871	78,106	138,336	82,433	4,542	4,025	5,784		3,743	62,205	XXX
6. 2012	214,611	135,411	79,200	144,034	117,075	3,421	2,969	5,883		4,246	33,294	XXX
7. 2013	239,951	149,433	90,517	109,481	68,715	3,812	2,974	5,288		5,838	46,892	XXX
8. 2014	249,844	160,653	89,191	161,702	122,541	2,830	2,318	5,303		4,804	44,976	XXX
9. 2015	243,080	160,803	82,277	85,493	57,361	3,755	3,138	5,748		4,012	34,498	XXX
10. 2016	180,375	129,790	50,585	49,545	37,236	1,253	1,297	2,489		1,894	14,754	XXX
11. 2017	148,590	102,018	46,571	13,642	10,210	239	228	1,030		247	4,473	XXX
12. Totals	XXX	XXX	XXX	969,063	676,209	34,827	29,360	44,696		39,382	343,016	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	2,746	2,834	635	488	1	1		1				59	1
2. 2008	71	36	17	9	21	11			1			56	38
3. 2009	571	286	26	13	40	20			8			327	17
4. 2010	709	455	9	4	194	117			8		44	344	11
5. 2011	625	469	42	21	116	85			10		70	219	15
6. 2012	3,192	1,949	42	21	737	425			13		148	1,589	24
7. 2013	1,104	753	126	63	179	112			8		222	490	54
8. 2014	6,237	4,328	872	436	456	318			74		508	2,558	115
9. 2015	9,879	7,682	595	364	820	686			141		436	2,703	115
10. 2016	11,859	8,225	3,030	1,868	749	550			167		456	5,161	173
11. 2017	19,211	13,422	18,183	11,370	1,176	757			433		730	13,454	491
12. Totals	56,205	40,437	23,578	14,657	4,490	3,081		1	862		2,613	26,958	1,054

	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	60	(1)
2. 2008	116,657	83,415	33,242	52.5	58.9	41.3			100.0	44	11
3. 2009	80,697	49,783	30,914	39.6	37.5	43.5			100.0	299	28
4. 2010	99,393	59,784	39,609	51.8	53.1	49.9			100.0	259	85
5. 2011	149,457	87,033	62,423	75.1	72.0	79.9			100.0	178	41
6. 2012	157,322	122,439	34,883	73.3	90.4	44.0			100.0	1,264	325
7. 2013	119,998	72,616	47,382	50.0	48.6	52.3			100.0	414	76
8. 2014	177,474	129,941	47,534	71.0	80.9	53.3			100.0	2,345	212
9. 2015	106,431	69,230	37,201	43.8	43.1	45.2			100.0	2,428	275
10. 2016	69,091	49,176	19,915	38.3	37.9	39.4			100.0	4,796	365
11. 2017	53,915	35,988	17,927	36.3	35.3	38.5			100.0	12,603	852
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	24,688	2,270

COMBINED STATEMENT FOR THE YEAR 2017 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	216,971	119,481	66,526	39,552	4,903		12,276	129,368	XXX	
2. 2008.....	2,655,769	1,588,175	1,067,593	1,222,312	700,136	252,957	154,009	41,810		12,421	662,934	82,229	
3. 2009.....	2,041,052	1,219,135	821,917	1,021,604	588,363	199,493	115,869	65,838		10,663	582,703	81,313	
4. 2010.....	1,894,192	1,157,888	736,305	1,108,505	629,406	214,513	128,255	67,389		16,171	632,747	86,330	
5. 2011.....	1,772,757	1,092,235	680,522	919,520	538,386	185,115	106,451	37,410		21,798	497,209	81,506	
6. 2012.....	1,904,185	1,214,891	689,294	819,967	486,118	160,980	95,799	37,520		5,314	436,549	71,730	
7. 2013.....	1,981,924	1,235,191	746,733	903,108	535,927	164,141	98,878	50,408		9,080	482,853	72,325	
8. 2014.....	2,061,740	1,299,759	761,980	625,765	399,366	108,799	66,578	67,466		2,848	336,086	71,918	
9. 2015.....	2,261,706	1,420,473	841,233	548,214	359,498	67,498	46,294	64,884		2,125	274,804	73,284	
10. 2016.....	1,967,940	1,276,120	691,820	186,553	135,941	27,334	17,845	68,836		7,768	128,938	77,265	
11. 2017.....	1,838,052	1,212,044	626,008	63,832	52,110	3,546	3,064	45,144		111	57,348	66,873	
12. Totals	XXX	XXX	XXX	7,636,352	4,544,730	1,450,903	872,594	551,607		100,575	4,221,538	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.....	496,605	220,072	573,845	211,098	128,865	53,197	195,453	85,853	32,551	257		856,842	3,435	
2. 2008.....	67,327	38,879	114,724	66,719	10,484	7,512	56,672	33,007	5,402	63		725	108,429	506
3. 2009.....	78,596	40,288	105,619	58,501	11,225	6,542	43,172	24,965	5,589	105		1,847	113,800	509
4. 2010.....	85,367	44,504	127,387	68,464	18,192	11,602	62,405	34,420	6,666	108		3,437	140,920	629
5. 2011.....	121,548	67,895	144,307	81,451	18,287	10,477	85,478	49,898	8,639	110		4,386	168,427	697
6. 2012.....	163,274	88,553	163,015	94,711	30,468	15,863	97,404	57,677	10,623	229		5,539	207,751	1,039
7. 2013.....	230,265	136,453	247,997	143,039	28,245	15,766	149,588	88,698	14,343	326		8,254	286,156	1,547
8. 2014.....	303,590	178,530	347,205	200,592	38,496	24,029	216,717	129,289	19,971	469		9,482	393,070	2,853
9. 2015.....	296,370	180,063	544,308	323,712	45,747	28,134	316,034	193,511	32,065	638		11,717	508,466	4,665
10. 2016.....	278,574	183,938	721,292	433,792	33,379	21,305	346,920	215,399	41,632	1,083		11,286	566,280	6,103
11. 2017.....	177,528	118,745	873,090	560,603	18,423	11,557	376,126	246,145	39,565	1,878		11,767	545,804	13,288
12. Totals	2,299,042	1,297,920	3,962,787	2,242,680	381,813	205,983	1,945,969	1,158,863	217,047	5,266		68,441	3,895,946	35,271

	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	639,280	217,562
2. 2008.....	1,771,687	1,000,325	771,363	66.7	63.0	72.3			100.0	76,453	31,976
3. 2009.....	1,531,136	834,633	696,503	75.0	68.5	84.7			100.0	85,427	28,374
4. 2010.....	1,690,426	916,759	773,667	89.2	79.2	105.1			100.0	99,786	41,134
5. 2011.....	1,520,304	854,668	665,636	85.8	78.2	97.8			100.0	116,509	51,919
6. 2012.....	1,483,251	838,950	644,301	77.9	69.1	93.5			100.0	143,025	64,726
7. 2013.....	1,788,094	1,019,085	769,009	90.2	82.5	103.0			100.0	198,770	87,386
8. 2014.....	1,728,009	998,854	729,155	83.8	76.8	95.7			100.0	271,672	121,398
9. 2015.....	1,915,119	1,131,849	783,270	84.7	79.7	93.1			100.0	336,902	171,564
10. 2016.....	1,704,520	1,009,302	695,218	86.6	79.1	100.5			100.0	382,136	184,144
11. 2017.....	1,597,254	994,101	603,152	86.9	82.0	96.3			100.0	371,270	174,535
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,721,229	1,174,717

COMBINED STATEMENT FOR THE YEAR 2017 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	50,199	30,341	2,883	1,588	442		227	21,596	XXX
2. 2008.....	919,271	516,182	403,089	705,205	401,719	112,768	64,241	13,717		2,177	365,731	11,439
3. 2009.....	1,022,016	551,547	470,469	759,444	392,355	114,023	63,706	19,142		1,515	436,548	13,534
4. 2010.....	959,088	518,813	440,275	498,216	264,543	85,355	44,414	19,488		3,628	294,102	11,997
5. 2011.....	842,593	462,409	380,185	485,218	250,395	74,672	38,990	24,514		1,298	295,019	11,462
6. 2012.....	798,470	444,936	353,533	492,155	273,836	75,585	46,824	18,925		3,058	266,005	10,266
7. 2013.....	795,843	429,708	366,135	356,015	195,745	57,593	31,678	19,225		5,645	205,409	10,361
8. 2014.....	783,775	438,207	345,568	280,505	158,985	30,128	16,971	18,481		1,489	153,158	10,575
9. 2015.....	772,443	429,442	343,001	222,304	129,115	34,143	18,034	18,907		78	128,204	10,444
10. 2016.....	759,958	435,583	324,376	130,113	73,252	19,064	10,423	16,361		3,480	81,862	10,270
11. 2017.....	735,777	445,632	290,145	20,041	12,047	3,357	1,847	7,064			16,568	8,533
12. Totals	XXX	XXX	XXX	3,999,414	2,182,334	609,572	338,718	176,267		22,595	2,264,201	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		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.....	86,656	48,823	47,567	29,077	11,148	5,354	10,658	6,773	2,484	12		68,474	408
2. 2008.....	13,721	6,868	19,361	11,235	1,105	559	5,044	2,929	605			18,248	132
3. 2009.....	14,972	7,486	33,903	18,567	1,642	821	8,419	4,633	928		409	28,356	145
4. 2010.....	48,337	24,169	45,422	24,473	3,594	1,835	11,878	6,401	1,958	6	599	54,306	148
5. 2011.....	50,606	27,804	62,679	40,444	3,562	1,855	16,427	10,604	2,281	12	609	54,836	231
6. 2012.....	56,132	31,720	110,546	62,546	5,139	2,603	28,996	16,408	4,333	9	683	91,860	290
7. 2013.....	54,222	33,180	112,294	63,840	4,771	2,488	29,468	16,753	3,043	12	1,097	87,524	446
8. 2014.....	128,997	70,332	139,723	77,472	6,360	3,356	36,676	20,336	4,855	23	1,441	145,092	705
9. 2015.....	119,338	75,634	227,341	129,908	16,526	10,966	59,697	34,112	6,602	21	1,868	178,862	1,291
10. 2016.....	125,549	66,665	291,099	170,878	15,521	8,353	76,076	44,689	12,282	(4)	1,858	229,944	2,461
11. 2017.....	80,262	51,401	381,737	231,014	13,767	7,604	96,627	58,474	5,140		1,735	229,040	4,874
12. Totals	778,793	444,082	1,471,673	859,454	83,136	45,792	379,965	222,114	44,511	91	10,298	1,186,544	11,131

	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	56,323	12,151
2. 2008.....	871,528	487,549	383,979	94.8	94.5	95.3			100.0	14,981	3,267
3. 2009.....	952,473	487,569	464,904	93.2	88.4	98.8			100.0	22,822	5,534
4. 2010.....	714,248	365,841	348,408	74.5	70.5	79.1			100.0	45,118	9,188
5. 2011.....	719,960	370,105	349,855	85.4	80.0	92.0			100.0	45,037	9,799
6. 2012.....	791,811	433,946	357,865	99.2	97.5	101.2			100.0	72,412	19,448
7. 2013.....	636,630	343,697	292,933	80.0	80.0	80.0			100.0	69,496	18,028
8. 2014.....	645,726	347,476	298,250	82.4	79.3	86.3			100.0	120,916	24,177
9. 2015.....	704,856	397,790	307,066	91.3	92.6	89.5			100.0	141,136	37,726
10. 2016.....	686,064	374,258	311,806	90.3	85.9	96.1			100.0	179,105	50,840
11. 2017.....	607,996	362,388	245,608	82.6	81.3	84.7			100.0	179,584	49,456
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	946,930	239,613

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	136,421	102,310	9,919	7,286	3,989		10,242	40,734	XXX
2. 2016	2,769,691	1,841,004	928,688	1,328,417	815,071	26,060	22,627	41,927		6,470	558,706	XXX
3. 2017	3,516,757	2,202,686	1,314,071	1,295,584	803,002	16,740	14,680	9,512		2,286	504,154	XXX
4. Totals	XXX	XXX	XXX	2,760,421	1,720,383	52,720	44,593	55,429		18,998	1,103,594	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	187,350	142,378	15,499	10,798	11,405	9,249		16	2,025		16,135	53,838	265
2. 2016	165,745	115,573	8,602	5,855	5,495	3,366			1,516		11,452	56,563	354
3. 2017	1,248,551	999,071	1,076,262	919,495	31,304	22,132			30,628		20,265	446,046	2,328
4. Totals	1,601,646	1,257,022	1,100,363	936,149	48,203	34,747		16	34,169		47,852	556,447	2,947

	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	49,673	4,165
2. 2016	1,577,761	962,492	615,270	57.0	52.3	66.3			100.0	52,918	3,645
3. 2017	3,708,582	2,758,381	950,201	105.5	125.2	72.3			100.0	406,247	39,800
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	508,838	47,609

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(745)	(318)	803	498	241		2,949	118	XXX
2. 2016.....	355,823	218,584	137,239	254,635	154,596	7,399	4,705	11,308		37,230	114,041	68,526
3. 2017.....	388,122	248,039	140,083	380,620	225,713	6,990	4,725	9,007		26,897	166,180	69,280
4. Totals.....	XXX	XXX	XXX	634,510	379,991	15,191	9,927	20,556		67,076	280,340	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	1,523	1,010	(29)	79	359	174			26	255	1,245	360	218
2. 2016.....	1,940	1,423	(1,020)	(676)	184	125			19	129	2,353	123	777
3. 2017.....	36,249	24,032	66,320	38,009	1,034	780			1,722	233	20,166	42,271	6,031
4. Totals.....	39,712	26,465	65,271	37,411	1,577	1,079			1,766	617	23,764	42,754	7,026

	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. 2016.....	274,465	160,301	114,164	77.1	73.3	83.2			100.0	174	(51)
3. 2017.....	501,942	293,491	208,451	129.3	118.3	148.8			100.0	40,528	1,743
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	41,106	1,648

COMBINED STATEMENT FOR THE YEAR 2017 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	44,588	27,749	14,300	7,365	5,032		21,239	28,807	XXX
2. 2016	628,802	327,077	301,725	69,519	34,942	4,962	3,035	9,364		10,901	45,867	XXX
3. 2017	655,697	342,853	312,844	17,164	8,905	1,115	579	4,754		4,501	13,550	XXX
4. Totals	XXX	XXX	XXX	131,271	71,596	20,377	10,979	19,150		36,641	88,224	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	108,698	56,282	(8,487)	(4,229)	15,203	8,247	(3,122)	(1,553)	4,216		43,449	57,760	1,524
2. 2016	22,466	11,305	28,908	14,620	1,573	789	9,146	4,614	3,967		14,490	34,733	811
3. 2017	24,534	12,388	104,877	53,967	2,018	1,023	30,514	15,435	9,598		31,563	88,729	1,530
4. Totals	155,697	79,974	125,298	64,358	18,794	10,059	36,539	18,497	17,781		89,501	181,222	3,865

	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	48,158	9,603
2. 2016	149,904	69,305	80,600	23.8	21.2	26.7			100.0	25,450	9,283
3. 2017	194,576	92,296	102,279	29.7	26.9	32.7			100.0	63,056	25,673
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	136,664	44,559

COMBINED STATEMENT FOR THE YEAR 2017 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	2,619	(1,490)	2,014	1,258	1,410		25,688	6,274	XXX
2. 2016.....	411,771	241,514	170,257	244,749	140,682	3,832	2,039	5,599		1,217	111,458	XXX
3. 2017.....	378,497	230,501	147,996	121,144	65,410	1,415	767	2,783		624	59,166	XXX
4. Totals.....	XXX	XXX	XXX	368,512	204,602	7,261	4,064	9,792		27,528	176,898	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.....	22,133	11,230	111,321	85,789	2,770	1,923	181	7	2,459		2,857	39,916	1,760
2. 2016.....	58,378	43,084	30,575	20,330	1,191	787			(905)		2,344	25,037	849
3. 2017.....	41,673	23,364	100,891	59,478	1,336	799			3,644		2,518	63,902	1,875
4. Totals.....	122,184	77,678	242,787	165,598	5,297	3,509	181	7	5,198		7,719	128,855	4,484

	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. 2016.....	343,418	206,923	136,495	83.4	85.7	80.2			100.0	25,538	(501)
3. 2017.....	272,886	149,818	123,068	72.1	65.0	83.2			100.0	59,721	4,181
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	121,694	7,161

