



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020  
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	IL
Empire Fire and Marine Insurance Company	21326	IL
Empire Indemnity Insurance Company	21334	OK
The Fidelity and Deposit Company of Maryland	39306	IL
Steadfast Insurance Company	26387	IL
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
Rural Community Insurance Company	39039	MN

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

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

COMBINED STATEMENT FOR THE YEAR 2020 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) .....	17,264,835,556		17,264,835,556	18,381,264,085
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	6,000,000	6,000,000		
2.2 Common stocks .....	1,313,277,631	310,000	1,312,967,631	1,470,479,190
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) .....	4,250,865		4,250,865	4,419,216
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....	1,278,661,376		1,278,661,376	1,269,221,380
4.3 Properties held for sale (less \$ encumbrances) .....	11,248,635		11,248,635	
5. Cash (\$ .....(66,505,793) , Schedule E - Part 1), cash equivalents (\$ .....645,069,799 , Schedule E - Part 2) and short-term investments (\$ .....285,002 , Schedule DA) .....	578,849,009		578,849,009	136,705,308
6. Contract loans (including \$ .....0 premium notes) .....				
7. Derivatives (Schedule DB) .....	178,175		178,175	21,358
8. Other invested assets (Schedule BA) .....	1,451,663,399	16,542,433	1,435,120,966	1,185,313,467
9. Receivable for securities .....	1,585,193	762,859	822,333	114,312,211
10. Securities lending reinvested collateral assets (Schedule DL) .....	105,614,095		105,614,095	55,769,285
11. Aggregate write-ins for invested assets .....	122,225,149		122,225,149	129,612,266
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	22,138,389,082	23,615,292	22,114,773,790	22,747,117,766
13. Title plants less \$ .....0 charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	128,818,234	343,878	128,474,356	138,008,415
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	1,885,365,179	157,158,977	1,728,206,202	1,296,422,165
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ .....223,281,557 earned but unbilled premiums) .....	1,285,310,640	23,755,117	1,261,555,523	1,320,181,225
15.3 Accrued retrospective premiums (\$ .....466,630,304 ) and contracts subject to redetermination (\$ .....0 ) .....	466,630,304	33,981,486	432,648,818	458,027,149
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	1,286,751,036		1,286,751,036	1,619,541,672
16.2 Funds held by or deposited with reinsured companies .....	99,875		99,875	97,862
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 .....				120,939,895
18.2 Net deferred tax asset .....	509,942,481	35,512	509,906,969	443,985,987
19. Guaranty funds receivable or on deposit .....	10,528,367		10,528,367	11,758,215
20. Electronic data processing equipment and software .....	197,585,395	197,585,395		
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	30,728,383	30,728,383		
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	64,784,307	12,481,722	52,302,585	40,228,671
24. Health care (\$ .....0 ) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....	1,360,180,717	250,136,418	1,110,044,299	779,735,994
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	29,365,113,999	729,822,179	28,635,291,820	28,976,045,016
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. Total (Lines 26 and 27) .....	29,365,113,999	729,822,179	28,635,291,820	28,976,045,016
<b>DETAILS OF WRITE-INS</b>				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	122,225,149		122,225,149	129,612,266
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	1,360,180,717	250,136,418	1,110,044,299	779,735,994