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 2017 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							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	60,182	25,203	29,935	8,486	717		347	57,146	XXX
2. 2008.....	221,707	134,101	87,606	139,543	87,568	55,688	34,008	8,306		5,699	81,961	10,670
3. 2009.....	204,437	127,098	77,338	62,515	37,426	32,311	20,705	9,899		946	46,594	9,644
4. 2010.....	178,177	105,138	73,039	58,299	34,997	32,924	21,430	7,319		1,693	42,114	9,392
5. 2011.....	150,930	101,643	49,287	62,889	43,426	21,423	15,643	6,029		229	31,272	8,833
6. 2012.....	175,597	117,084	58,513	97,654	72,349	15,738	12,697	5,484		1,032	33,829	7,958
7. 2013.....	183,368	119,138	64,230	47,009	27,969	11,217	8,329	3,243		520	25,171	7,082
8. 2014.....	198,042	122,570	75,472	20,666	13,080	6,698	4,972	2,341		5	11,653	5,397
9. 2015.....	194,453	123,972	70,481	54,285	36,768	4,635	3,739	2,435		54	20,847	5,725
10. 2016.....	185,686	121,456	64,230	7,297	5,037	1,901	1,668	3,325			5,818	4,138
11. 2017.....	204,584	138,413	66,171	1,244	1,095	561	539	1,581		2	1,752	2,910
12. Totals	XXX	XXX	XXX	611,583	384,917	213,031	132,216	50,677		10,528	358,158	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.....	185,168	43,838	137,427	35,139	93,495	15,915	69,495	23,757	10,913	25		377,826	1,972
2. 2008.....	6,388	3,475	12,788	9,166	4,692	2,454	8,886	7,675	796	9	81	10,772	46
3. 2009.....	32,540	18,764	13,692	8,333	2,532	1,324	7,560	4,408	1,109	14	107	24,591	53
4. 2010.....	5,539	3,574	14,702	8,618	1,433	787	8,371	4,433	741	14	129	13,361	66
5. 2011.....	6,187	3,557	17,034	11,499	1,132	610	8,347	5,811	728	20	187	11,931	76
6. 2012.....	6,419	4,386	24,180	17,241	3,345	2,471	12,946	10,151	1,048	47	282	13,643	124
7. 2013.....	9,012	5,816	31,525	20,151	2,638	1,781	17,615	10,949	1,485	63	311	23,514	142
8. 2014.....	10,086	7,338	40,508	24,298	1,272	786	16,798	10,210	1,624	107	342	27,551	176
9. 2015.....	33,777	23,107	57,487	35,579	2,688	1,948	23,933	15,120	2,448	125	817	44,455	281
10. 2016.....	24,259	18,327	64,534	41,543	1,890	1,366	24,954	16,135	2,409	211	600	40,465	322
11. 2017.....	4,684	3,619	67,681	44,861	1,016	742	28,957	19,321	2,391	382	559	35,803	534
12. Totals	324,058	135,800	481,559	256,427	116,135	30,184	227,864	127,970	25,692	1,016	3,416	623,912	3,792

	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	243,618	134,207
2. 2008.....	237,088	144,354	92,734	106.9	107.6	105.9			100.0	6,535	4,237
3. 2009.....	162,158	90,974	71,185	79.3	71.6	92.0			100.0	19,135	5,456
4. 2010.....	129,329	73,853	55,476	72.6	70.2	76.0			100.0	8,049	5,312
5. 2011.....	123,770	80,566	43,203	82.0	79.3	87.7			100.0	8,165	3,765
6. 2012.....	166,814	119,342	47,472	95.0	101.9	81.1			100.0	8,972	4,670
7. 2013.....	123,744	75,058	48,686	67.5	63.0	75.8			100.0	14,570	8,945
8. 2014.....	99,993	60,789	39,204	50.5	49.6	51.9			100.0	18,958	8,592
9. 2015.....	181,688	116,386	65,302	93.4	93.9	92.7			100.0	32,579	11,877
10. 2016.....	130,568	84,285	46,283	70.3	69.4	72.1			100.0	28,924	11,541
11. 2017.....	108,114	70,560	37,554	52.8	51.0	56.8			100.0	23,884	11,918
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	413,390	210,521

COMBINED STATEMENT FOR THE YEAR 2017 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	42	42	4					4	XXX
2. 2008.....	43,664	38,743	4,921	18,972	17,757	6,762	6,995	810		11	1,792	302
3. 2009.....	26,180	22,532	3,647	6,194	3,839	1,499	1,492	1,049		217	3,410	601
4. 2010.....	24,997	22,378	2,620	5,033	3,228	2,184	1,689	414		21	2,714	142
5. 2011.....	22,376	20,095	2,280	6,159	3,252	2,015	1,968	315		1,175	3,269	86
6. 2012.....	12,625	10,705	1,920	4,265	3,150	845	849	246		38	1,356	96
7. 2013.....	17,876	16,406	1,470	5,519	3,503	257	275	232			2,230	74
8. 2014.....	21,928	20,828	1,100	202	202	287	317	100			69	50
9. 2015.....	22,497	21,874	622	127	127	95	96	53			52	36
10. 2016.....	21,509	20,362	1,148	1,250	1,250	57	63	74			69	49
11. 2017.....	10,441	9,326	1,115			2	2	36			36	33
12. Totals	XXX	XXX	XXX	47,763	36,350	14,006	13,745	3,329		1,462	15,002	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.....	1,333	1,319	1,855	2,774	65	15	486	728	74			(1,024)	15
2. 2008.....			429	761			112	200	12			(408)	
3. 2009.....			504	495			132	130	14			25	2
4. 2010.....			879	273			231	72	26			791	
5. 2011.....			1,516	2,219			398	583	45			(843)	
6. 2012.....	614	307	962	994			253	261	28			295	1
7. 2013.....	699	350	1,364	1,565	9	5	358	411	37		8	138	4
8. 2014.....	2,416	2,416	3,111	2,533	70	70	817	665	147	1	3	876	3
9. 2015.....	475	475	4,671	3,773	228	228	1,227	991	148	1	7	1,281	9
10. 2016.....	210	210	5,968	2,099	439	439	1,567	551	179		19	5,064	6
11. 2017.....	275	275	4,736	4,399	39	39	1,199	1,114	158		19	581	10
12. Totals	6,023	5,352	25,995	21,886	849	795	6,780	5,705	869	3	55	6,775	50

	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	(905)	(119)
2. 2008.....	27,097	25,713	1,384	62.1	66.4	28.1			100.0	(332)	(76)
3. 2009.....	9,391	5,956	3,435	35.9	26.4	94.2			100.0	9	16
4. 2010.....	8,767	5,262	3,505	35.1	23.5	133.8			100.0	606	185
5. 2011.....	10,448	8,022	2,426	46.7	39.9	106.4			100.0	(703)	(140)
6. 2012.....	7,212	5,561	1,651	57.1	52.0	86.0			100.0	276	19
7. 2013.....	8,477	6,109	2,367	47.4	37.2	161.1			100.0	149	(11)
8. 2014.....	7,150	6,204	946	32.6	29.8	86.0			100.0	578	298
9. 2015.....	7,023	5,690	1,333	31.2	26.0	214.2			100.0	898	384
10. 2016.....	9,745	4,612	5,133	45.3	22.6	447.2			100.0	3,869	1,195
11. 2017.....	6,445	5,829	617	61.7	62.5	55.3			100.0	337	244
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,780	1,995

COMBINED STATEMENT FOR THE YEAR 2017 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. 2016																	XXX
3. 2017																	XXX
4. Totals	XXX	XXX	XXX														XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed				
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid								
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded							
1. Prior					NONE												
2. 2016																	
3. 2017																	
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. 2016											
3. 2017											
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2017 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	450	296	9	5	6			165	XXX
2. 2016.....	271,549	246,473	25,076	135,259	116,254	1,301	913	9,151			28,544	166,746
3. 2017.....	293,665	272,935	20,730	125,423	112,977	893	654	8,872			21,557	183,443
4. Totals.....	XXX	XXX	XXX	261,132	229,526	2,203	1,572	18,029			50,266	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.....	75	71	19,615	9,895					747			10,472	1,232
2. 2016.....	461	367	591	297					34			422	33
3. 2017.....	7,046	6,360	9,751	8,042					585			2,980	6,623
4. Totals.....	7,582	6,797	29,957	18,234					1,366			13,874	7,888

	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. 2016.....	146,797	117,831	28,966	54.1	47.8	115.5			100.0	388	34
3. 2017.....	152,570	128,033	24,537	52.0	46.9	118.4			100.0	2,395	585
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	12,508	1,366

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior.....	8,005	2,662	2,708	2,593	6,538	6,488	7,708	7,627	7,618	7,621	3	(6)
2. 2008.....	35,778	34,866	35,958	35,855	35,252	34,910	35,410	35,447	35,169	35,169	1	(278)
3. 2009.....	XXX	33,516	32,682	32,286	32,510	32,004	32,177	32,180	32,174	32,089	(85)	(91)
4. 2010.....	XXX	XXX	11,295	12,230	12,362	12,101	12,127	12,127	11,924	11,883	(42)	(245)
5. 2011.....	XXX	XXX	XXX	5,766	7,317	7,035	6,994	6,985	6,951	6,929	(23)	(56)
6. 2012.....	XXX	XXX	XXX	XXX	6,780	8,486	8,522	8,084	8,176	8,204	28	120
7. 2013.....	XXX	XXX	XXX	XXX	XXX	6,652	6,086	6,471	7,323	7,284	(39)	812
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	5,042	6,484	7,934	8,095	161	1,610
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,518	1,841	1,738	(103)	220
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,094	1,455	361	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	579	XXX	XXX
12. Totals											262	2,087

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

1. Prior.....	3,110	4,099	7,532	7,207	6,986	5,925	6,826	8,631	9,009	8,105	(904)	(525)
2. 2008.....	203	335	658	1,216	1,290	1,558	434	429	247	205	(43)	(224)
3. 2009.....	XXX	307	1,057	3,796	4,766	5,337	1,947	1,905	1,114	985	(129)	(920)
4. 2010.....	XXX	XXX	463	1,692	3,180	5,019	2,684	2,595	1,256	830	(426)	(1,765)
5. 2011.....	XXX	XXX	XXX	506	2,819	5,280	3,368	3,349	1,464	765	(698)	(2,584)
6. 2012.....	XXX	XXX	XXX	XXX	631	3,256	3,207	3,286	1,045	247	(797)	(3,039)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	752	2,859	3,365	1,160	521	(639)	(2,844)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	680	1,040	104	61	(43)	(979)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31				(31)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	XXX	XXX
12. Totals											(3,680)	(12,910)

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

1. Prior.....	560,887	546,904	541,098	537,536	538,298	528,131	528,640	509,958	507,430	505,457	(1,974)	(4,501)
2. 2008.....	330,117	302,081	302,373	312,469	322,285	328,009	327,626	327,908	327,332	326,249	(1,083)	(1,659)
3. 2009.....	XXX	266,215	256,216	240,542	243,616	244,359	244,711	244,018	244,938	244,579	(359)	561
4. 2010.....	XXX	XXX	270,510	248,393	248,114	265,746	281,128	282,680	282,222	281,318	(904)	(1,362)
5. 2011.....	XXX	XXX	XXX	233,783	224,129	235,305	252,692	253,478	255,681	254,348	(1,333)	871
6. 2012.....	XXX	XXX	XXX	XXX	225,391	233,407	245,141	254,864	253,971	250,669	(3,302)	(4,195)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	231,609	241,029	261,445	260,248	260,909	661	(536)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	246,976	273,778	281,064	263,608	(17,456)	(10,170)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	313,614	312,443	308,978	(3,465)	(4,636)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	300,017	298,041	(1,976)	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287,149	XXX	XXX
12. Totals											(31,191)	(25,627)

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

1. Prior.....	3,479,875	3,624,984	3,712,326	3,760,651	3,832,066	3,869,285	3,860,163	3,825,742	3,815,466	3,835,557	20,091	9,815
2. 2008.....	686,208	725,012	761,390	756,887	760,320	763,344	766,193	769,117	767,118	774,646	7,528	5,529
3. 2009.....	XXX	698,994	748,475	737,755	744,446	762,104	770,552	775,133	775,443	775,914	470	781
4. 2010.....	XXX	XXX	776,636	756,567	756,459	761,742	772,993	778,396	771,654	767,040	(4,614)	(11,356)
5. 2011.....	XXX	XXX	XXX	836,583	820,016	820,718	834,399	854,921	844,528	830,651	(13,877)	(24,270)
6. 2012.....	XXX	XXX	XXX	XXX	813,369	736,027	742,529	739,687	738,128	738,788	660	(899)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	843,636	783,401	784,733	805,037	799,133	(5,904)	14,401
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	793,914	752,968	747,505	706,693	(40,812)	(46,274)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	855,369	812,324	776,999	(35,326)	(78,371)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	860,899	807,553	(53,346)	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	807,513	XXX	XXX
12. Totals											(125,129)	(130,645)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	1,035,935	1,021,146	1,098,132	1,112,266	1,044,698	1,101,480	1,082,486	1,053,368	1,048,942	1,034,565	(14,377)	(18,803)
2. 2008.....	317,842	288,045	270,167	264,929	267,068	265,980	263,794	259,950	258,076	258,004	(72)	(1,946)
3. 2009.....	XXX	165,216	129,857	123,890	126,974	127,098	132,550	133,357	129,390	129,039	(351)	(4,318)
4. 2010.....	XXX	XXX	136,773	126,213	129,094	133,949	135,246	136,787	135,841	134,834	(1,007)	(1,953)
5. 2011.....	XXX	XXX	XXX	187,477	180,569	180,000	180,061	181,539	182,906	186,697	3,791	5,159
6. 2012.....	XXX	XXX	XXX	XXX	225,227	228,017	225,036	226,132	225,348	227,220	1,872	1,088
7. 2013.....	XXX	XXX	XXX	XXX	XXX	185,056	182,760	186,113	192,095	199,940	7,844	13,827
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	222,903	212,777	215,309	222,415	7,106	9,638
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197,770	194,949	224,418	29,469	26,647
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,214	240,224	25,010	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307,691	XXX	XXX
12. Totals											59,285	29,338

COMBINED STATEMENT FOR THE YEAR 2017 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior	26,184	24,344	21,660	18,871	17,917	20,471	19,621	20,817	20,978	19,973	(1,004)	(844)
2. 2008	188	298	225	199	134	427	587	579	47	45	(2)	(535)
3. 2009	XXX	1,004	750	449	658	623	916	851	735	725	(11)	(126)
4. 2010	XXX	XXX	807	670	2,111	2,004	3,249	4,844	2,758	2,746	(12)	(2,098)
5. 2011	XXX	XXX	XXX	1,978	2,844	3,660	3,683	3,944	3,290	3,302	12	(642)
6. 2012	XXX	XXX	XXX	XXX	1,215	1,429	1,932	1,698	1,423	1,411	(12)	(287)
7. 2013	XXX	XXX	XXX	XXX	XXX	1,039	1,318	1,980	1,727	1,642	(85)	(337)
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,025	1,234	1,608	806	(802)	(428)
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,844	1,495	1,021	(474)	(823)
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629	695	66	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268	XXX	XXX
12. Totals											(2,323)	(6,121)

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

1. Prior	179,124	148,462	145,327	106,074	86,611	104,970	104,141	103,997	103,207	105,782	2,574	1,784
2. 2008	79,501	76,404	66,135	57,224	50,042	48,517	49,368	49,633	52,320	52,384	64	2,750
3. 2009	XXX	88,119	75,759	68,813	72,778	67,526	66,064	70,031	70,461	69,980	(481)	(51)
4. 2010	XXX	XXX	68,506	58,045	46,947	35,739	31,114	31,336	37,662	37,221	(441)	5,885
5. 2011	XXX	XXX	XXX	54,082	46,538	33,051	45,291	42,132	42,886	48,178	5,292	6,046
6. 2012	XXX	XXX	XXX	XXX	53,571	55,298	54,135	43,247	40,507	37,966	(2,542)	(5,281)
7. 2013	XXX	XXX	XXX	XXX	XXX	51,159	56,771	61,545	54,623	62,459	7,836	914
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	48,383	54,621	55,196	78,382	23,185	23,760
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,534	51,310	64,978	13,668	11,444
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,768	61,880	13,112	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,424	XXX	XXX
12. Totals											62,268	47,252

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

1. Prior	20,715	17,495	18,357	18,086	16,122	16,159	15,905	15,440	15,090	13,234	(1,856)	(2,206)
2. 2008	24,328	24,769	26,515	27,374	29,618	30,005	29,728	29,572	29,541	29,422	(119)	(150)
3. 2009	XXX	18,492	30,992	29,027	27,355	27,432	27,238	27,212	27,236	27,540	304	328
4. 2010	XXX	XXX	41,475	35,300	34,851	34,311	33,793	32,808	33,528	33,619	91	811
5. 2011	XXX	XXX	XXX	43,319	45,475	54,631	55,581	55,249	56,453	56,629	176	1,380
6. 2012	XXX	XXX	XXX	XXX	34,358	28,297	28,480	27,906	28,122	28,987	865	1,081
7. 2013	XXX	XXX	XXX	XXX	XXX	44,306	44,100	41,915	42,063	42,086	22	171
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	42,705	39,380	40,789	42,156	1,368	2,776
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,370	32,385	31,312	(1,073)	(7,057)
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,235	17,260	(3,975)	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,464	XXX	XXX
12. Totals											(4,196)	(2,866)