COMBINED STATEMENT FOR THE YEAR 2020 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) .....	9,847,944,481	10,055,238,420
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	54,586,236	71,490,608
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	2,447,761,480	2,571,630,641
4. Commissions payable, contingent commissions and other similar charges .....	223,740,165	223,682,372
5. Other expenses (excluding taxes, licenses and fees) .....	631,639,351	704,079,478
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	169,898,720	158,575,064
7.1 Current federal and foreign income taxes (including \$ .....37,091,076 on realized capital gains (losses)) .....	37,695,828	
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 \$ .....2,557,317,717 and including warranty reserves of \$ .....84,558,711 and accrued accident and health experience rating refunds including \$ ..... for medical loss ratio rebate per the Public Health Service Act) .....	3,952,940,831	3,845,794,904
10. Advance premium .....		
11. Dividends declared and unpaid:		
11.1 Stockholders .....	186,152	
11.2 Policyholders .....	3,150,689	2,539,170
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	1,630,889,985	1,867,971,022
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	554,047,729	385,744,711
14. Amounts withheld or retained by company for account of others .....	329,680,380	247,044,360
15. Remittances and items not allocated .....	432,174,883	209,252,917
16. Provision for reinsurance (including \$ .....23,827 certified) (Schedule F, Part 3, Column 78) .....	175,327,995	110,765,258
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....	34,196,413	
20. Derivatives .....	4,108,985	111,384
21. Payable for securities .....	63,504,087	23,755,297
22. Payable for securities lending .....	105,614,095	55,769,285
23. Liability for amounts held under uninsured plans .....		
24. Capital notes \$ .....0 and interest thereon \$ .....0 .....		
25. Aggregate write-ins for liabilities .....	755,096,588	769,167,439
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	21,454,185,074	21,302,612,331
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	21,454,185,074	21,302,612,331
29. Aggregate write-ins for special surplus funds .....	9,672,000	2,910,000
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	4,394,131,311
35. Unassigned funds (surplus) .....	2,772,303,425	3,271,391,374
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$ .....0 ) .....		
36.2 .....0 shares preferred (value included in Line 31 \$ .....0 ) .....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	7,181,106,746	7,673,432,686
38. TOTALS (Page 2, Line 28, Col. 3)	28,635,291,820	28,976,045,016
<b>DETAILS OF WRITE-INS</b>		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	755,096,588	769,167,439
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	9,672,000	2,910,000
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	4,205,825,219	3,658,066,842
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7).....	2,724,273,787	2,546,421,425
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	541,007,523	359,471,446
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	738,349,973	700,214,317
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	4,003,631,283	3,606,107,188
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	202,193,937	51,959,654
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	586,866,104	641,231,950
10. Net realized capital gains or (losses) less capital gains tax of \$ .....61,900,933 (Exhibit of Capital Gains (Losses) ).....	237,097,025	163,588,212
11. Net investment gain (loss) (Lines 9 + 10).....	823,963,130	804,820,163
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ .....0 amount charged off \$ .....8,198,148 ).....	(8,198,148)	(4,899,703)
13. Finance and service charges not included in premiums.....	(5,246,884)	(2,661,858)
14. Aggregate write-ins for miscellaneous income.....	(18,485,156)	(21,617,619)
15. Total other income (Lines 12 through 14).....	(31,930,188)	(29,179,180)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	994,226,878	827,600,636
17. Dividends to policyholders.....	6,987,600	7,816,305
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).....	987,239,278	819,784,331
19. Federal and foreign income taxes incurred.....	238,762,205	(55,045,656)
20. Net income (Line 18 minus Line 19)(to Line 22).....	748,477,074	874,829,987
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	7,673,432,686	7,175,505,281
22. Net income (from Line 20).....	748,477,074	874,829,987
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....32,324,288.....	73,020,852	166,113,335
25. Change in net unrealized foreign exchange capital gain (loss).....	5,955,448	11,908,114
26. Change in net deferred income tax.....	98,233,272	(806,396)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(25,577,263)	(35,786,416)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(64,562,737)	103,034,413
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.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....	(1,349,000,000)	(668,000,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	21,127,414	46,634,367
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(492,325,940)	497,927,405
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	7,181,106,746	7,673,432,686
<b>DETAILS OF WRITE-INS</b>		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(18,485,156)	(21,617,619)
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	21,127,414	46,634,367

## CASH FLOW

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	3,743,369,135	3,667,355,480
2. Net investment income .....	700,851,924	753,102,448
3. Miscellaneous income .....	(31,930,188)	(29,179,180)
4. Total (Lines 1 through 3) .....	4,412,290,872	4,391,278,748
5. Benefit and loss related payments .....	2,869,428,514	2,953,126,162
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	1,456,297,777	1,524,519,768
8. Dividends paid to policyholders .....	6,376,080	6,559,896
9. Federal and foreign income taxes paid (recovered) net of \$ ..... 24,309,916 tax on capital gains (losses) .....	142,027,414	117,519,246
10. Total (Lines 5 through 9) .....	4,474,129,785	4,601,725,072
11. Net cash from operations (Line 4 minus Line 10) .....	(61,838,914)	(210,446,324)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	5,742,381,246	5,827,830,578
12.2 Stocks .....	1,046,667,452	1,029,348,849
12.3 Mortgage loans .....		
12.4 Real estate .....	56,336,720	154,775,672
12.5 Other invested assets .....	225,070,907	252,443,788
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(111,805)	82,226
12.7 Miscellaneous proceeds .....	154,346,763	9,720,323
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	7,224,691,283	7,274,201,436
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	4,599,701,768	5,088,131,492
13.2 Stocks .....	866,446,214	816,036,571
13.3 Mortgage loans .....		
13.4 Real estate .....	90,246,262	39,628,904
13.5 Other invested assets .....	218,290,289	196,468,635
13.6 Miscellaneous applications .....	50,096,438	79,731,608
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	5,824,780,970	6,219,997,210
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) .....	1,399,910,313	1,054,204,226
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....		
16.5 Dividends to stockholders .....	1,348,813,848	668,000,000
16.6 Other cash provided (applied) .....	452,886,150	(116,856,703)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(895,927,698)	(784,856,703)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	442,143,701	58,901,199
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	136,705,308	77,804,110
19.2 End of period (Line 18 plus Line 19.1) .....	578,849,009	136,705,308