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

1. Prior	3,649,422	3,609,962	3,534,158	3,547,591	3,534,376	3,364,661	3,386,651	3,448,881	3,496,232	3,524,752	28,520	75,872
2. 2008	939,870	868,295	794,878	787,763	761,609	721,840	713,190	730,208	723,800	724,214	414	(5,994)
3. 2009	XXX	787,368	732,996	696,496	680,510	672,532	654,700	648,359	643,766	625,181	(18,585)	(23,178)
4. 2010	XXX	XXX	654,013	705,012	698,683	712,681	721,343	728,432	708,105	699,719	(8,386)	(28,713)
5. 2011	XXX	XXX	XXX	562,025	565,703	593,713	606,272	596,976	615,080	619,697	4,617	22,721
6. 2012	XXX	XXX	XXX	XXX	527,817	548,184	568,766	580,181	575,336	596,387	21,051	16,206
7. 2013	XXX	XXX	XXX	XXX	XXX	569,585	596,851	679,601	693,339	704,584	11,245	24,983
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	598,807	650,752	660,391	642,187	(18,205)	(8,565)
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724,257	714,919	686,959	(27,960)	(37,299)
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566,621	585,833	19,212	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	520,322	XXX	XXX
12. Totals											11,924	36,033

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

1. Prior	805,743	811,972	739,672	716,687	672,240	750,748	754,714	751,732	768,002	772,246	4,244	20,514
2. 2008	361,976	383,525	384,434	384,366	384,726	373,195	379,070	375,825	369,368	369,657	289	(6,169)
3. 2009	XXX	416,905	415,602	412,593	450,282	440,849	439,029	441,396	440,719	444,834	4,115	3,438
4. 2010	XXX	XXX	385,914	372,547	352,501	316,992	319,222	321,937	324,467	326,967	2,500	5,031
5. 2011	XXX	XXX	XXX	337,837	320,427	317,086	316,181	308,981	333,262	323,072	(10,190)	14,091
6. 2012	XXX	XXX	XXX	XXX	293,386	304,288	308,073	305,624	330,057	334,616	4,559	28,992
7. 2013	XXX	XXX	XXX	XXX	XXX	279,360	280,806	269,283	259,459	270,677	11,218	1,394
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	272,901	283,279	281,941	274,938	(7,003)	(8,341)
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284,052	293,694	281,579	(12,116)	(2,474)
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257,535	283,160	25,624	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233,403	XXX	XXX
12. Totals											23,242	56,477

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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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	518,633	450,790	410,681	(40,109)	(107,952)
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	583,467	571,827	(11,640)	XXX
3. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	910,060	XXX	XXX
4. Totals											(51,748)	(107,952)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,444	8,014	9,164	1,150	(2,279)
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,287	102,967	(1,321)	XXX
3. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197,955	XXX	XXX
4. Totals											(171)	(2,279)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150,859	131,823	117,364	(14,459)	(33,495)
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,126	67,269	(34,857)	XXX
3. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,927	XXX	XXX
4. Totals											(49,316)	(33,495)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,638	98,713	89,573	(9,140)	(15,065)
2. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,787	131,801	18,014	XXX
3. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116,641	XXX	XXX
4. Totals											8,874	(15,065)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2008.....												
3. 2009.....	XXX											
4. 2010.....	XXX	XXX										
5. 2011.....	XXX	XXX	XXX									
6. 2012.....	XXX	XXX	XXX	XXX								
7. 2013.....	XXX	XXX	XXX	XXX	XXX							
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

N O N E

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

N O N E

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

N O N E

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior	817,192	839,133	937,577	913,955	1,052,113	1,092,164	1,174,410	1,166,549	1,121,269	1,118,225	(3,043)	(48,324)
2. 2008	101,983	95,778	69,276	67,982	72,443	87,447	90,023	92,546	88,458	83,640	(4,818)	(8,905)
3. 2009	XXX	88,086	65,457	62,699	62,536	61,674	59,868	59,643	60,312	60,190	(122)	548
4. 2010	XXX	XXX	67,210	66,028	58,813	59,566	54,567	50,533	48,123	47,429	(694)	(3,104)
5. 2011	XXX	XXX	XXX	41,131	43,428	42,943	38,942	41,681	40,539	36,467	(4,072)	(5,214)
6. 2012	XXX	XXX	XXX	XXX	38,544	46,226	47,321	43,315	41,273	40,987	(286)	(2,328)
7. 2013	XXX	XXX	XXX	XXX	XXX	47,482	43,161	41,274	44,874	44,021	(853)	2,747
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	52,545	47,249	43,654	35,346	(8,309)	(11,903)
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,652	63,393	60,544	(2,849)	3,892
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,139	40,761	(3,378)	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,965	XXX	XXX
12. Totals											(28,424)	(72,591)

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

1. Prior	28,264	38,332	36,224	34,164	32,920	22,487	21,790	21,363	19,408	17,260	(2,148)	(4,103)
2. 2008	7,929	14,317	4,223	2,911	1,392	288	1,431	757	1,431	562	(868)	(194)
3. 2009	XXX	6,756	157	3,208	3,741	2,782	3,014	2,869	2,642	2,372	(269)	(496)
4. 2010	XXX	XXX	7,107	3,142	3,050	2,757	3,235	2,326	2,397	3,066	669	740
5. 2011	XXX	XXX	XXX	3,274	3,794	4,208	3,785	3,444	3,319	2,066	(1,253)	(1,378)
6. 2012	XXX	XXX	XXX	XXX	1,202	1,538	1,558	1,884	2,176	1,378	(798)	(506)
7. 2013	XXX	XXX	XXX	XXX	XXX	1,412	4,306	4,151	3,013	2,098	(914)	(2,053)
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,372	1,348	905	699	(206)	(649)
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566	947	1,133	186	566
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,155	4,880	3,724	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422	XXX	XXX
12. Totals											(1,878)	(8,073)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											XXX	XXX

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,694	15,272	13,171	(2,100)	(6,522)
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,785	19,780	(1,005)	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,080	XXX	XXX
4. Totals											(3,105)	(6,522)

COMBINED STATEMENT FOR THE YEAR 2017 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		
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior	.000	694	1,053	1,375	5,970	6,237	7,595	7,585	7,585	7,584	34	67
2. 2008	25,030	37,288	35,858	36,480	35,365	34,989	35,182	35,212	35,171	35,170	64	6
3. 2009	XXX	21,782	29,675	31,052	31,365	31,832	31,994	32,082	32,089	32,088	93	28
4. 2010	XXX	XXX	8,446	11,206	11,560	11,725	11,784	11,828	11,869	11,876	175	28
5. 2011	XXX	XXX	XXX	4,946	6,411	6,787	6,867	6,902	6,918	6,922	18	6
6. 2012	XXX	XXX	XXX	XXX	4,542	7,747	8,198	8,144	8,212	8,213		1
7. 2013	XXX	XXX	XXX	XXX	XXX	4,452	6,343	7,057	7,195	7,245	1	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	4,482	6,898	7,608	7,997		
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	948	1,411	1,598		
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	373	1,135		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205		

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

1. Prior	.000	1,245	3,213	4,710	6,195	5,304	5,792	5,731	6,420	6,527	21	639
2. 2008	219	347	659	1,218	1,290	1,559	434	429	248	205	8	2
3. 2009	XXX	307	1,057	3,796	4,766	5,337	1,947	1,905	1,114	985	1	1
4. 2010	XXX	XXX	458	1,692	3,180	5,019	2,684	2,595	1,256	830		1
5. 2011	XXX	XXX	XXX	503	2,819	5,280	3,368	3,349	1,464	765		
6. 2012	XXX	XXX	XXX	XXX	627	3,254	3,207	3,286	1,045	247		
7. 2013	XXX	XXX	XXX	XXX	XXX	735	2,859	3,365	1,160	521		1
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	675	1,028	104	61		
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31				
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	5	2

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

1. Prior	.000	220,534	345,727	418,732	460,176	485,106	499,210	495,551	497,813	496,615	16,176	3,850
2. 2008	48,212	120,593	183,119	247,705	288,407	307,676	318,856	322,819	324,164	324,271	49,215	35,975
3. 2009	XXX	33,088	82,097	140,702	185,904	215,430	228,913	236,078	239,378	240,865	47,014	30,534
4. 2010	XXX	XXX	37,298	99,386	156,649	210,525	247,720	263,654	271,814	277,113	52,222	30,789
5. 2011	XXX	XXX	XXX	36,007	88,594	143,346	198,271	227,317	241,806	247,705	43,649	29,087
6. 2012	XXX	XXX	XXX	XXX	37,356	90,140	143,808	190,647	224,375	235,588	38,946	26,902
7. 2013	XXX	XXX	XXX	XXX	XXX	34,589	84,942	140,748	199,515	227,714	39,533	28,135
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	31,518	81,063	143,744	191,383	39,013	29,534
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,825	102,366	177,218	40,881	34,497
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,814	95,496	38,919	36,079
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,429	26,003	34,516

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

1. Prior	.000	326,353	550,092	762,898	947,337	1,132,236	1,290,184	1,415,578	1,546,445	1,675,668	111,423	20,256
2. 2008	103,891	227,116	307,720	368,925	407,478	440,319	474,189	497,918	516,684	532,620	232,966	78,229
3. 2009	XXX	105,961	242,171	321,431	380,177	438,406	475,439	504,032	524,088	540,496	201,684	44,449
4. 2010	XXX	XXX	100,760	243,117	328,472	393,480	443,111	481,339	505,350	526,069	203,183	45,559
5. 2011	XXX	XXX	XXX	115,889	260,512	356,832	430,842	491,064	525,264	553,402	193,819	46,781
6. 2012	XXX	XXX	XXX	XXX	98,610	237,996	321,605	390,692	434,403	462,785	175,647	39,829
7. 2013	XXX	XXX	XXX	XXX	XXX	106,428	239,315	331,685	398,238	440,879	172,654	39,137
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	90,170	201,709	271,593	318,444	174,206	41,693
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,635	207,524	278,184	178,152	43,780
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,849	206,612	168,943	42,855
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91,115	108,796	33,251

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	204,748	407,641	547,928	669,250	752,167	819,882	866,156	897,762	919,924	22,189	22,528
2. 2008	112,067	176,903	194,468	214,119	228,170	237,120	240,559	243,284	246,772	248,556	22,606	13,471
3. 2009	XXX	41,281	67,401	79,192	93,565	104,378	110,161	116,385	119,362	120,641	19,447	11,310
4. 2010	XXX	XXX	43,255	77,905	92,687	107,853	117,733	123,334	127,067	128,527	17,902	10,411
5. 2011	XXX	XXX	XXX	73,732	121,520	138,662	151,125	159,884	166,754	173,471	21,246	11,480
6. 2012	XXX	XXX	XXX	XXX	86,567	179,771	193,610	199,864	212,429	214,697	20,157	11,122
7. 2013	XXX	XXX	XXX	XXX	XXX	73,317	123,825	145,884	163,204	179,095	13,422	11,158
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	94,117	150,652	170,235	191,805	8,413	11,234
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,565	127,457	152,746	6,158	11,750
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,893	147,825	4,828	9,941
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,180	3,228	7,174

COMBINED STATEMENT FOR THE YEAR 2017 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		
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior	.000	5,974	11,699	13,016	16,089	16,689	17,323	17,849	18,789	19,750	124	129
2. 2008	5	5	6	16	41	68	129	185	38	39	2	19
3. 2009	XXX	1	1	7	57	171	430	633	647	659	4	23
4. 2010	XXX	XXX	4	36	307	669	1,309	2,659	2,655	2,669	21	43
5. 2011	XXX	XXX	XXX	9	169	1,593	1,745	2,697	2,829	2,876	36	79
6. 2012	XXX	XXX	XXX	XXX	15	207	674	958	1,039	1,322	41	77
7. 2013	XXX	XXX	XXX	XXX	XXX	5	105	687	1,256	1,460	13	49
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	3	105	136	194	5	25
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	446	456	2	8
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	27		1
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

1. Prior	.000	35,361	53,023	77,196	80,359	88,782	93,094	93,172	93,744	105,530	507	552
2. 2008	949	10,527	21,736	29,836	36,080	45,041	48,537	48,964	48,998	49,018	207	5,737
3. 2009	XXX	248	10,619	21,348	45,561	57,830	64,713	65,089	67,395	67,593	178	6,290
4. 2010	XXX	XXX	349	4,506	13,866	19,902	24,210	28,498	33,761	34,477	158	4,691
5. 2011	XXX	XXX	XXX	181	2,532	7,497	23,665	36,919	40,207	43,319	107	4,614
6. 2012	XXX	XXX	XXX	XXX	1,660	13,643	21,928	25,120	27,691	28,963	106	4,446
7. 2013	XXX	XXX	XXX	XXX	XXX	261	5,248	22,116	28,830	35,503	95	3,083
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	486	8,413	34,480	47,777	49	2,466
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	400	7,164	25,432	54	2,350
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,301	9,919	21	1,845
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,239	7	998

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

1. Prior	.000	5,552	9,940	12,834	13,227	13,897	14,691	14,498	14,293	13,175	XXX	XXX
2. 2008	5,584	15,484	21,169	22,515	28,643	29,310	29,504	29,458	29,492	29,367	XXX	XXX
3. 2009	XXX	5,481	22,393	26,288	27,020	27,181	27,090	27,105	27,133	27,222	XXX	XXX
4. 2010	XXX	XXX	10,428	21,377	24,826	25,020	25,727	33,193	33,292	33,283	XXX	XXX
5. 2011	XXX	XXX	XXX	15,374	37,226	41,567	52,705	54,873	56,421	56,420	XXX	XXX
6. 2012	XXX	XXX	XXX	XXX	14,107	24,267	23,385	26,271	26,853	27,411	XXX	XXX
7. 2013	XXX	XXX	XXX	XXX	XXX	23,634	38,418	40,452	41,449	41,604	XXX	XXX
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	15,124	35,535	36,780	39,673	XXX	XXX
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,304	26,286	28,749	XXX	XXX
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,132	12,265	XXX	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,443	XXX	XXX

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

1. Prior	.000	711,138	1,237,212	1,569,558	1,828,265	2,031,968	2,207,366	2,426,132	2,575,740	2,700,204	24,563	28,851
2. 2008	76,013	135,984	241,080	350,323	448,941	496,168	533,459	572,573	597,270	621,124	24,348	57,375
3. 2009	XXX	33,025	95,261	184,598	284,425	389,364	443,782	474,747	493,208	516,865	22,718	58,086
4. 2010	XXX	XXX	17,260	103,796	217,982	346,016	436,162	481,532	527,167	565,358	20,539	65,162
5. 2011	XXX	XXX	XXX	23,447	69,814	156,005	244,042	351,840	402,186	459,799	19,521	61,288
6. 2012	XXX	XXX	XXX	XXX	15,697	68,429	164,982	265,912	334,530	399,030	18,433	52,258
7. 2013	XXX	XXX	XXX	XXX	XXX	16,085	99,330	244,147	345,606	432,445	21,069	49,709
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	14,021	62,489	171,875	268,619	20,981	48,084
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,315	114,978	209,920	20,841	47,778
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,090	60,102	26,581	44,581
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,204	20,644	32,941

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

1. Prior	.000	191,606	341,080	438,153	503,386	580,024	614,640	663,448	685,090	706,244	2,903	1,041
2. 2008	9,310	56,225	146,318	206,342	270,327	294,901	329,036	341,897	348,514	352,014	2,366	8,941
3. 2009	XXX	17,119	80,842	146,026	258,002	314,486	356,175	390,352	405,671	417,406	2,686	10,703
4. 2010	XXX	XXX	23,972	69,329	125,444	177,021	202,201	246,827	268,099	274,614	2,060	9,789
5. 2011	XXX	XXX	XXX	12,026	63,403	132,968	180,521	223,707	250,456	270,505	1,801	9,430
6. 2012	XXX	XXX	XXX	XXX	12,530	55,648	106,311	159,274	195,801	247,080	1,492	8,484
7. 2013	XXX	XXX	XXX	XXX	XXX	6,427	44,974	96,577	133,418	186,184	1,375	8,540
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	10,555	50,537	93,505	134,677	1,162	8,708
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,232	59,498	109,297	1,198	7,955
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,937	65,501	991	6,818
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,504	464	3,195

COMBINED STATEMENT FOR THE YEAR 2017 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		
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	322,125	358,869	XXX	XXX
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175,514	516,780	XXX	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	494,642	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	8,697	8,574	5,865	1,916
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,194	102,734	28,503	39,246
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	157,173	24,050	39,199

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	40,045	63,820	XXX	XXX
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,951	36,503	XXX	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,796	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	47,252	52,116	XXX	XXX
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,736	105,859	XXX	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,383	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 2008											XXX	XXX
3. 2009	XXX										XXX	XXX
4. 2010	XXX	XXX									XXX	XXX
5. 2011	XXX	XXX	XXX								XXX	XXX
6. 2012	XXX	XXX	XXX	XXX							XXX	XXX
7. 2013	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

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

NONE

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

NONE

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

NONE

COMBINED STATEMENT FOR THE YEAR 2017 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		
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior	.000	135,949	243,100	237,859	376,582	476,963	603,396	657,837	694,860	751,288	6,320	10,579
2. 2008	2,206	12,308	17,090	26,488	38,927	51,386	57,803	65,333	72,007	73,655	2,572	8,052
3. 2009	XXX	2,906	4,090	9,860	17,233	24,558	28,895	30,706	35,007	36,695	2,233	7,358
4. 2010	XXX	XXX	389	8,505	11,860	19,387	23,960	29,091	31,172	34,796	1,502	7,824
5. 2011	XXX	XXX	XXX	152	2,920	8,716	11,545	21,712	24,234	25,243	1,325	7,432
6. 2012	XXX	XXX	XXX	XXX	193	4,392	15,864	18,904	20,598	28,346	1,114	6,720
7. 2013	XXX	XXX	XXX	XXX	XXX	678	2,719	7,778	17,556	21,929	918	6,022
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,734	5,986	6,507	9,312	677	4,544
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131	1,842	18,412	642	4,802
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225	2,493	422	3,394
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171	183	2,193

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

1. Prior	.000	16,488	17,126	17,872	18,406	18,401	18,369	18,355	18,354	18,358	115	325
2. 2008	6	115	569	200	244	315	982	982	982	982	54	248
3. 2009	XXX	391	1,199	1,604	2,070	2,364	2,374	2,367	2,362	2,362	70	529
4. 2010	XXX	XXX	16	692	1,217	1,517	1,449	1,719	2,301	2,300	30	112
5. 2011	XXX	XXX	XXX	1,351	1,875	2,906	3,041	3,271	2,953	2,954	32	54
6. 2012	XXX	XXX	XXX	XXX	85	700	740	747	747	1,110	25	70
7. 2013	XXX	XXX	XXX	XXX	XXX	(8)	788	1,044	1,958	1,998	10	60
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	(2)	(16)	(30)	(30)	1	46
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	2	25
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(5)		43
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		23

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2017	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	3,287	3,446	125,483	21
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,013	19,392	134,116	32,597
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,685	142,019	34,801

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	6,257	1,832	1,485	1,256	245	124	92	35	35	35
2. 2008.....	7,048	1,374	1,815	1,207	752	318	236	234		
3. 2009.....	XXX	7,777	1,809	646	915	78	111	76	73	
4. 2010.....	XXX	XXX	1,683	816	637	292	292	234	47	
5. 2011.....	XXX	XXX	XXX	279	599	151	55	50	14	
6. 2012.....	XXX	XXX	XXX	XXX	756	378	77	(50)	10	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	1,186	(820)	(788)	33	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1,043)	132	
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125	28	
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395	16
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19

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

1. Prior.....	442	537	1,966	1,858		13	14	14	12	12
2. 2008.....	(21)	(14)	(1)	(3)	(2)	(1)		(1)		
3. 2009.....	XXX									
4. 2010.....	XXX	XXX	4							
5. 2011.....	XXX	XXX	XXX	1						
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37

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

1. Prior.....	246,009	129,966	57,194	24,872	17,855	10,218	7,320	3,774	1,862	1,818
2. 2008.....	200,936	100,802	52,061	19,319	9,716	8,547	4,863	3,107	1,927	449
3. 2009.....	XXX	170,658	104,547	51,206	22,697	11,319	5,441	3,092	36	696
4. 2010.....	XXX	XXX	167,642	85,017	38,564	20,123	10,501	6,127	4,864	1,973
5. 2011.....	XXX	XXX	XXX	141,845	75,587	44,297	22,568	11,191	6,636	3,012
6. 2012.....	XXX	XXX	XXX	XXX	132,408	84,055	52,701	27,963	15,913	6,097
7. 2013.....	XXX	XXX	XXX	XXX	XXX	143,259	89,679	63,802	31,532	13,136
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	155,006	121,021	75,159	28,176
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209,995	139,729	65,432
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199,684	131,078
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199,076

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

1. Prior.....	1,752,444	1,595,045	1,376,063	1,306,589	1,191,467	1,122,378	1,098,082	991,807	952,383	925,728
2. 2008.....	439,896	334,750	305,032	248,235	214,463	186,397	163,193	147,995	132,991	128,537
3. 2009.....	XXX	453,409	346,675	262,228	220,050	192,722	167,927	142,949	129,349	116,215
4. 2010.....	XXX	XXX	526,767	353,085	278,614	220,081	187,849	170,336	148,724	133,619
5. 2011.....	XXX	XXX	XXX	550,286	370,757	272,324	209,480	183,808	155,515	139,645
6. 2012.....	XXX	XXX	XXX	XXX	554,599	333,265	255,614	200,644	167,918	153,876
7. 2013.....	XXX	XXX	XXX	XXX	XXX	561,873	354,904	270,434	241,543	203,336
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	578,322	413,008	344,858	262,573
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629,282	459,540	359,049
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	600,725	420,381
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	572,758

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	739,728	601,343	527,569	387,190	258,623	182,480	121,373	87,538	84,835	72,572
2. 2008.....	140,838	89,582	52,876	35,387	21,226	18,227	13,340	10,758	7,885	6,513
3. 2009.....	XXX	95,632	41,806	28,069	16,390	12,276	9,780	8,384	5,419	4,226
4. 2010.....	XXX	XXX	61,179	30,609	17,854	12,054	8,798	7,264	5,499	3,874
5. 2011.....	XXX	XXX	XXX	63,212	30,275	19,524	14,104	10,220	8,153	5,227
6. 2012.....	XXX	XXX	XXX	XXX	58,951	33,583	20,560	13,645	8,491	7,730
7. 2013.....	XXX	XXX	XXX	XXX	XXX	62,502	32,580	21,008	11,946	8,959
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	64,410	35,271	23,745	16,274
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,533	40,397	42,090
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,616	52,654
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115,783

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	1,833	233	(372)	(1,088)	(1,452)	282	24	29	(14)	(32)
2. 2008	183	288	197	152	54	20	6	2	1	1
3. 2009	XXX	919	570	406	328	126	62	32	18	7
4. 2010	XXX	XXX	714	165	311	315	207	73	25	15
5. 2011	XXX	XXX	XXX	1,792	1,297	732	335	478	58	15
6. 2012	XXX	XXX	XXX	XXX	886	361	798	377	72	30
7. 2013	XXX	XXX	XXX	XXX	XXX	596	373	423	241	154
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	831	791	823	418
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,335	928	469
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	538	654
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257

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

1. Prior	91,232	49,022	39,936	3,269	(11,175)	1,211	(1,785)	562	(154)	(153)
2. 2008	67,063	53,262	33,266	19,296	3,044	741	(1,651)	(1,074)		
3. 2009	XXX	79,846	53,532	32,206	15,225	5,439	(72)	5		(1)
4. 2010	XXX	XXX	65,720	48,715	25,898	11,273	(1,717)	82	273	581
5. 2011	XXX	XXX	XXX	52,486	40,048	20,330	8,824	2,291	(698)	1,754
6. 2012	XXX	XXX	XXX	XXX	48,665	34,445	22,776	10,648	5,325	2,925
7. 2013	XXX	XXX	XXX	XXX	XXX	48,410	31,417	22,085	12,098	10,104
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	46,908	36,531	11,084	14,652
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,506	35,737	21,797
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,274	38,574
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,602

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

1. Prior	4,992	1,837	959	1,400	344	314	152	173	177	146
2. 2008	8,979	1,985	1,335	2,335	(132)	4	55	8	13	9
3. 2009	XXX	5,997	2,545	1,493	(6)	(91)	50	28	2	13
4. 2010	XXX	XXX	7,242	2,476	98	79	167	(555)	13	4
5. 2011	XXX	XXX	XXX	10,103	694	492	41	(178)	(29)	21
6. 2012	XXX	XXX	XXX	XXX	3,133	(92)	922	19	(65)	21
7. 2013	XXX	XXX	XXX	XXX	XXX	8,210	1,008	156	(104)	63
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	11,045	481	(112)	436
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,558	535	231
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,693	1,162
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,813

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

1. Prior	2,403,432	1,770,110	1,439,127	1,218,844	1,045,855	841,229	700,467	602,986	550,308	472,347
2. 2008	806,584	629,572	441,495	319,131	218,475	155,475	114,871	97,339	72,049	71,670
3. 2009	XXX	695,079	541,623	396,629	271,187	195,455	147,159	115,151	97,593	65,325
4. 2010	XXX	XXX	571,943	502,283	348,855	246,542	186,110	161,839	110,420	86,908
5. 2011	XXX	XXX	XXX	495,458	424,752	298,888	207,612	145,717	118,710	98,435
6. 2012	XXX	XXX	XXX	XXX	473,904	386,419	278,681	202,685	146,407	108,031
7. 2013	XXX	XXX	XXX	XXX	XXX	501,544	386,440	304,521	208,951	165,848
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	527,390	461,316	350,496	234,040
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	602,045	483,130	343,118
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	499,558	419,021
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	442,468

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

1. Prior	414,137	287,377	228,112	152,664	77,513	54,417	37,863	21,240	25,658	22,375
2. 2008	298,593	207,987	121,334	95,178	61,243	33,208	23,794	18,178	10,830	10,242
3. 2009	XXX	354,646	254,821	155,368	111,859	77,108	43,124	35,397	15,406	19,121
4. 2010	XXX	XXX	317,823	248,413	170,643	101,526	70,582	38,865	32,848	26,426
5. 2011	XXX	XXX	XXX	289,774	200,878	126,190	85,482	51,811	40,754	28,057
6. 2012	XXX	XXX	XXX	XXX	245,345	185,278	124,480	87,673	56,013	60,589
7. 2013	XXX	XXX	XXX	XXX	XXX	242,702	176,401	110,086	69,512	61,169
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	227,442	166,884	108,762	78,591
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229,035	185,108	123,018
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,190	151,607
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188,876

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,312	8,080	4,684
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	253,998	2,747
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,767

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,422	(433)	(108)
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,168	(344)
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,311

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,175	27,765	(5,828)
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,162	18,821
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,989

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,684	27,273	25,706
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,077	10,244
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,412

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2008										
3. 2009	XXX									
4. 2010	XXX	XXX								
5. 2011	XXX	XXX	XXX							
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

N O N E

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

N O N E

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

N O N E

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	517,160	420,168	380,723	308,357	319,223	271,313	263,469	236,127	199,523	148,026
2. 2008	87,231	74,189	42,211	28,891	21,377	20,150	16,461	13,633	10,417	4,834
3. 2009	XXX	76,963	49,922	40,832	30,838	23,641	18,912	16,899	12,730	8,511
4. 2010	XXX	XXX	61,466	49,929	34,992	26,090	19,055	15,356	12,468	10,022
5. 2011	XXX	XXX	XXX	39,236	34,511	26,243	12,786	14,240	12,417	8,071
6. 2012	XXX	XXX	XXX	XXX	36,957	28,747	24,668	18,570	15,214	9,734
7. 2013	XXX	XXX	XXX	XXX	XXX	45,386	34,646	26,311	21,282	18,040
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	46,225	39,498	34,034	22,799
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,490	40,797	30,721
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,222	31,811
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,456

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

1. Prior	26,659	20,398	17,746	15,496	17,026	3,961	3,316	2,912	987	(1,161)
2. 2008	7,591	13,655	3,439	2,526	1,044	(207)	449	(225)	449	(420)
3. 2009	XXX	6,309	(1,456)	1,070	1,050	386	601	502	280	11
4. 2010	XXX	XXX	6,750	1,797	1,287	782	783	(38)	97	765
5. 2011	XXX	XXX	XXX	1,427	1,259	1,106	685	142	365	(888)
6. 2012	XXX	XXX	XXX	XXX	65	658	480	832	1,142	(40)
7. 2013	XXX	XXX	XXX	XXX	XXX	1,280	1,236	707	314	(254)
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,373	1,364	935	729
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	553	947	1,134
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,153	4,885
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2017	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	18,431	11,885	9,720
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,847	294
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,709

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	205	23	9	2						
2. 2008	20	48	58	64	64	64	64	64	64	64
3. 2009	XXX	24	85	93	93	93	93	93	93	93
4. 2010	XXX	XXX	100	175	175	175	175	175	175	175
5. 2011	XXX	XXX	XXX	18	18	18	18	18	18	18
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	58	35	28	25						
2. 2008	49	23	14	7						
3. 2009	XXX	59	22	12						
4. 2010	XXX	XXX	99	26						
5. 2011	XXX	XXX	XXX	52						
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	40	2	4		(25)					
2. 2008	74	75	77	77	70	70	70	70	70	70
3. 2009	XXX	102	132	133	121	121	121	121	121	121
4. 2010	XXX	XXX	227	229	203	203	203	203	203	203
5. 2011	XXX	XXX	XXX	76	24	24	24	24	24	24
6. 2012	XXX	XXX	XXX	XXX			1	1	1	1
7. 2013	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	17	16		3	1			1		
2. 2008	6	8	8	8	8	8	8	8	8	8
3. 2009	XXX	1	1	1	1	1	1	1	1	1
4. 2010	XXX	XXX								
5. 2011	XXX	XXX	XXX							
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	48	19	6	5	2	2	2	2	2	2
2. 2008	6									
3. 2009	XXX									
4. 2010	XXX	XXX	2							
5. 2011	XXX	XXX	XXX	1						
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	(54)		(13)	3	(2)			1		
2. 2008	14	10	10	10	10	10	10	10	10	10
3. 2009	XXX	2	2	2	2	2	2	2	2	2
4. 2010	XXX	XXX	3	1	1	1	1	1	1	1
5. 2011	XXX	XXX	XXX	1						
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX				1	1
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	26,085	7,931	4,453	1,615	915	509	418	118	161	56
2. 2008	30,203	42,610	45,757	47,425	48,349	48,876	49,085	49,149	49,190	49,215
3. 2009	XXX	27,094	40,334	43,621	45,218	46,312	46,723	46,876	46,961	47,014
4. 2010	XXX	XXX	31,322	44,871	48,081	50,442	51,518	51,914	52,121	52,222
5. 2011	XXX	XXX	XXX	25,579	37,021	40,102	42,031	42,941	43,283	43,649
6. 2012	XXX	XXX	XXX	XXX	22,568	33,100	36,475	37,873	38,575	38,946
7. 2013	XXX	XXX	XXX	XXX	XXX	22,806	34,068	37,187	38,709	39,533
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	23,024	34,383	37,421	39,013
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,758	37,286	40,881
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,031	38,919
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,003

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	18,828	7,643	4,748	2,938	1,838	879	516	337	246	196
2. 2008	18,169	6,157	3,805	2,112	991	414	209	147	92	71
3. 2009	XXX	17,062	6,757	3,615	2,245	870	492	357	273	201
4. 2010	XXX	XXX	17,661	7,497	4,940	2,071	966	580	401	271
5. 2011	XXX	XXX	XXX	14,798	6,335	3,741	2,003	1,077	704	310
6. 2012	XXX	XXX	XXX	XXX	14,504	5,842	2,978	1,592	852	486
7. 2013	XXX	XXX	XXX	XXX	XXX	14,665	5,674	3,011	1,558	770
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	15,386	5,798	3,012	1,610
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,996	6,238	3,226
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,941	6,781
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,750

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	21,088	3,492	4,505	446	536	282	230	(13)	150	131
2. 2008	74,417	81,802	83,987	84,601	84,921	85,107	85,190	85,213	85,242	85,261
3. 2009	XXX	65,187	74,874	76,416	77,222	77,485	77,640	77,701	77,738	77,749
4. 2010	XXX	XXX	69,516	80,157	82,056	82,766	83,050	83,180	83,249	83,282
5. 2011	XXX	XXX	XXX	61,627	70,329	71,932	72,647	72,912	72,989	73,046
6. 2012	XXX	XXX	XXX	XXX	56,010	63,892	65,460	66,041	66,230	66,334
7. 2013	XXX	XXX	XXX	XXX	XXX	57,777	66,086	67,667	68,225	68,438
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	59,515	68,000	69,467	70,157
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67,113	76,737	78,604
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69,342	81,779
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,269

**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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	101,595	57,519	16,711	10,843	7,755	6,114	4,369	3,202	2,609	2,301
2. 2008	138,790	205,199	217,218	223,222	226,959	229,183	230,707	231,727	232,414	232,966
3. 2009	XXX	123,526	175,734	186,397	192,612	196,454	198,734	200,042	200,993	201,684
4. 2010	XXX	XXX	122,848	177,959	189,550	195,712	198,983	200,907	202,218	203,183
5. 2011	XXX	XXX	XXX	118,466	171,685	182,276	187,665	190,691	192,584	193,819
6. 2012	XXX	XXX	XXX	XXX	106,947	155,992	166,025	170,923	173,848	175,647
7. 2013	XXX	XXX	XXX	XXX	XXX	103,790	153,949	164,433	169,719	172,654
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	104,190	158,082	168,748	174,206
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,305	166,434	178,152
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,454	168,943
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108,796