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 .....	268,928,674	247,201,056	305,794,110	210,335,619
2.	Allied lines .....	1,034,812,443	415,272,503	491,575,502	958,509,445
3.	Farmowners multiple peril .....				
4.	Homeowners multiple peril .....	49,510,811	18,348,569	38,387,959	29,471,422
5.	Commercial multiple peril .....	261,129,235	252,607,770	261,023,342	252,713,663
6.	Mortgage guaranty .....				
8.	Ocean marine .....	34,031,057	32,075,025	32,592,060	33,514,022
9.	Inland marine .....	269,934,929	245,459,804	288,633,688	226,761,044
10.	Financial guaranty .....				
11.1	Medical professional liability - occurrence .....	13,275	105,005	47,876	70,405
11.2	Medical professional liability - claims-made .....	12,920,445	12,849,628	9,914,413	15,855,660
12.	Earthquake .....	109,062,879	92,646,372	107,851,384	93,857,866
13.	Group accident and health .....	131,395,657	(410,433)	4,878,762	126,106,462
14.	Credit accident and health (group and individual) .....				
15.	Other accident and health .....	(4)	289	280	4
16.	Workers' compensation .....	667,318,969	319,635,348	253,062,226	733,892,091
17.1	Other liability - occurrence .....	298,940,925	359,862,954	314,327,774	344,476,106
17.2	Other liability - claims-made .....	291,169,508	346,459,670	379,267,485	258,361,694
17.3	Excess workers' compensation .....	18,277,349	21,102,773	14,593,859	24,786,264
18.1	Products liability - occurrence .....	90,638,668	60,015,986	79,390,149	71,264,505
18.2	Products liability - claims-made .....	167,379	179,150	229,222	117,307
19.1, 19.2	Private passenger auto liability .....		(7,657)	(7,657)	
19.3, 19.4	Commercial auto liability .....	371,343,504	230,495,278	254,825,067	347,013,715
21.	Auto physical damage .....	118,553,085	97,561,159	96,390,700	119,723,545
22.	Aircraft (all perils) .....				
23.	Fidelity .....	23,738,572	26,112,916	27,223,778	22,627,709
24.	Surety .....	232,468,061	402,721,416	365,389,065	269,800,412
26.	Burglary and theft .....	14,388,089	9,350,277	12,889,265	10,849,101
27.	Boiler and machinery .....	41,580,100	25,767,362	35,194,053	32,153,409
28.	Credit .....	3,392,869	10,115,984	6,427,023	7,081,830
29.	International .....				
30.	Warranty .....	13,526,048	88,639,188	84,558,711	17,606,525
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 .....	(929,227)	(2,292,924)	(2,097,546)	(1,124,606)
35.	TOTALS	4,356,313,300	3,311,874,468	3,462,362,550	4,205,825,219
<b>DETAILS OF WRITE-INS</b>					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	(929,227)	(2,292,924)	(2,097,546)	(1,124,606)