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	89,279	46,199	34,380	26,708	22,120	18,183	15,574	13,800	12,256	10,943
2. 2008	66,270	21,903	13,359	8,782	6,014	4,194	3,135	2,438	1,935	1,630
3. 2009	XXX	57,015	22,135	13,614	8,501	5,366	3,773	2,834	2,161	1,756
4. 2010	XXX	XXX	58,616	21,685	12,426	7,474	5,113	3,703	2,697	2,137
5. 2011	XXX	XXX	XXX	56,678	19,079	11,160	7,086	4,815	3,321	2,543
6. 2012	XXX	XXX	XXX	XXX	53,426	17,739	10,363	6,400	4,159	2,927
7. 2013	XXX	XXX	XXX	XXX	XXX	54,577	18,313	10,369	6,131	3,994
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	57,827	18,568	10,264	5,984
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,183	20,181	10,957
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,509	20,083
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,414

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	61,521	35,550	7,120	4,945	4,638	3,388	2,887	2,152	1,528	1,716
2. 2008	267,939	302,109	306,612	308,696	310,128	310,987	311,762	312,165	312,431	312,825
3. 2009	XXX	213,669	239,057	242,601	244,324	245,491	246,590	247,058	247,462	247,889
4. 2010	XXX	XXX	214,352	242,611	246,104	247,874	249,292	249,948	250,357	250,879
5. 2011	XXX	XXX	XXX	211,634	235,552	239,024	241,006	241,972	242,527	243,143
6. 2012	XXX	XXX	XXX	XXX	190,674	211,726	215,375	216,720	217,653	218,403
7. 2013	XXX	XXX	XXX	XXX	XXX	187,052	209,378	212,659	214,318	215,785
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	192,903	216,531	219,963	221,883
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,708	229,400	232,889
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206,863	231,881
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,461

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	7,181	6,248	3,731	3,153	2,645	1,915	1,437	1,372	975	713
2. 2008	15,354	20,399	21,269	21,816	22,140	22,354	22,482	22,524	22,569	22,606
3. 2009	XXX	13,567	16,949	18,101	18,527	19,040	19,249	19,350	19,396	19,447
4. 2010	XXX	XXX	12,007	15,964	16,838	17,329	17,659	17,772	17,827	17,902
5. 2011	XXX	XXX	XXX	14,906	18,869	19,864	20,671	20,959	21,082	21,246
6. 2012	XXX	XXX	XXX	XXX	13,658	17,887	19,196	19,675	19,850	20,157
7. 2013	XXX	XXX	XXX	XXX	XXX	8,056	11,739	12,579	12,928	13,422
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	5,411	7,421	7,920	8,413
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,724	5,581	6,158
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,171	4,828
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,228

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	8,326	10,089	8,491	7,596	6,514	6,325	5,457	3,941	2,649	1,650
2. 2008	3,343	1,941	1,360	895	578	331	175	125	100	56
3. 2009	XXX	4,667	2,559	1,439	1,037	476	273	189	146	94
4. 2010	XXX	XXX	4,843	2,132	1,285	740	342	208	166	72
5. 2011	XXX	XXX	XXX	5,474	2,631	1,674	843	487	393	192
6. 2012	XXX	XXX	XXX	XXX	5,762	2,621	1,349	784	635	255
7. 2013	XXX	XXX	XXX	XXX	XXX	6,085	2,080	1,229	923	321
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	4,456	1,596	1,206	562
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,207	1,548	990
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,429	1,231
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,040

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	4,270	15,301	9,188	7,895	7,387	6,457	4,339	2,705	1,847	1,051
2. 2008	27,617	34,038	35,056	35,545	35,782	35,925	35,985	36,046	36,101	36,133
3. 2009	XXX	25,197	28,954	29,897	30,274	30,507	30,639	30,732	30,796	30,851
4. 2010	XXX	XXX	22,775	26,928	27,718	28,051	28,195	28,277	28,346	28,385
5. 2011	XXX	XXX	XXX	27,359	31,383	32,233	32,580	32,748	32,852	32,918
6. 2012	XXX	XXX	XXX	XXX	26,237	30,295	31,023	31,320	31,467	31,534
7. 2013	XXX	XXX	XXX	XXX	XXX	21,042	23,813	24,536	24,797	24,901
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	17,466	19,466	20,022	20,209
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,615	18,416	18,898
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,354	16,000
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,442

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	28	81	13	12	6	4	2	1		5
2. 2008	1	1	1	1	1	1	1	1	1	2
3. 2009	XXX					1	1	2	3	4
4. 2010	XXX	XXX	6	8	9	10	11	16	19	21
5. 2011	XXX	XXX	XXX	5	16	25	28	32	33	36
6. 2012	XXX	XXX	XXX	XXX	5	20	28	31	39	41
7. 2013	XXX	XXX	XXX	XXX	XXX	1	7	9	13	13
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1	2	3	5
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2	2
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	193	70	42	30	15	11	9	7	8	
2. 2008	1	2	5	4	3	2	2	2		1
3. 2009	XXX	3	3	2	10	5	6	3	1	3
4. 2010	XXX	XXX	6	8	11	15	11	5		1
5. 2011	XXX	XXX	XXX	21	20	14	14	6	4	2
6. 2012	XXX	XXX	XXX	XXX	34	19	12	11	3	3
7. 2013	XXX	XXX	XXX	XXX	XXX	23	14	12	4	2
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	10	5	5	2
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	5	5
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	29	30	14	11	4	11	4	1	2	
2. 2008	6	11	17	19	21	21	21	21	20	22
3. 2009	XXX	7	9	13	23	24	27	27	27	30
4. 2010	XXX	XXX	19	36	47	57	60	62	62	65
5. 2011	XXX	XXX	XXX	67	95	107	114	114	115	117
6. 2012	XXX	XXX	XXX	XXX	68	104	112	118	119	121
7. 2013	XXX	XXX	XXX	XXX	XXX	53	59	63	61	64
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	23	27	29	32
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	12	15
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	1
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	170	157	137	87	44	21	27	17	8	9
2. 2008	14	45	85	113	145	172	195	201	205	207
3. 2009	XXX	15	37	62	89	117	138	150	164	178
4. 2010	XXX	XXX	2	20	40	64	88	112	124	158
5. 2011	XXX	XXX	XXX	4	16	28	42	68	87	107
6. 2012	XXX	XXX	XXX	XXX	5	28	40	73	88	106
7. 2013	XXX	XXX	XXX	XXX	XXX	3	20	45	70	95
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1	15	32	49
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	27	54
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	21
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	1,151	1,048	660	449	310	207	136	90	63	31
2. 2008	444	308	352	324	197	126	65	46	34	23
3. 2009	XXX	421	268	366	318	197	137	99	64	43
4. 2010	XXX	XXX	453	270	329	286	239	191	151	98
5. 2011	XXX	XXX	XXX	427	260	270	229	170	113	74
6. 2012	XXX	XXX	XXX	XXX	520	264	259	201	153	113
7. 2013	XXX	XXX	XXX	XXX	XXX	596	385	262	201	125
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	743	271	275	203
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	681	355	267
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	691	294
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	693

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	2,414	1,175	602	239	120	1,213	68	43	19	7
2. 2008	2,945	4,727	5,423	5,656	5,738	5,898	5,928	5,948	5,961	5,967
3. 2009	XXX	3,820	5,477	6,142	6,362	6,434	6,469	6,496	6,507	6,511
4. 2010	XXX	XXX	2,761	4,104	4,584	4,791	4,868	4,916	4,935	4,947
5. 2011	XXX	XXX	XXX	3,055	4,166	4,523	4,670	4,751	4,775	4,795
6. 2012	XXX	XXX	XXX	XXX	2,935	4,179	4,439	4,592	4,642	4,665
7. 2013	XXX	XXX	XXX	XXX	XXX	2,098	2,832	3,140	3,265	3,303
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,710	2,265	2,571	2,718
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,724	2,355	2,671
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,551	2,160
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,698

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	17,024	8,696	4,924	3,415	2,480	1,447	1,072	943	887	699
2. 2008.....	12,010	18,190	20,350	21,804	22,930	23,486	23,814	24,042	24,222	24,348
3. 2009.....	XXX	11,383	16,935	19,055	20,563	21,457	22,045	22,378	22,593	22,718
4. 2010.....	XXX	XXX	8,486	14,522	16,922	18,409	19,405	19,978	20,330	20,539
5. 2011.....	XXX	XXX	XXX	8,659	14,323	16,410	17,738	18,648	19,222	19,521
6. 2012.....	XXX	XXX	XXX	XXX	7,995	13,926	15,824	17,127	17,956	18,433
7. 2013.....	XXX	XXX	XXX	XXX	XXX	10,622	16,784	18,753	20,125	21,069
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	11,687	17,731	19,697	20,981
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,310	18,831	20,841
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,762	26,581
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,644

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	45,680	20,016	14,415	10,997	7,825	6,326	5,888	5,145	4,200	3,435
2. 2008.....	14,452	7,415	5,438	3,734	2,205	1,491	1,122	931	682	506
3. 2009.....	XXX	16,352	8,335	6,409	3,690	2,081	1,363	979	672	509
4. 2010.....	XXX	XXX	16,883	8,346	5,385	3,427	2,143	1,396	912	629
5. 2011.....	XXX	XXX	XXX	15,978	6,976	4,882	3,086	1,995	1,131	697
6. 2012.....	XXX	XXX	XXX	XXX	13,640	6,256	4,322	2,872	1,702	1,039
7. 2013.....	XXX	XXX	XXX	XXX	XXX	13,723	6,519	4,683	2,777	1,547
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	13,789	6,623	4,506	2,853
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,040	6,630	4,665
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,870	6,103
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,288

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	31,785	11,427	10,656	8,242	6,814	5,407	4,333	3,006	2,174	1,249
2. 2008.....	63,618	73,822	77,172	79,010	79,996	80,660	81,245	81,650	81,984	82,229
3. 2009.....	XXX	63,250	74,038	77,474	79,191	79,999	80,524	80,873	81,133	81,313
4. 2010.....	XXX	XXX	66,438	78,686	82,215	83,995	84,973	85,509	85,971	86,330
5. 2011.....	XXX	XXX	XXX	65,267	75,294	78,551	80,010	80,841	81,261	81,506
6. 2012.....	XXX	XXX	XXX	XXX	56,041	66,505	69,324	70,729	71,373	71,730
7. 2013.....	XXX	XXX	XXX	XXX	XXX	56,891	67,400	70,411	71,741	72,325
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	57,628	67,708	70,612	71,918
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,395	70,167	73,284
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,940	77,265
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,873

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	1,460	999	634	406	316	167	162	81	81	57
2. 2008.....	626	1,304	1,698	1,943	2,118	2,212	2,271	2,316	2,344	2,366
3. 2009.....	XXX	867	1,492	1,928	2,219	2,380	2,495	2,570	2,617	2,686
4. 2010.....	XXX	XXX	514	1,090	1,471	1,722	1,862	1,958	2,018	2,060
5. 2011.....	XXX	XXX	XXX	578	1,081	1,376	1,573	1,692	1,761	1,801
6. 2012.....	XXX	XXX	XXX	XXX	410	892	1,166	1,328	1,423	1,492
7. 2013.....	XXX	XXX	XXX	XXX	XXX	429	899	1,150	1,292	1,375
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	381	787	1,019	1,162
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407	919	1,198
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	457	991
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	464

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	5,457	3,346	2,271	1,621	1,249	1,010	788	670	527	408
2. 2008.....	4,944	2,612	1,447	896	572	383	285	225	170	132
3. 2009.....	XXX	6,114	3,177	1,626	965	636	413	290	225	145
4. 2010.....	XXX	XXX	5,347	2,808	1,507	856	537	400	240	148
5. 2011.....	XXX	XXX	XXX	4,760	2,603	1,412	804	559	354	231
6. 2012.....	XXX	XXX	XXX	XXX	4,401	2,171	1,176	739	465	290
7. 2013.....	XXX	XXX	XXX	XXX	XXX	4,312	2,202	1,204	725	446
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	4,813	2,774	1,281	705
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,098	2,751	1,291
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,200	2,461
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,874

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	2,020	715	466	263	252	144	123	89	36	21
2. 2008.....	9,057	10,601	10,968	11,148	11,262	11,319	11,368	11,410	11,433	11,439
3. 2009.....	XXX	11,021	12,632	12,923	13,120	13,246	13,331	13,425	13,505	13,534
4. 2010.....	XXX	XXX	9,626	11,124	11,460	11,641	11,743	11,917	11,977	11,997
5. 2011.....	XXX	XXX	XXX	9,154	10,590	10,886	11,027	11,233	11,430	11,462
6. 2012.....	XXX	XXX	XXX	XXX	8,175	9,507	9,789	10,014	10,210	10,266
7. 2013.....	XXX	XXX	XXX	XXX	XXX	8,326	9,555	9,946	10,255	10,361
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	8,637	10,180	10,400	10,575
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,635	10,033	10,444
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,730	10,270
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,533

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	2,097	1,553	907	822	800	650	492	467	361	268
2. 2008	1,462	2,023	2,179	2,304	2,403	2,480	2,521	2,547	2,567	2,572
3. 2009	XXX	1,346	1,758	1,906	2,030	2,112	2,169	2,198	2,222	2,233
4. 2010	XXX	XXX	620	1,029	1,183	1,298	1,385	1,443	1,482	1,502
5. 2011	XXX	XXX	XXX	544	949	1,091	1,192	1,266	1,310	1,325
6. 2012	XXX	XXX	XXX	XXX	467	848	957	1,020	1,086	1,114
7. 2013	XXX	XXX	XXX	XXX	XXX	466	742	813	880	918
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	325	568	625	677
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336	582	642
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268	422
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	7,178	5,766	5,210	4,872	4,270	3,983	3,249	2,587	2,161	1,972
2. 2008	1,310	739	539	431	322	227	155	105	61	46
3. 2009	XXX	1,508	633	517	347	263	149	88	81	53
4. 2010	XXX	XXX	1,299	651	526	397	262	152	89	66
5. 2011	XXX	XXX	XXX	1,216	550	387	248	170	101	76
6. 2012	XXX	XXX	XXX	XXX	1,124	484	299	205	169	124
7. 2013	XXX	XXX	XXX	XXX	XXX	811	346	278	240	142
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	566	307	242	176
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	770	347	281
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	624	322
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	534

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	5,903	3,841	3,172	3,069	3,161	2,285	1,120	699	520	476
2. 2008	7,319	9,027	9,613	10,023	10,332	10,494	10,553	10,607	10,640	10,670
3. 2009	XXX	6,913	8,328	8,951	9,272	9,453	9,499	9,522	9,585	9,644
4. 2010	XXX	XXX	6,543	8,131	8,771	9,112	9,236	9,292	9,344	9,392
5. 2011	XXX	XXX	XXX	6,287	7,715	8,245	8,472	8,601	8,792	8,833
6. 2012	XXX	XXX	XXX	XXX	5,650	7,051	7,441	7,611	7,878	7,958
7. 2013	XXX	XXX	XXX	XXX	XXX	5,289	6,299	6,677	6,960	7,082
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	3,835	4,751	5,169	5,397
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,223	5,362	5,725
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,391	4,138
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,910

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	43	40	22	20	12	4	14		3	
2. 2008	10	20	26	35	47	52	53	53	53	54
3. 2009	XXX	17	31	46	55	63	69	70	70	70
4. 2010	XXX	XXX	8	11	15	22	24	27	29	30
5. 2011	XXX	XXX	XXX		5	17	24	27	31	32
6. 2012	XXX	XXX	XXX	XXX	4	11	20	23	24	25
7. 2013	XXX	XXX	XXX	XXX	XXX	1	2	5	8	10
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX		1	1	1
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	2
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	224	162	116	72	54	45	21	20	15	15
2. 2008	62	62	45	30	18	11	2	2	1	
3. 2009	XXX	94	63	38	30	19	9	4	2	2
4. 2010	XXX	XXX	36	23	20	12	10	4	2	
5. 2011	XXX	XXX	XXX	32	35	17	11	6	1	
6. 2012	XXX	XXX	XXX	XXX	44	20	8	6	4	1
7. 2013	XXX	XXX	XXX	XXX	XXX	18	13	10	6	4
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	9	6	5	3
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	11	9
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	6
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	132	123	17	5	7	2	(5)	1		
2. 2008	242	287	294	299	304	304	300	301	301	302
3. 2009	XXX	526	584	591	598	599	602	601	601	601
4. 2010	XXX	XXX	115	130	138	140	142	142	142	142
5. 2011	XXX	XXX	XXX	54	80	83	86	85	86	86
6. 2012	XXX	XXX	XXX	XXX	84	95	96	97	97	96
7. 2013	XXX	XXX	XXX	XXX	XXX	56	65	69	73	74
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	45	49	50	50
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	34	36
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	49
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.116,797	.8,160	.526
2. 2016.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.123,147	.134,116
3. 2017	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	142,019

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.5,053	.1,745	1,232
2. 2016.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6,275	.33
3. 2017	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	6,623

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.144,992	.5,907	.58
2. 2016.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.160,681	166,746
3. 2017	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	183,443