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire .....	279,497,611	20,276,755	(3,831,354)	9,851,098	305,794,110
2.	Allied lines .....	296,416,659	197,036,299	(1,877,460)	3	491,575,502
3.	Farmowners multiple peril .....					
4.	Homeowners multiple peril .....	35,741,535	3,324,514	(678,090)		38,387,959
5.	Commercial multiple peril .....	246,941,032	19,107,001	(5,873,579)	848,887	261,023,342
6.	Mortgage guaranty .....					
8.	Ocean marine .....	29,616,614	2,975,447			32,592,060
9.	Inland marine .....	141,732,196	151,751,911	(4,849,629)	(789)	288,633,688
10.	Financial guaranty .....					
11.1	Medical professional liability - occurrence .....	31,150	16,726			47,876
11.2	Medical professional liability - claims-made .....	9,204,590	709,822			9,914,413
12.	Earthquake .....	94,569,381	13,282,003			107,851,384
13.	Group accident and health .....	17,188,695	5,024,581	(17,295,054)	(39,460)	4,878,762
14.	Credit accident and health (group and individual) .....					
15.	Other accident and health .....		280			280
16.	Workers' compensation .....	509,909,620	30,425,073	(67,543,704)	(219,728,763)	253,062,226
17.1	Other liability - occurrence .....	217,983,604	193,169,072	(41,882,474)	(54,942,429)	314,327,774
17.2	Other liability - claims-made .....	244,778,984	132,419,889	(930,874)	2,999,486	379,267,485
17.3	Excess workers' compensation .....	18,462,755	1,113,416	(4,982,486)	174	14,593,859
18.1	Products liability - occurrence .....	68,481,963	14,140,083	(2,023,882)	(1,208,016)	79,390,149
18.2	Products liability - claims-made .....	153,865	75,706	(274)	(75)	229,222
19.1, 19.2	Private passenger auto liability .....				(7,657)	(7,657)
19.3, 19.4	Commercial auto liability .....	259,742,333	15,525,896	(17,747,043)	(2,696,118)	254,825,067
21.	Auto physical damage .....	96,916,532	3,608,934	(3,860,309)	(274,458)	96,390,700
22.	Aircraft (all perils) .....					
23.	Fidelity .....	16,513,041	10,710,739		(2)	27,223,778
24.	Surety .....	144,245,356	271,008,399	(49,864,646)	(44)	365,389,065
26.	Burglary and theft .....	10,861,656	2,027,608			12,889,265
27.	Boiler and machinery .....	33,566,324	1,669,446	(40,700)	(1,017)	35,194,053
28.	Credit .....	1,512,376	4,914,648			6,427,023
29.	International .....					
30.	Warranty .....	1,691,083	82,867,629	(1)		84,558,711
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				(2,097,546)	(2,097,546)
35.	<b>TOTALS</b>	<b>2,775,758,953</b>	<b>1,177,181,878</b>	<b>(223,281,557)</b>	<b>(267,296,725)</b>	<b>3,462,362,550</b>
36.	Accrued retrospective premiums based on experience .....					267,296,725
37.	Earned but unbilled premiums .....					223,281,557
38.	Balance (Sum of Line 35 through 37)					3,952,940,831
<b>DETAILS OF WRITE-INS</b>						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				(2,097,546)	(2,097,546)

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

COMBINED STATEMENT FOR THE YEAR 2020 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 .....	842,895,297	86,291,350	74,636,568	393,389,518	341,505,023	268,928,674
2. Allied lines .....	2,766,862,635	(10,718)	34,447,817	1,094,205,433	672,281,858	1,034,812,443
3. Farmowners multiple peril .....						
4. Homeowners multiple peril .....	78,481,944		593,971	29,471,422	93,681	49,510,811
5. Commercial multiple peril .....	691,235,921	219,364	3,259,949	259,833,125	173,752,874	261,129,235
6. Mortgage guaranty .....						
8. Ocean marine .....	99,363,764	7,141,166	5,477,196	57,108,146	20,842,923	34,031,057
9. Inland marine .....	758,014,767	633,557	5,010,846	264,917,472	228,806,770	269,934,929
10. Financial guaranty .....						
11.1 Medical professional liability - occurrence .....	108,681			95,405		13,275
11.2 Medical professional liability - claims-made .....	37,616,515		19,861,948	15,855,660	28,702,359	12,920,445
12. Earthquake .....	284,420,734		12,805,143	101,829,058	86,333,940	109,062,879
13. Group accident and health .....	186,789,216	804,237	99,258,244	126,271,872	29,184,168	131,395,657
14. Credit accident and health (group and individual) .....						
15. Other accident and health .....				4		(4)
16. Workers' compensation .....	2,495,405,265	24	20,141,418	735,777,975	1,112,449,763	667,318,969
17.1 Other liability - occurrence .....	1,412,415,184	62,864,740	14,817,872	495,953,566	695,203,305	298,940,925
17.2 Other liability - claims-made .....	864,852,865	8,293,636	1,783,461	319,811,339	263,949,114	291,169,508
17.3 Excess workers' compensation .....	43,117,537			24,786,264	53,924	18,277,349
18.1 Products liability - occurrence .....	317,212,831	11,267,386	1,875,913	74,408,952	165,308,510	90,638,668
18.2 Products liability - claims-made .....	2,873,828	19,779	6,183	2,476,285	256,126	167,379
19.1, 19.2 Private passenger auto liability .....						
19.3, 19.4 Commercial auto liability .....	1,251,689,330	30,098,082	13,864,218	361,474,762	562,833,363	371,343,504
21. Auto physical damage .....	371,090,995		2,003,152	121,620,855	132,920,207	118,553,085
22. Aircraft (all perils) .....						
23. Fidelity .....	61,761,743	27,881	6,000	27,489,459	10,567,593	23,738,572
24. Surety .....	549,758,868	31,391,044	2,714,969	273,038,169	78,358,651	232,468,061
26. Burglary and theft .....	40,517,364	343,399	150,823	12,873,383	13,750,114	14,388,089
27. Boiler and machinery .....	101,135,629	1,481,595	9,719,576	54,358,745	16,397,954	41,580,100
28. Credit .....	8,812,937	22,332,302		6,752,300	21,000,069	3,392,869
29. International .....						
30. Warranty .....	358,957,966	(176,487)		343,815,672	1,439,760	13,526,048
31. Reinsurance - nonproportional assumed property .....	XXX					
32. Reinsurance - nonproportional assumed liability .....	XXX					
33. Reinsurance - nonproportional assumed financial lines .....	XXX					
34. Aggregate write-ins for other lines of business .....	(2,053,833)			(1,124,606)		(929,227)
35. TOTALS	13,623,337,982	263,022,335	322,435,267	5,196,490,235	4,655,992,048	4,356,313,300
<b>DETAILS OF WRITE-INS</b>						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	(2,053,833)			(1,124,606)		(929,227)

(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 2020 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	377,385,913	37,172,819	283,702,447	130,856,285	184,731,660	135,258,440	180,329,504	85.7
2. Allied lines	3,078,079,696	11,341,213	2,198,339,120	891,081,788	336,209,778	284,474,861	942,816,706	98.4
3. Farmowners multiple peril								
4. Homeowners multiple peril	22,929,392	227,425	11,583,929	11,572,888	6,210,336	2,782,547	15,000,677	50.9
5. Commercial multiple peril	420,943,322	4,369,728	245,597,839	179,715,211	284,223,583	278,108,932	185,829,862	73.5
6. Mortgage guaranty								
8. Ocean marine	34,641,211	2,959,294	25,467,174	12,133,332	25,614,030	18,450,293	19,297,069	57.6
9. Inland marine	236,857,076	(803,213)	155,553,309	80,500,554	72,301,797	62,891,737	89,910,614	39.6
10. Financial guaranty								
11.1 Medical professional liability - occurrence	487,448		193,325	294,122	1,597,125	1,528,156	363,092	515.7
11.2 Medical professional liability - claims-made	97,902,308	50,406,902	74,391,434	73,917,776	171,054,491	195,954,571	49,017,696	309.1
12. Earthquake	9,884,601	500,000	5,868,698	4,515,902	2,152,873	4,245,217	2,423,558	2.6
13. Group accident and health	82,143,134	75,908,456	86,953,325	71,098,265	70,495,834	78,409,067	63,185,032	50.1
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation	1,311,904,575	20,037,198	913,922,734	418,019,039	4,741,768,682	4,862,311,907	297,475,813	40.5
17.1 Other liability - occurrence	1,010,243,325	49,841,826	677,273,916	382,811,235	1,911,601,232	1,987,527,070	306,885,397	89.1
17.2 Other liability - claims-made	577,216,718	5,326,409	361,600,838	220,942,289	808,536,822	873,699,024	155,780,087	60.3
17.3 Excess workers' compensation	18,188,333		7,045,838	11,142,495	275,299,749	276,071,339	10,370,904	41.8
18.1 Products liability - occurrence	112,787,599	729,429	84,620,577	28,896,452	216,860,553	204,743,046	41,013,958	57.6
18.2 Products liability - claims-made	2,461,225	199,876	2,561,163	99,938	1,778,767	3,468,640	(1,589,935)	(1,355.4)
19.1, 19.2 Private passenger auto liability	(13,697)		(103,990)	90,293	1,391,739	(7,518)	1,489,550	
19.3, 19.4 Commercial auto liability	858,375,356	20,810,076	674,002,283	205,183,149	582,057,751	569,339,281	217,901,618	62.8
21. Auto physical damage	202,665,210	1,054,868	139,383,950	64,336,127	11,241,868	11,684,817	63,893,178	53.4
22. Aircraft (all perils)	20,289	(33,865)	(41,589)	28,014	274,206	329,034	(26,814)	
23. Fidelity	36,116,386		23,194,928	12,921,458	19,730,703	25,101,771	7,550,390	33.4
24. Surety	326,341,847	58,877,386	269,936,916	115,282,317	56,270,854	123,902,352	47,650,819	17.7
26. Burglary and theft	2,153,402	15,430	1,933,293	235,538	7,893,502	5,859,079	2,269,961	20.9
27. Boiler and machinery	8,675,905	49,644	6,064,357	2,661,193	5,291,526	6,385,132	1,567,587	4.9
28. Credit	(2,147,187)	32,034,243	23,632,566	6,254,490	32,344,947	22,811,485	15,787,952	222.9
29. International								
30. Warranty	149,618,332	4,591,677	147,569,205	6,640,804	17,117,066	15,334,836	8,423,033	47.8
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	673,545		336,773	336,773	3,893,008	4,573,302	(343,521)	30.5
35. TOTALS	8,976,535,261	375,616,821	6,420,584,357	2,931,567,725	9,847,944,481	10,055,238,420	2,724,273,787	64.8
<b>DETAILS OF WRITE-INS</b>								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	673,545		336,773	336,773	3,893,008	4,573,302	(343,521)	30.5