COMBINED STATEMENT FOR THE YEAR 2017 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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	9,834	(11,945)	(2,574)	1,223	765	(1,930)	112	(230)	739	127	127
2. 2008.....	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	1,243,629	(165)
3. 2009.....	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	1,117,094	20
4. 2010.....	XXX	XXX	1,079,357	1,076,222	1,074,298	1,073,601	1,074,174	1,073,392	1,073,488	1,073,135	(353)
5. 2011.....	XXX	XXX	XXX	1,026,073	1,041,988	1,042,619	1,042,449	1,042,716	1,043,188	1,043,049	(139)
6. 2012.....	XXX	XXX	XXX	XXX	998,306	1,015,989	1,014,808	1,014,766	1,014,575	1,014,549	(26)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	997,771	1,020,557	1,024,591	1,024,826	1,022,501	(2,325)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	1,005,611	1,017,337	1,018,344	1,016,880	(1,464)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,132,250	1,136,911	1,127,759	(9,152)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,247,448	1,249,323	1,875
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,327,014	1,327,014
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,315,412
13. Earned Premiums (Sch P-Pt. 1)	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	1,315,412	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	965	(721)	31	(196)	(134)	(581)			41		
2. 2008.....	797,093	794,379	794,205	794,249	794,225	793,571	793,581	793,581	793,581	793,581	
3. 2009.....	XXX	720,536	718,085	718,274	718,242	717,766	717,773	717,697	717,697	717,696	(1)
4. 2010.....	XXX	XXX	681,095	681,838	682,062	681,840	681,855	681,784	681,785	681,784	(1)
5. 2011.....	XXX	XXX	XXX	663,991	676,657	676,213	676,242	676,191	676,191	676,191	
6. 2012.....	XXX	XXX	XXX	XXX	653,753	663,851	663,814	663,836	663,729	663,729	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	651,655	669,808	670,045	670,130	670,128	(1)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	659,552	669,246	669,141	669,208	67
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	743,457	753,827	753,402	(425)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	866,523	875,099	8,576
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	956,191	956,191
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	964,406
13. Earned Premiums (Sch P-Pt. 1)	798,058	717,101	678,501	664,772	666,453	659,375	677,728	753,212	876,808	964,406	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	(126,512)	2,010	25,953	(41,871)	(14,024)	(6,049)	(525)	72	(2,955)	(2,740)	(2,740)
2. 2008.....	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	2,337,356	(1,153)
3. 2009.....	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	2,138,691	(2,697)
4. 2010.....	XXX	XXX	2,096,650	2,173,707	2,162,940	2,167,226	2,154,609	2,144,339	2,138,884	2,133,618	(5,266)
5. 2011.....	XXX	XXX	XXX	2,302,676	2,388,178	2,393,130	2,388,196	2,387,493	2,381,780	2,373,649	(8,131)
6. 2012.....	XXX	XXX	XXX	XXX	2,391,199	2,435,135	2,440,123	2,446,925	2,446,642	2,442,892	(3,750)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	2,587,668	2,627,917	2,646,404	2,649,762	2,641,289	(8,473)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	2,608,496	2,598,970	2,604,458	2,604,023	(435)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,898,615	2,887,740	2,885,557	(2,182)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,930,676	2,924,086	(6,590)
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,980,428	2,980,428
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,939,011
13. Earned Premiums (Sch P-Pt. 1)	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	2,939,011	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	26,529	(4,393)	(2,243)	(5,132)	(1,257)	46,294	4,932	4,933	(182)	(309)	(309)
2. 2008.....	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	1,249,502	2
3. 2009.....	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	1,304,073	(17)
4. 2010.....	XXX	XXX	1,258,802	1,276,031	1,276,838	1,281,233	1,280,436	1,279,079	1,278,217	1,277,144	(1,072)
5. 2011.....	XXX	XXX	XXX	1,391,886	1,420,655	1,423,602	1,424,053	1,423,368	1,424,571	1,421,247	(3,324)
6. 2012.....	XXX	XXX	XXX	XXX	1,470,344	1,490,968	1,491,113	1,494,836	1,497,554	1,497,067	(487)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	1,570,590	1,593,545	1,595,809	1,598,424	1,599,745	1,321
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	1,617,745	1,608,833	1,608,514	1,610,338	1,824
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,841,806	1,842,436	1,846,748	4,312
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,903,859	1,920,913	17,054
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,940,436	1,940,436
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,959,738
13. Earned Premiums (Sch P-Pt. 1)	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	1,959,738	XXX

COMBINED STATEMENT FOR THE YEAR 2017 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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	20,410	(7,880)	11,373	736	2,330	(2,165)	(3,128)	(1,052)	1,021	196	196
2. 2008.....	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	1,504,081	461
3. 2009.....	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	1,255,120	(25)
4. 2010.....	XXX	XXX	1,034,364	1,040,479	1,042,509	1,042,466	1,042,461	1,042,439	1,042,422	1,042,415	(7)
5. 2011.....	XXX	XXX	XXX	1,054,398	1,059,773	1,059,092	1,059,074	1,059,038	1,059,016	1,059,012	(5)
6. 2012.....	XXX	XXX	XXX	XXX	1,150,523	1,146,859	1,144,142	1,144,255	1,144,187	1,144,188	1
7. 2013.....	XXX	XXX	XXX	XXX	XXX	1,174,636	1,157,329	1,157,635	1,157,499	1,157,493	(7)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	950,048	931,958	931,031	931,090	60
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	828,634	812,536	812,367	(169)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	712,476	697,646	(14,830)
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	650,603	650,603
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	636,277
13. Earned Premiums (Sch P-Pt. 1)	1,466,466	1,284,591	1,053,060	1,065,263	1,161,182	1,171,423	929,594	808,325	699,673	636,277	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	(5,109)	9,232	(891)	1,133	(458)	(1,427)	(65)	(35)	54	(86)	(86)
2. 2008.....	926,031	928,313	928,364	928,393	928,393	928,167	928,167	928,167	928,167	928,167	
3. 2009.....	XXX	874,810	875,624	875,668	875,669	875,341	875,341	875,341	875,341	875,341	
4. 2010.....	XXX	XXX	755,609	754,725	754,612	754,246	754,246	754,244	754,236	754,236	
5. 2011.....	XXX	XXX	XXX	767,756	768,237	767,967	768,087	768,087	768,087	768,087	
6. 2012.....	XXX	XXX	XXX	XXX	836,902	833,723	831,563	830,453	829,811	830,264	452
7. 2013.....	XXX	XXX	XXX	XXX	XXX	806,807	806,253	806,366	804,851	804,851	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	569,025	570,087	568,354	568,354	
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	447,961	448,660	448,684	24
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	402,079	401,776	(302)
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369,755	369,755
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369,843
13. Earned Premiums (Sch P-Pt. 1)	920,922	886,324	755,583	768,078	836,813	801,011	566,366	447,989	398,935	369,843	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	(29,331)	(165,474)	(98,835)	(44,702)	(36,001)	(25,338)	(12,595)	(11,419)	(6,427)	833	833
2. 2008.....	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	2,714,240	(5,490)
3. 2009.....	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	2,133,631	6,181
4. 2010.....	XXX	XXX	1,996,197	2,057,145	2,057,583	2,077,687	2,077,996	2,083,843	2,089,156	2,088,241	(915)
5. 2011.....	XXX	XXX	XXX	1,780,886	1,873,378	1,876,727	1,869,699	1,865,970	1,869,979	1,878,897	8,917
6. 2012.....	XXX	XXX	XXX	XXX	1,855,288	1,912,900	1,916,863	1,930,080	1,923,287	1,929,020	5,733
7. 2013.....	XXX	XXX	XXX	XXX	XXX	1,942,651	1,984,092	2,000,472	1,995,192	1,981,355	(13,837)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	2,037,894	2,054,520	2,045,700	2,024,582	(21,119)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,221,255	2,170,381	2,160,220	(10,160)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,030,511	1,982,215	(48,295)
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,916,204	1,916,204
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,838,052
13. Earned Premiums (Sch P-Pt. 1)	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	1,838,052	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	8,314	(15,907)	2,216	4,037	(1,952)	(1,678)	(7,928)	(6,421)	(5,241)	(5,657)	(5,657)
2. 2008.....	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	1,633,146	(843)
3. 2009.....	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	1,217,873	144
4. 2010.....	XXX	XXX	1,126,896	1,140,548	1,141,528	1,144,655	1,146,319	1,147,699	1,147,341	1,146,862	(480)
5. 2011.....	XXX	XXX	XXX	1,067,648	1,095,590	1,098,020	1,097,909	1,097,123	1,097,509	1,098,040	531
6. 2012.....	XXX	XXX	XXX	XXX	1,185,882	1,194,739	1,190,711	1,186,788	1,186,110	1,186,491	381
7. 2013.....	XXX	XXX	XXX	XXX	XXX	1,225,600	1,233,484	1,217,317	1,217,260	1,216,784	(476)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	1,301,036	1,192,597	1,190,778	1,192,729	1,951
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,553,692	1,545,052	1,545,910	858
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,292,657	1,274,589	(18,068)
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,233,702	1,233,702
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,212,044
13. Earned Premiums (Sch P-Pt. 1)	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	1,212,044	XXX

COMBINED STATEMENT FOR THE YEAR 2017 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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	(26,886)	482	1,980	(570)	2,356	180	2,282	65	(24)	1,029	1,029
2. 2008.....	946,156	957,287	959,709	959,307	962,084	962,425	964,657	965,223	965,099	966,360	1,261
3. 2009.....	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	1,021,396	1,247
4. 2010.....	XXX	XXX	948,360	948,100	948,574	950,175	950,501	948,638	948,559	949,789	1,230
5. 2011.....	XXX	XXX	XXX	844,549	846,867	852,039	851,755	850,519	850,385	850,616	230
6. 2012.....	XXX	XXX	XXX	XXX	788,494	789,504	790,738	788,953	789,418	789,499	81
7. 2013.....	XXX	XXX	XXX	XXX	XXX	786,625	790,517	786,733	786,455	786,457	2
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	773,129	774,743	774,902	774,954	52
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	778,668	773,122	773,293	171
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	765,503	760,899	(4,605)
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	735,079	735,079
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	735,777
13. Earned Premiums (Sch P-Pt. 1)	919,271	1,022,016	959,088	842,593	798,470	795,843	783,775	772,443	759,958	735,777	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	7,678	3,697	(2,016)	868	404	2,311	592	90	(2)	752	752
2. 2008.....	508,504	513,909	515,107	514,649	515,003	512,704	512,720	512,745	512,736	513,885	1,150
3. 2009.....	XXX	542,444	545,417	544,385	544,377	542,080	542,082	542,085	542,087	543,234	1,147
4. 2010.....	XXX	XXX	516,657	516,701	516,536	514,774	514,847	514,322	514,323	515,478	1,154
5. 2011.....	XXX	XXX	XXX	462,988	463,529	464,141	464,220	463,806	463,807	463,968	161
6. 2012.....	XXX	XXX	XXX	XXX	443,810	444,589	446,072	445,465	445,469	445,478	9
7. 2013.....	XXX	XXX	XXX	XXX	XXX	432,364	436,398	435,943	435,862	435,841	(21)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	431,929	431,737	431,744	431,694	(50)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	431,515	432,550	432,437	(113)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	434,627	439,424	4,798
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436,647	436,647
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	445,632
13. Earned Premiums (Sch P-Pt. 1)	516,182	551,547	518,813	462,409	444,936	429,708	438,207	429,442	435,583	445,632	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....											
2. 2008.....											
3. 2009.....	XXX										
4. 2010.....	XXX	XXX									
5. 2011.....	XXX	XXX									
6. 2012.....	XXX	XXX									
7. 2013.....	XXX	XXX									
8. 2014.....	XXX	XXX									
9. 2015.....	XXX	XXX									
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....											
2. 2008.....											
3. 2009.....	XXX										
4. 2010.....	XXX	XXX									
5. 2011.....	XXX	XXX									
6. 2012.....	XXX	XXX									
7. 2013.....	XXX	XXX									
8. 2014.....	XXX	XXX									
9. 2015.....	XXX	XXX									
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	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 2017 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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	(56,813)	(37,320)	(12,989)	(1,741)	(622)	(2,524)	1,653	(4,395)	1,261	2,366	2,366
2. 2008.....	278,520	277,755	273,616	269,433	268,594	267,486	267,523	267,485	267,527	267,530	3
3. 2009.....	XXX	242,522	241,248	229,688	228,949	226,189	226,705	226,666	226,492	226,319	(173)
4. 2010.....	XXX	XXX	196,578	190,591	188,897	187,420	187,671	187,640	187,422	187,279	(142)
5. 2011.....	XXX	XXX	XXX	174,401	173,571	172,946	172,709	172,505	172,422	172,450	28
6. 2012.....	XXX	XXX	XXX	XXX	180,322	179,827	179,793	178,946	178,856	178,889	32
7. 2013.....	XXX	XXX	XXX	XXX	XXX	192,358	201,120	199,586	199,145	199,480	335
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	187,095	192,691	192,848	193,424	576
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195,943	199,886	200,981	1,094
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,289	203,685	22,396
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178,069	178,069
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,584
13. Earned Premiums (Sch P-Pt. 1)	221,707	204,437	178,177	150,930	175,597	183,368	198,042	194,453	185,686	204,584	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	(25,411)	3,089	(4,332)	(87)	93	(144)	1,941	858	158	(145)	(145)
2. 2008.....	159,511	156,800	155,524	154,928	154,504	153,856	153,857	153,857	153,857	153,871	14
3. 2009.....	XXX	126,720	125,127	124,871	124,795	124,689	124,689	124,687	124,687	124,781	94
4. 2010.....	XXX	XXX	112,340	111,893	112,067	112,016	112,029	112,025	112,025	112,031	5
5. 2011.....	XXX	XXX	XXX	103,027	102,824	102,302	102,034	102,031	102,031	102,057	27
6. 2012.....	XXX	XXX	XXX	XXX	117,521	119,438	118,379	118,295	118,295	118,346	52
7. 2013.....	XXX	XXX	XXX	XXX	XXX	118,691	120,955	121,027	120,919	121,006	87
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	119,679	128,563	128,774	128,958	184
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,252	123,185	124,125	941
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,262	130,981	18,719
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118,436	118,436
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,413
13. Earned Premiums (Sch P-Pt. 1)	134,101	127,098	105,138	101,643	117,084	119,138	122,570	123,972	121,456	138,413	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	147	(475)	(121)	3	(7)	(2)	11	(14)	6	(2)	(2)
2. 2008.....	43,518	43,739	43,291	43,292	43,293	43,293	43,293	43,293	43,293	43,293	
3. 2009.....	XXX	26,433	26,416	26,418	26,418	26,420	26,422	26,422	26,422	26,422	
4. 2010.....	XXX	XXX	25,582	25,750	25,751	25,772	25,772	25,772	25,772	25,772	
5. 2011.....	XXX	XXX	XXX	22,203	22,613	22,591	22,591	22,577	22,577	22,577	
6. 2012.....	XXX	XXX	XXX	XXX	12,221	12,617	12,617	12,578	12,578	12,578	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	17,481	17,459	17,406	17,407	17,407	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	21,940	21,738	21,699	21,700	
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,814	22,364	22,338	(26)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,993	21,865	(128)
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,597	10,597
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,441
13. Earned Premiums (Sch P-Pt. 1)	43,664	26,180	24,997	22,376	12,625	17,876	21,928	22,497	21,509	10,441	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	
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
1. Prior.....	(420)	(47)		1		(5)					
2. 2008.....	39,164	39,490	39,490	39,490	39,490	39,488	39,488	39,488	39,488	39,488	
3. 2009.....	XXX	22,253	22,486	22,486	22,486	22,486	22,486	22,486	22,486	22,486	
4. 2010.....	XXX	XXX	22,145	22,261	22,261	22,278	22,278	22,278	22,278	22,278	
5. 2011.....	XXX	XXX	XXX	19,978	20,428	20,464	20,464	20,464	20,464	20,463	(1)
6. 2012.....	XXX	XXX	XXX	XXX	10,255	10,895	10,888	10,887	10,887	10,887	
7. 2013.....	XXX	XXX	XXX	XXX	XXX	15,721	15,883	16,163	16,163	16,163	
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	20,673	27,780	27,742	27,742	
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,488	14,054	14,028	(26)
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,834	20,723	(111)
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,464	9,464
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,326
13. Earned Premiums (Sch P-Pt. 1)	38,743	22,532	22,378	20,095	10,705	16,406	20,828	21,874	20,362	9,326	XXX

COMBINED STATEMENT FOR THE YEAR 2017 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	1,013			2,040		
2. Private Passenger Auto Liability/ Medical	1,627		0.0	(1)	(1)	100.0
3. Commercial Auto/Truck Liability/ Medical	782,119	10,975	1.4	337,165	(127)	0.0
4. Workers' Compensation	5,823,926	672,575	11.5	971,481	103,622	10.7
5. Commercial Multiple Peril	625,082			262,853		
6. Medical Professional Liability - Occurrence	3,302			651		
7. Medical Professional Liability - Claims - Made	224,945			62,743		
8. Special Liability	26,958			47,301		
9. Other Liability - Occurrence	3,895,946	339,741	8.7	637,401	60,865	9.5
10. Other Liability - Claims-Made	1,186,544	3,810	0.3	282,359	5,646	2.0
11. Special Property	556,447			1,286,512		
12. Auto Physical Damage	42,754	24	0.1	151,346	(839)	(0.6)
13. Fidelity/Surety	181,222			330,818		
14. Other	128,855	1,746	1.4	163,486	224	0.1
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	623,912	23,421	3.8	69,662	(663)	(1.0)
20. Products Liability - Claims-Made	6,775	(10)	(0.1)	956	1	0.1
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	13,874			23,649		
23. Totals	14,125,302	1,052,282	7.4	4,630,422	168,727	3.6