COMBINED STATEMENT FOR THE YEAR 2020 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	555,865,036	111,614,909	521,615,239	145,864,705	191,531,473	14,887,889	167,552,407	184,731,660	11,671,333
2. Allied lines	1,290,794,366	12,586,625	1,147,511,794	155,869,197	670,592,697	2,116,051	492,368,166	336,209,778	52,796,057
3. Farmowners multiple peril									
4. Homeowners multiple peril	7,308,500	211,487	3,802,701	3,717,286	4,961,466	39,282	2,507,697	6,210,336	43,085
5. Commercial multiple peril	314,738,292	5,366,995	196,575,994	123,529,293	402,008,046	198,258	241,512,015	284,223,583	155,754,893
6. Mortgage guaranty									
8. Ocean marine	51,785,055	2,519,680	33,266,666	21,038,069	11,812,535	1,251,748	8,488,321	25,614,030	1,973,473
9. Inland marine	155,685,843	3,225,968	108,855,922	50,055,889	68,318,499	3,548,551	49,621,143	72,301,797	7,251,491
10. Financial guaranty									
11.1 Medical professional liability - occurrence	1,659,128	(96)	615,905	1,043,127	1,207,142	(1,449)	651,695	1,597,125	110,653
11.2 Medical professional liability - claims-made	101,720,948	77,573,436	90,001,342	89,293,042	126,833,407	65,722,132	110,794,090	171,054,491	24,985,064
12. Earthquake	1,651,255	3,999,529	3,499,954	2,150,829	219,290	3,452	220,698	2,152,873	182,571
13. Group accident and health	63,027,535	14,899,166	42,589,886	35,336,815	52,133,278	26,449,714	43,423,972	(a) 70,495,834	3,647,768
14. Credit accident and health (group and individual)									
15. Other accident and health								(a)	
16. Workers' compensation	4,302,595,896	104,523,348	2,268,470,530	2,138,648,714	5,789,468,095	59,407,672	3,245,755,800	4,741,768,682	644,823,761
17.1 Other liability - occurrence	2,136,550,454	146,703,971	1,574,289,267	708,965,159	3,498,099,978	164,951,081	2,460,414,986	1,911,601,232	972,086,028
17.2 Other liability - claims-made	853,649,322	25,857,004	530,370,173	349,136,153	1,295,567,070	21,053,695	857,220,095	808,536,822	214,893,924
17.3 Excess workers' compensation	147,184,340	(716)	56,831,883	90,351,741	345,598,693	132,112	160,782,797	275,299,749	45,093,835
18.1 Products liability - occurrence	242,280,000	7,977,974	193,756,176	56,501,798	546,730,148	18,831,456	405,202,850	216,860,553	99,540,218
18.2 Products liability - claims-made	2,822,845	336,821	2,976,018	183,649	18,434,347	235,473	17,074,702	1,778,767	1,048,606
19.1, 19.2 Private passenger auto liability	1,151,522	(2)	(242,521)	1,394,042	(116,007)		(113,704)	1,391,739	50,816
19.3, 19.4 Commercial auto liability	920,061,271	37,483,553	729,223,798	228,321,026	1,137,802,037	19,021,409	803,086,721	582,057,751	165,739,030
21. Auto physical damage	30,071,647	(18,714)	19,811,622	10,241,311	4,617,212	81,252	3,697,908	11,241,868	214,125
22. Aircraft (all perils)	491,468	115,112	424,123	182,457	354,438	142,712	405,402	274,206	
23. Fidelity	22,043,274	17,210	12,018,529	10,041,955	25,573,844	33,510	15,918,605	19,730,703	2,704,445
24. Surety	47,715,693	8,470,490	43,101,664	13,084,519	94,894,543	4,504,315	56,212,523	56,270,854	36,992,031
26. Burglary and theft	1,118,663	30,941	897,709	251,896	26,691,801	69,606	19,119,801	7,893,502	1,013,668
27. Boiler and machinery	5,632,624	(1,557)	4,414,735	1,216,332	10,222,686	1,078,179	7,225,671	5,291,526	324,812
28. Credit	260,848	16,324,693	13,508,591	3,076,950	53,302,303	107,718,068	131,752,374	32,344,947	2,469,490
29. International		(945,511)	(945,511)			(32,811,655)	(32,811,655)		
30. Warranty	7,287,523	1,021,812	7,867,027	442,309	37,799,776	33,371,416	54,496,436	17,117,066	1,518,821
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					7,786,017		3,893,008	3,893,008	831,481
35. TOTALS	11,265,153,350	579,894,126	7,605,109,214	4,239,938,261	14,422,444,814	512,035,929	9,326,474,524	9,847,944,481	2,447,761,480
<b>DETAILS OF WRITE-INS</b>									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					7,786,017		3,893,008	3,893,008	831,481