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	5,248,605	5,125,332	5,471,417	5,509,921	5,505,405	5,516,485	5,535,201	5,533,969	5,529,116	5,515,796
2. 2008.....	263,847	433,653	489,574	479,219	473,497	468,599	469,393	475,998	474,343	475,900
3. 2009.....	XXX	178,733	441,015	450,099	471,507	465,950	464,846	472,050	450,939	448,249
4. 2010.....	XXX	XXX	164,621	387,764	388,525	396,886	386,973	410,501	396,021	393,303
5. 2011.....	XXX	XXX	XXX	131,187	247,670	260,536	247,288	249,197	257,376	254,805
6. 2012.....	XXX	XXX	XXX	XXX	149,483	286,228	312,110	315,892	304,286	299,941
7. 2013.....	XXX	XXX	XXX	XXX	XXX	179,912	352,966	372,067	368,225	343,983
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	205,743	502,017	462,975	434,666
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	251,658	503,325	460,344
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171,281	358,482
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159,790

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	1,099,699	747,336	619,646	501,491	392,556	357,399	309,713	268,530	249,922	223,448
2. 2008.....	199,005	220,891	177,916	113,841	76,582	66,574	50,795	46,376	38,599	35,406
3. 2009.....	XXX	124,443	233,033	157,719	108,060	94,402	72,598	68,027	45,029	41,366
4. 2010.....	XXX	XXX	116,681	224,860	156,730	107,319	74,468	59,210	43,139	34,424
5. 2011.....	XXX	XXX	XXX	92,079	142,298	95,424	71,186	43,571	35,595	24,204
6. 2012.....	XXX	XXX	XXX	XXX	115,911	168,753	122,825	95,624	69,440	47,523
7. 2013.....	XXX	XXX	XXX	XXX	XXX	132,841	204,106	158,252	126,697	80,221
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	149,223	328,303	234,153	153,272
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,296	323,391	216,098
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127,675	221,675
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115,404

COMBINED STATEMENT FOR THE YEAR 2017 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	5,914,540	5,784,530	6,253,108	6,573,759	6,551,398	6,528,202	6,532,740	6,528,821	6,515,783	6,515,436
2. 2008	280,198	511,606	573,636	622,649	638,557	628,836	632,509	634,900	635,805	632,272
3. 2009	XXX	205,280	525,717	533,099	561,281	560,549	562,220	558,974	560,311	562,824
4. 2010	XXX	XXX	201,505	477,894	471,118	514,363	530,028	536,274	536,743	535,646
5. 2011	XXX	XXX	XXX	144,586	298,547	308,230	331,835	340,049	345,302	358,264
6. 2012	XXX	XXX	XXX	XXX	152,893	323,641	351,747	387,245	397,861	407,785
7. 2013	XXX	XXX	XXX	XXX	XXX	201,759	399,165	443,373	469,631	469,016
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	227,521	505,927	512,541	550,055
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243,748	492,970	493,535
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,510	380,488
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173,044

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior	280,796	216,068	172,968	118,717	78,362	48,104	40,935	28,737	20,557	18,089
2. 2008	(59,622)	(3,466)	11,066	20,834	15,500	2,747	6,742	6,018	5,288	296
3. 2009	XXX	(41,072)	(7,570)	22,691	28,472	11,013	3,406	(1,534)	(4,860)	(1,653)
4. 2010	XXX	XXX	(38,867)	(20,035)	759	30,207	29,357	28,296	22,084	22,845
5. 2011	XXX	XXX	XXX	(30,005)	(36,285)	(12,255)	(10,163)	(13,048)	(17,880)	(9,937)
6. 2012	XXX	XXX	XXX	XXX	(43,270)	(47,015)	(10,010)	4,083	9,076	4,855
7. 2013	XXX	XXX	XXX	XXX	XXX	(35,677)	(28,795)	17,696	34,878	19,422
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	(21,621)	2,722	47,587	39,837
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(17,765)	17,112	30,323
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(39,483)	(3,167)
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,544

COMBINED STATEMENT FOR THE YEAR 2017 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	1,013			2,040		
2. Private Passenger Auto Liability/Medical	1,627			(1)		
3. Commercial Auto/Truck Liability/Medical	782,119			337,165		
4. Workers' Compensation	5,823,926			971,481		
5. Commercial Multiple Peril	625,082			262,853		
6. Medical Professional Liability - Occurrence	3,302			651		
7. Medical Professional Liability - Claims - Made	224,945			62,743		
8. Special Liability	26,958			47,301		
9. Other Liability - Occurrence	3,895,946			637,401		
10. Other Liability - Claims-Made	1,186,544			282,359		
11. Special Property	556,447			1,286,512		
12. Auto Physical Damage	42,754			151,346		
13. Fidelity/Surety	181,222			330,818		
14. Other	128,855			163,486		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	623,912			69,662		
20. Products Liability - Claims-Made	6,775			956		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	13,874			23,649		
23. Totals	14,125,302			4,630,422		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 7B - REINSURANCE 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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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	142,215,666	128,057,932	11,667	65,761,471	52,105,327	250,355,043	417,290
2. Alaska	AK	L	41,417,739	39,489,223		17,299,667	21,571,984	70,157,408	57,332
3. Arizona	AZ	L	170,633,280	168,069,233	117	89,331,314	116,099,179	346,692,472	(56) 681,211
4. Arkansas	AR	L	75,998,150	74,035,138		50,672,790	50,692,141	147,338,178	180,993
5. California	CA	L	1,662,729,815	1,671,496,073		1,042,469,209	1,013,954,898	4,453,916,388	11,068 2,023,911
6. Colorado	CO	L	190,373,048	189,347,052	183	161,887,362	178,790,295	433,875,560	3,476 880,118
7. Connecticut	CT	L	166,438,678	163,027,678	354,012	69,020,031	71,209,633	298,397,368	393,111
8. Delaware	DE	L	61,201,582	62,458,561	167	43,502,048	38,788,926	125,942,095	86,095
9. District of Columbia	DC	L	62,102,005	65,689,092	13	51,924,032	48,738,267	120,208,982	40,241
10. Florida	FL	L	864,220,688	839,639,164	1,464,230	400,834,590	868,192,106	1,363,173,047	8,482 2,422,105
11. Georgia	GA	L	301,607,300	287,448,641	101	209,537,561	243,408,631	539,402,631	2,025 693,837
12. Hawaii	HI	L	52,305,852	51,897,226		98,463,506	101,630,007	155,753,323	87,784
13. Idaho	ID	L	40,577,820	39,316,185	74	13,286,234	20,602,809	47,391,265	225,914
14. Illinois	IL	L	493,403,691	486,551,943	289,950	261,544,263	246,764,810	1,435,853,782	116,870 1,064,180
15. Indiana	IN	L	169,160,947	163,157,782	7,774	102,050,216	82,820,005	228,904,607	154 523,999
16. Iowa	IA	L	93,623,435	86,472,123	68,405	55,797,167	27,717,422	154,502,129	310,902
17. Kansas	KS	L	83,610,133	81,686,924		41,223,412	54,880,350	138,976,403	3,965 397,035
18. Kentucky	KY	L	110,406,022	110,110,617	359	56,910,027	52,243,715	276,939,980	1,139,994
19. Louisiana	LA	L	202,777,211	208,312,758	16	105,871,854	118,717,641	403,376,460	(30) 472,028
20. Maine	ME	L	23,875,125	21,890,768		6,494,767	5,629,516	26,125,833	191,602
21. Maryland	MD	L	202,652,981	195,992,237	802	96,798,704	84,586,102	459,174,584	10 616,469
22. Massachusetts	MA	L	237,775,419	226,112,929	3,574	109,993,067	108,363,842	416,304,257	(22) 625,938
23. Michigan	MI	L	229,834,664	219,302,283	8,163	109,659,819	137,630,877	393,307,092	685,109
24. Minnesota	MN	L	179,297,318	175,253,214	47,600	81,731,370	80,345,547	310,273,814	(4,246,315) 503,927
25. Mississippi	MS	L	99,603,787	96,700,518		37,104,489	26,792,063	132,979,538	1,683 190,566
26. Missouri	MO	L	181,818,557	175,407,618	65	109,316,525	81,523,475	337,920,656	(30) 544,407
27. Montana	MT	L	36,583,271	33,039,108	4	11,305,544	15,340,905	50,849,276	233,323
28. Nebraska	NE	L	55,708,309	55,886,950	873	66,600,381	39,841,001	149,152,097	254,602
29. Nevada	NV	L	110,852,000	113,974,109		78,572,101	67,699,350	215,309,288	31,760
30. New Hampshire	NH	L	38,378,994	33,862,225		21,637,249	20,757,478	70,086,706	1,200 201,160
31. New Jersey	NJ	L	490,714,787	487,880,809	115	280,917,488	266,381,138	1,141,628,342	40 704,529
32. New Mexico	NM	L	52,893,087	49,996,805	65	24,840,551	13,390,258	117,965,609	457,221
33. New York	NY	L	976,191,145	952,993,011	585	680,293,800	879,445,324	2,807,142,131	254 2,291,051
34. North Carolina	NC	L	257,890,605	255,276,715	139,755	130,948,604	149,432,154	432,784,897	1,204 926,994
35. North Dakota	ND	L	21,982,308	20,477,199		8,225,128	1,657,037	23,431,015	99,845
36. Ohio	OH	L	197,687,213	198,831,306		92,989,388	54,862,301	302,472,511	4,793 1,025,753
37. Oklahoma	OK	L	133,582,263	132,518,579		91,656,731	72,477,548	268,932,339	529,013
38. Oregon	OR	L	74,274,085	67,364,889		32,114,634	15,725,020	127,270,747	521,602
39. Pennsylvania	PA	L	560,377,337	546,413,378	114,237	265,580,038	287,906,928	1,161,823,213	2,201 1,296,434
40. Rhode Island	RI	L	55,148,745	47,079,473		17,856,599	15,581,796	97,292,726	80,375
41. South Carolina	SC	L	161,894,335	161,142,434	1,169	102,526,533	115,143,444	282,698,971	394,543
42. South Dakota	SD	L	26,461,932	23,660,915	174	10,947,550	14,725,554	47,212,786	157,169
43. Tennessee	TN	L	169,474,597	170,187,742	250	121,366,337	89,283,542	405,044,997	2,272 577,263
44. Texas	TX	L	848,509,479	876,382,354	3,759,666	672,719,684	1,275,657,555	2,197,095,566	5,546 2,659,775
45. Utah	UT	L	87,796,086	83,537,696		35,874,831	25,107,493	129,709,849	147,530
46. Vermont	VT	L	19,395,564	17,206,280	34	6,393,736	6,485,097	21,866,335	770 149,373
47. Virginia	VA	L	248,303,774	237,234,903	162,250	121,114,552	87,434,083	421,239,244	20 995,387
48. Washington	WA	L	163,656,609	149,603,962		96,670,670	92,014,438	217,154,443	396 703,355
49. West Virginia	WV	L	44,346,051	43,575,158	39	43,716,014	12,440,211	113,153,809	139,913
50. Wisconsin	WI	L	242,018,283	226,873,560	1,736,677	137,392,045	128,979,946	385,312,914	482 660,168
51. Wyoming	WY	L	28,698,350	25,977,777		7,005,010	4,046,159	16,966,671	108,207
52. American Samoa	AS	N							
53. Guam	GU	N	1,652,908	1,449,730		5,564	(418,000)	359,365	
54. Puerto Rico	PR	N	8,133,999	8,831,843		77,601,069	447,507,917	381,482,040	68,880
55. U.S. Virgin Islands	VI	N	956,374	941,226		11,732,740	146,826,044	135,456,673	
56. Northern Mariana Islands	MP	N	39,494	63,625			4,518	11,630	
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX	41,067,873	48,965,939		88,099,869	11,516,548	215,364,980	209
59. Totals	(a)	51	11,294,330,768	11,098,152,619	8,173,165	6,825,189,937	8,291,052,357	25,003,514,070	(4,079,542) 30,871,532
DETAILS OF WRITE-INS									
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	41,067,873	48,965,939		88,099,869	11,516,548	215,364,980	209

(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 (other than their state of domicile - see DSLI); (D) DSLI - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write Surplus Lines in the state of domicile; (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 D and L responses except for Canada and Other Alien.

COMBINED STATEMENT FOR THE YEAR 2017 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	4,239,558,909	4,254,184,029	4,289,358,014	4,189,395,945
	2. Canada	438,927,123	433,914,974	441,192,153	432,000,000
	3. Other Countries	773,825,631	764,720,007	773,285,754	774,642,000
	4. Totals	5,452,311,663	5,452,819,010	5,503,835,921	5,396,037,945
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	335,729,318	341,864,539	351,827,153	303,670,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	437,119,568	442,056,851	450,025,906	415,085,000
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	4,313,319,939	4,364,577,707	4,371,343,958	4,044,028,548
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States	6,712,958,655	6,841,008,336	6,764,633,968	6,702,865,854
	9. Canada	179,085,936	181,331,470	179,882,223	178,625,636
	10. Other Countries	1,035,355,112	1,054,520,951	1,039,938,740	1,028,765,647
	11. Totals	7,927,399,703	8,076,860,757	7,984,454,931	7,910,257,137
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	18,465,880,163	18,678,178,864	18,661,487,869	18,069,078,630
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	1,126,909,913	1,126,909,913	950,850,983	
	21. Canada				
	22. Other Countries	318,068,308	318,068,308	228,899,524	
	23. Totals	1,444,978,221	1,444,978,221	1,179,750,507	
Parent, Subsidiaries and Affiliates	24. Totals	614,752,083	614,442,083	688,027,675	
	25. Total Common Stocks	2,059,730,304	2,059,420,304	1,867,778,182	
	26. Total Stocks	2,059,730,304	2,059,420,304	1,867,778,182	
	27. Total Bonds and Stocks	20,525,610,467	20,737,599,168	20,529,266,051	

COMBINED STATEMENT FOR THE YEAR 2017 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. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	683,410,126	2,672,073,290	859,671,917	25,837,225	118,316,817	XXX	4,359,309,375	23.4	4,826,127,866	25.5	4,359,309,375	
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	683,410,126	2,672,073,290	859,671,917	25,837,225	118,316,817	XXX	4,359,309,375	23.4	4,826,127,866	25.5	4,359,309,375	
2. All Other Governments												
2.1 NAIC 1	240,842,042	699,637,198	275,025,791		249,475	XXX	1,215,754,506	6.5	439,793,907	2.3	1,215,754,506	
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	240,842,042	699,637,198	275,025,791		249,475	XXX	1,215,754,506	6.5	439,793,907	2.3	1,215,754,506	
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	68,400,061	72,169,023	171,039,459	12,962,499	3,990,984	XXX	328,562,026	1.8	372,096,530	2.0	322,698,771	5,863,255
3.2 NAIC 2	1,503,472	5,663,821				XXX	7,167,293	0.0	9,040,016	0.0	7,167,293	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX			300,615	0.0		
3.7 Totals	69,903,533	77,832,844	171,039,459	12,962,499	3,990,984	XXX	335,729,319	1.8	381,437,161	2.0	329,866,064	5,863,255
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	12,077,715	83,316,543	290,587,312	26,546,864	20,271,402	XXX	432,799,836	2.3	425,729,974	2.2	432,799,835	1
4.2 NAIC 2			1,872,344	1,951,189	496,194	XXX	4,319,727	0.0			4,319,727	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	12,077,715	83,316,543	292,459,656	28,498,053	20,767,596	XXX	437,119,563	2.4	425,729,974	2.2	437,119,562	1
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	351,118,815	1,040,498,800	1,523,112,880	582,953,622	664,291,416	XXX	4,161,975,533	22.4	3,812,776,043	20.1	4,161,975,535	(2)
5.2 NAIC 2	5,099,799	29,099,293	58,763,509	28,513,077	31,158,812	XXX	152,634,490	0.8	98,374,078	0.5	152,634,489	1
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX			655,955	0.0		
5.7 Totals	356,218,614	1,069,598,093	1,581,876,389	611,466,699	695,450,228	XXX	4,314,610,023	23.2	3,911,806,076	20.7	4,314,610,024	(1)