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

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	1,296,972,247			1,296,972,247
1.2 Reinsurance assumed .....	7,303,733			7,303,733
1.3 Reinsurance ceded .....	974,401,247			974,401,247
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	329,874,732			329,874,732
2. Commission and brokerage:				
2.1 Direct excluding contingent .....		1,298,522,996		1,298,522,996
2.2 Reinsurance assumed, excluding contingent .....		97,346,191		97,346,191
2.3 Reinsurance ceded, excluding contingent .....		1,854,206,814		1,854,206,814
2.4 Contingent - direct .....		95,011,955		95,011,955
2.5 Contingent - reinsurance assumed .....		1,967,120		1,967,120
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) .....		(361,358,553)		(361,358,553)
3. Allowances to managers and agents .....		1,187,035		1,187,035
4. Advertising .....		16,659,821		16,659,821
5. Boards, bureaus and associations .....		29,301,574		29,301,574
6. Surveys and underwriting reports .....		7,326,668		7,326,668
7. Audit of assureds' records .....				
8. Salary and related items:				
8.1 Salaries .....	375,244,973	534,316,200		909,561,172
8.2 Payroll taxes .....	27,803,011	35,522,073		63,325,084
9. Employee relations and welfare .....	76,229,981	95,668,296		171,898,277
10. Insurance .....	51,971	8,029,436		8,081,406
11. Directors' fees .....		197,305		197,305
12. Travel and travel items .....	8,455,859	11,532,166		19,988,025
13. Rent and rent items .....	327,407	63,923,497		64,250,904
14. Equipment .....	3,299,546	207,343,337		210,642,884
15. Cost or depreciation of EDP equipment and software .....		28,512,576		28,512,576
16. Printing and stationery .....	797,815	3,900,424		4,698,240
17. Postage, telephone and telegraph, exchange and express .....	2,794,595	11,801,591		14,596,186
18. Legal and auditing .....	(36,107)	18,777,277	45,077,296	63,818,466
19. Totals (Lines 3 to 18) .....	494,969,052	1,073,999,275	45,077,296	1,614,045,623
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....0 .....		264,404,299		264,404,299
20.2 Insurance department licenses and fees .....		20,215,492		20,215,492
20.3 Gross guaranty association assessments .....				
20.4 All other (excluding federal and foreign income and real estate) .....		4,482,982		4,482,982
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....		289,102,774		289,102,774
21. Real estate expenses .....			23,580,242	23,580,242
22. Real estate taxes .....			17,579,435	17,579,435
23. Reimbursements by uninsured plans .....				
24. Aggregate write-ins for miscellaneous expenses .....	(283,836,261)	(263,393,524)	777,151	(546,452,634)
25. Total expenses incurred .....	541,007,523	738,349,973	87,014,123 (a)	1,366,371,618
26. Less unpaid expenses - current year .....	2,447,761,480	1,012,932,738	12,345,498	3,473,039,715
27. Add unpaid expenses - prior year .....	2,571,630,641	1,067,233,706	19,103,208	3,657,967,555
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) .....	664,876,685	792,650,940	93,771,833	1,551,299,458
<b>DETAILS OF WRITE-INS</b>				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above) .....	(283,836,261)	(263,393,524)	777,151	(546,452,634)