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COMBINED STATEMENT FOR THE YEAR 2017 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. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	458,956,184	2,220,328,770	1,647,770,131	195,746,092	103,849,352	XXX	4,626,650,529	24.9	5,867,888,000	31.0	3,050,093,210	1,576,557,319
6.2 NAIC 2	80,049,531	915,459,393	959,005,020	213,444,884	14,326,293	XXX	2,182,285,121	11.7	2,058,966,281	10.9	1,144,365,050	1,037,920,071
6.3 NAIC 3	52,793,316	211,212,187	223,133,361	12,677,243	11,163,288	XXX	510,979,395	2.7	416,375,912	2.2	141,217,269	369,762,126
6.4 NAIC 4	67,978,801	232,367,077	266,516,421	1,174,714	362,440	XXX	568,399,453	3.1	540,670,561	2.9	124,324,295	444,075,158
6.5 NAIC 5	1,860,008	9,190,532		9,713,715		XXX	20,764,255	0.1	19,044,424	0.1	559,241	20,205,014
6.6 NAIC 6		86,352			15,000	XXX	101,352	0.0	790	0.0	86,352	15,000
6.7 Totals	661,637,840	3,588,644,311	3,096,424,933	432,756,648	129,716,373	XXX	7,909,180,105	42.5	8,902,945,968	47.0	4,460,645,417	3,448,534,688
7. Hybrid Securities												
7.1 NAIC 1						XXX			17,317,406	0.1		
7.2 NAIC 2				10,574,776		XXX	10,574,776	0.1	27,269,045	0.1	10,574,776	
7.3 NAIC 3				7,253,663	391,163	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				17,828,439	391,163	XXX	18,219,602	0.1	52,231,277	0.3	18,219,602	
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							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							

COMBINED STATEMENT FOR THE YEAR 2017 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. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 1,814,804,943	6,788,023,624	4,767,207,490	844,046,302	910,969,446		15,125,051,805	81.4	XXX	XXX	13,542,631,232	1,582,420,573
10.2 NAIC 2	(d) 86,652,802	950,222,507	1,019,640,873	254,483,926	45,981,299		2,356,981,407	12.7	XXX	XXX	1,319,061,335	1,037,920,072
10.3 NAIC 3	(d) 52,793,316	211,212,187	223,133,361	19,930,906	11,554,451		518,624,221	2.8	XXX	XXX	148,862,095	369,762,126
10.4 NAIC 4	(d) 67,978,801	232,367,077	266,516,421	1,174,714	362,440		568,399,453	3.1	XXX	XXX	124,324,295	444,075,158
10.5 NAIC 5	(d) 1,860,008	9,190,532		9,713,715			(c) 20,764,255	0.1	XXX	XXX	559,241	20,205,014
10.6 NAIC 6	(d) 86,352	86,352			15,000		(c) 101,352	0.0	XXX	XXX	86,352	15,000
10.7 Totals	2,024,089,870	8,191,102,279	6,276,498,145	1,129,349,563	968,882,636		(b) 18,589,922,493	100.0	XXX	XXX	15,135,524,550	3,454,397,943
10.8 Line 10.7 as a % of Col. 7	10.9	44.1	33.8	6.1	5.2		100.0	XXX	XXX	XXX	81.4	18.6
11. Total Bonds Prior Year												
11.1 NAIC 1	3,678,864,904	5,706,237,408	3,714,839,529	1,601,445,220	1,060,342,664		XXX	XXX	15,761,729,726	83.2	14,340,414,105	1,421,315,621
11.2 NAIC 2	144,129,828	829,951,734	811,272,543	324,021,285	84,274,030		XXX	XXX	2,193,649,420	11.6	1,252,668,003	940,981,417
11.3 NAIC 3	23,603,904	166,024,951	206,215,740	12,486,394	15,689,749		XXX	XXX	424,020,738	2.2	148,239,477	275,781,261
11.4 NAIC 4	16,620,013	283,639,504	228,295,429	952,577	11,163,038		XXX	XXX	540,670,561	2.9	134,133,070	406,537,491
11.5 NAIC 5	3,631,586	14,624,631	785,490	2,386	331		XXX	XXX	(c) 19,044,424	0.1	3,931,418	15,113,006
11.6 NAIC 6		957,300			60		XXX	XXX	(c) 957,360	0.0	957,299	61
11.7 Totals	3,866,850,235	7,001,435,528	4,961,408,731	1,938,907,862	1,171,469,872		XXX	XXX	(b) 18,940,072,229	100.0	15,880,343,372	3,059,728,857
11.8 Line 11.7 as a % of Col. 9	20.4	37.0	26.2	10.2	6.2		XXX	XXX	100.0	XXX	83.8	16.2
12. Total Publicly Traded Bonds												
12.1 NAIC 1	1,609,006,901	6,097,340,668	4,321,696,426	670,508,287	844,078,950		13,542,631,232	72.8	14,340,414,105	75.7	13,542,631,232	XXX
12.2 NAIC 2	51,255,345	597,258,308	584,785,512	49,892,324	35,869,846		1,319,061,335	7.1	1,252,668,003	6.6	1,319,061,335	XXX
12.3 NAIC 3	25,528,499	77,496,898	24,164,305	11,959,043	9,713,349		148,862,094	0.8	148,239,477	0.8	148,862,094	XXX
12.4 NAIC 4	38,105,003	41,747,152	43,592,045	589,232	290,864		124,324,296	0.7	134,133,070	0.7	124,324,296	XXX
12.5 NAIC 5	559,241						559,241	0.0	3,931,418	0.0	559,241	XXX
12.6 NAIC 6		86,352					86,352	0.0	957,299	0.0	86,352	XXX
12.7 Totals	1,724,454,989	6,813,929,378	4,974,238,288	732,948,886	889,953,009		15,135,524,550	81.4	15,880,343,372	83.8	15,135,524,550	XXX
12.8 Line 12.7 as a % of Col. 7	11.4	45.0	32.9	4.8	5.9		100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	9.3	36.7	26.8	3.9	4.8		81.4	XXX	XXX	XXX	81.4	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1	205,798,042	690,682,956	445,511,064	173,538,015	66,890,496		1,582,420,573	8.5	1,421,315,621	7.5	XXX	1,582,420,573
13.2 NAIC 2	35,397,457	352,964,199	434,855,361	204,591,602	10,111,453		1,037,920,072	5.6	940,981,417	5.0	XXX	1,037,920,072
13.3 NAIC 3	27,264,817	133,715,289	198,969,056	7,971,863	1,841,102		369,762,127	2.0	275,781,261	1.5	XXX	369,762,127
13.4 NAIC 4	29,873,798	190,619,925	222,924,376	585,482	71,576		444,075,157	2.4	406,537,491	2.1	XXX	444,075,157
13.5 NAIC 5	1,300,767	9,190,532		9,713,715			20,205,014	0.1	15,113,006	0.1	XXX	20,205,014
13.6 NAIC 6					15,000		15,000	0.0	61	0.0	XXX	15,000
13.7 Totals	299,634,881	1,377,172,901	1,302,259,857	396,400,677	78,929,627		3,454,397,943	18.6	3,059,728,857	16.2	XXX	3,454,397,943
13.8 Line 13.7 as a % of Col. 7	8.7	39.9	37.7	11.5	2.3		100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	1.6	7.4	7.0	2.1	0.4		18.6	XXX	XXX	XXX	XXX	18.6

(a) Includes \$ 1,542,750,957 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 117,882,552 current year, \$ 56,887,832 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 \$ 9,713,715 current year, \$ prior year of bonds with 5* designations and \$ 262, current year \$ 730 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 \$ 124,042,329 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

COMBINED STATEMENT FOR THE YEAR 2017 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. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	656,839,159	2,600,904,173	819,469,727	106,463	110,442,750	XXX	4,187,762,272	22.5	4,659,423,859	24.6	4,187,762,272	
1.2 Residential Mortgage-Backed Securities	26,570,968	71,169,114	40,202,190	25,730,762	7,874,067	XXX	171,547,101	0.9	166,704,005	0.9	171,547,102	(1)
1.3 Commercial Mortgage-Backed Securities						XXX						
1.4 Other Loan-Backed and Structured Securities						XXX						
1.5 Totals	683,410,127	2,672,073,287	859,671,917	25,837,225	118,316,817	XXX	4,359,309,373	23.4	4,826,127,864	25.5	4,359,309,374	(1)
2. All Other Governments												
2.1 Issuer Obligations	240,842,042	699,637,198	275,025,791		249,475	XXX	1,215,754,506	6.5	439,793,907	2.3	1,215,754,506	
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	240,842,042	699,637,198	275,025,791		249,475	XXX	1,215,754,506	6.5	439,793,907	2.3	1,215,754,506	
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations	69,903,534	77,832,844	171,039,459	12,962,499	3,990,984	XXX	335,729,320	1.8	381,437,161	2.0	329,866,064	5,863,256
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	69,903,534	77,832,844	171,039,459	12,962,499	3,990,984	XXX	335,729,320	1.8	381,437,161	2.0	329,866,064	5,863,256
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations	12,077,715	83,316,543	292,459,655	28,498,053	20,767,596	XXX	437,119,562	2.4	425,729,974	2.2	437,119,562	
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	12,077,715	83,316,543	292,459,655	28,498,053	20,767,596	XXX	437,119,562	2.4	425,729,974	2.2	437,119,562	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations	88,411,453	323,215,999	978,116,991	354,007,224	608,732,589	XXX	2,352,484,256	12.7	2,366,823,221	12.5	2,352,484,256	
5.2 Residential Mortgage-Backed Securities	264,877,604	681,830,888	421,696,842	224,694,862	86,696,544	XXX	1,679,796,740	9.0	1,443,263,398	7.6	1,679,796,744	(4)
5.3 Commercial Mortgage-Backed Securities	2,929,556	64,551,208	182,062,555	32,764,612	21,094	XXX	282,329,025	1.5	101,719,457	0.5	282,329,026	(1)
5.4 Other Loan-Backed and Structured Securities						XXX						
5.5 Totals	356,218,613	1,069,598,095	1,581,876,388	611,466,698	695,450,227	XXX	4,314,610,021	23.2	3,911,806,076	20.7	4,314,610,026	(5)
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	349,638,545	2,620,465,775	1,937,220,061	413,232,266	127,726,393	XXX	5,448,283,040	29.3	5,829,469,557	30.8	2,923,995,000	2,524,288,040
6.2 Residential Mortgage-Backed Securities	21,880,020	52,697,165	24,669,404	10,688,564	1,974,979	XXX	111,910,132	0.6	98,513,110	0.5	88,153,454	23,756,678
6.3 Commercial Mortgage-Backed Securities	54,188,033	324,868,339	911,231,573	6,750,199		XXX	1,297,038,144	7.0	1,719,875,738	9.1	986,185,008	310,853,136
6.4 Other Loan-Backed and Structured Securities	235,931,242	590,613,033	223,303,894	2,085,615	15,000	XXX	1,051,948,784	5.7	1,255,087,566	6.6	462,311,955	589,636,829
6.5 Totals	661,637,840	3,588,644,312	3,096,424,932	432,756,644	129,716,372	XXX	7,909,180,100	42.5	8,902,945,971	47.0	4,460,645,417	3,448,534,683
7. Hybrid Securities												
7.1 Issuer Obligations				17,828,439	391,163	XXX	18,219,602	0.1	52,231,276	0.3	18,219,602	
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				17,828,439	391,163	XXX	18,219,602	0.1	52,231,276	0.3	18,219,602	
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 2017 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. 7 Prior Year	10 % From Col. 8 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							
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.3 Totals	XXX	XXX	XXX	XXX	XXX							
10. Total Bonds Current Year												
10.1 Issuer Obligations	1,417,712,448	6,405,372,532	4,473,331,684	826,634,944	872,300,950	XXX	13,995,352,558	75.3	XXX	XXX	11,465,201,262	2,530,151,296
10.2 Residential Mortgage-Backed Securities	313,328,592	805,697,167	486,568,436	261,114,188	96,545,590	XXX	1,963,253,973	10.6	XXX	XXX	1,939,497,300	23,756,673
10.3 Commercial Mortgage-Backed Securities	57,117,589	389,419,547	1,093,294,128	39,514,811	21,094	XXX	1,579,367,169	8.5	XXX	XXX	1,268,514,034	310,853,135
10.4 Other Loan-Backed and Structured Securities	235,931,242	590,613,033	223,303,894	2,085,615	15,000	XXX	1,051,948,784	5.7	XXX	XXX	462,311,955	589,636,829
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
10.6 Totals	2,024,089,871	8,191,102,279	6,276,498,142	1,129,349,558	968,882,634		18,589,922,484	100.0	XXX	XXX	15,135,524,551	3,454,397,933
10.7 Line 10.6 as a % of Col. 7	10.9	44.1	33.8	6.1	5.2		100.0	XXX	XXX	XXX	81.4	18.6
11. Total Bonds Prior Year												
11.1 Issuer Obligations	2,584,161,846	5,269,889,983	3,476,950,070	1,725,124,356	1,098,782,699	XXX	XXX	XXX	14,154,908,955	74.7	11,876,357,940	2,278,551,015
11.2 Residential Mortgage-Backed Securities	442,006,356	667,925,270	349,305,947	182,497,448	66,745,492	XXX	XXX	XXX	1,708,480,513	9.0	1,707,170,869	1,309,644
11.3 Commercial Mortgage-Backed Securities	357,449,740	323,846,409	1,107,906,338	26,451,085	5,941,623	XXX	XXX	XXX	1,821,595,195	9.6	1,506,065,885	315,529,310
11.4 Other Loan-Backed and Structured Securities	483,232,285	739,773,868	27,246,379	4,834,974	60	XXX	XXX	XXX	1,255,087,566	6.6	790,748,680	464,338,886
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.6 Totals	3,866,850,227	7,001,435,530	4,961,408,734	1,938,907,863	1,171,469,874		XXX	XXX	18,940,072,229	100.0	15,880,343,374	3,059,728,855
11.7 Line 11.6 as a % of Col. 9	20.4	37.0	26.2	10.2	6.2		XXX	XXX	100.0	XXX	83.8	16.2
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations	1,299,524,263	5,436,109,538	3,496,859,299	439,250,259	793,457,899	XXX	11,465,201,258	61.7	11,876,357,940	62.7	11,465,201,258	XXX
12.2 Residential Mortgage-Backed Securities	312,532,235	790,534,865	479,298,702	260,657,484	96,474,015	XXX	1,939,497,301	10.4	1,707,170,869	9.0	1,939,497,301	XXX
12.3 Commercial Mortgage-Backed Securities	27,414,705	231,126,128	977,187,494	32,764,612	21,094	XXX	1,268,514,033	6.8	1,506,065,885	8.0	1,268,514,033	XXX
12.4 Other Loan-Backed and Structured Securities	84,983,785	356,158,848	20,892,793	276,529	XXX	XXX	462,311,955	2.5	790,748,680	4.2	462,311,955	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
12.6 Totals	1,724,454,988	6,813,929,379	4,974,238,288	732,948,884	889,953,008		15,135,524,547	81.4	15,880,343,374	83.8	15,135,524,547	XXX
12.7 Line 12.6 as a % of Col. 7	11.4	45.0	32.9	4.8	5.9		100.0	XXX	XXX	XXX	100.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	9.3	36.7	26.8	3.9	4.8		81.4	XXX	XXX	XXX	81.4	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations	118,188,185	969,262,994	976,472,385	387,384,685	78,843,051	XXX	2,530,151,300	13.6	2,278,551,015	12.0	XXX	2,530,151,300
13.2 Residential Mortgage-Backed Securities	796,357	15,162,302	7,269,734	456,704	71,575	XXX	23,756,672	0.1	1,309,644	0.0	XXX	23,756,672
13.3 Commercial Mortgage-Backed Securities	29,702,884	158,293,419	116,106,634	6,750,199	XXX	XXX	310,853,136	1.7	315,529,310	1.7	XXX	310,853,136
13.4 Other Loan-Backed and Structured Securities	150,947,457	234,454,185	202,411,101	1,809,086	15,000	XXX	589,636,829	3.2	464,338,886	2.5	XXX	589,636,829
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.6 Totals	299,634,883	1,377,172,900	1,302,259,854	396,400,674	78,929,626		3,454,397,937	18.6	3,059,728,855	16.2	XXX	3,454,397,937
13.7 Line 13.6 as a % of Col. 7	8.7	39.9	37.7	11.5	2.3		100.0	XXX	XXX	XXX	XXX	100.0
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	1.6	7.4	7.0	2.1	0.4		18.6	XXX	XXX	XXX	XXX	18.6

COMBINED STATEMENT FOR THE YEAR 2017 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					18,661,487,982	XXX	18,678,178,911	18,069,078,627	18,465,880,192	(6,238,446)	(71,860,958)	477,497		XXX	XXX	XXX	137,441,228	513,607,739	XXX	XXX

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COMBINED STATEMENT FOR THE YEAR 2017 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation	21 Date Acquired	
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
8999999	Total Preferred Stocks							XXX											XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2017 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					2,059,730,304	XXX	2,059,420,304	1,867,778,189	1,260,674	23,257,901		98,872,660	2,163,098	96,709,562	3,708,497	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues129 , the total \$ value (included in Column 8) of all such issues \$534,286,158

COMBINED STATEMENT FOR THE YEAR 2017 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	
NONE					