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

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES  
**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 88,294,924	84,491,720
1.1 Bonds exempt from U.S. tax	(a) 98,802,152	97,490,633
1.2 Other bonds (unaffiliated)	(a) 367,659,006	360,796,423
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	27,817,711	28,737,721
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 121,578,078	121,578,078
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 2,840,012	2,749,409
7. Derivative instruments	(f)	
8. Other invested assets	15,404,839	15,404,839
9. Aggregate write-ins for investment income	4,403,718	4,308,120
10. Total gross investment income	726,800,440	715,556,943
11. Investment expenses		(g) 69,434,688
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 17,579,435
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 41,676,716
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		128,690,839
17. Net investment income (Line 10 minus Line 16)		586,866,104
<b>DETAILS OF WRITE-INS</b>		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	4,403,718	4,308,120
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 12,767,222 accrual of discount less \$ 86,686,166 amortization of premium and less \$ 8,517,085 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 \$ 239,632 accrual of discount less \$ 207,381 amortization of premium and less \$ 29,995 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 \$ 41,676,716 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	50,548,155		50,548,155		
1.1 Bonds exempt from U.S. tax	12,926,349		12,926,349		
1.2 Other bonds (unaffiliated)	48,392,885	(6,525,162)	41,867,723	(11,354,477)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	136,257,341	(31,595,263)	104,662,078	(44,386,636)	6,958,711
2.21 Common stocks of affiliates				(44,524,494)	
3. Mortgage loans					
4. Real estate	28,287,455		28,287,455		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(110,426)		(110,426)	(1,383)	
7. Derivative instruments	(5,836,336)		(5,836,336)	(403,642)	(3,437,141)
8. Other invested assets	69,208,741	(2,590,217)	66,618,524	205,978,041	533,986
9. Aggregate write-ins for capital gains (losses)	34,430		34,430	37,719	
10. Total capital gains (losses)	339,708,594	(40,710,642)	298,997,952	105,345,127	4,055,556
<b>DETAILS OF WRITE-INS</b>					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	34,430		34,430	37,719	

COMBINED STATEMENT FOR THE YEAR 2020 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				27	27							
0499999		Total - U.S. Non-Pool				27	27							
0599999		Affiliates - Other (Non-U.S.) - Captive		1,263					607	406				
0699999		Affiliates - Other (Non-U.S.) - Other		261,759	8,688	251,337	260,025		68,567	170,204	11			359,092
0799999		Total - Other (Non-U.S.)		263,022	8,688	251,337	260,025		69,174	170,610	11			359,092
0899999		Total - Affiliates		263,022	8,688	251,364	260,052		69,174	170,610	11			359,092
0999999		Total Other U.S. Unaffiliated Insurers		217,899	4,293	104,355	108,648	361	14,571	60,550				
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		34,979	41,337	111,632	152,969		56,661	15,430				
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		1,999	12	9,774	9,786		631	1,165				
1299999		Total - Pools and Associations		36,978	41,348	121,406	162,755		57,293	16,595				
1399999		Total Other Non-U.S. Insurers		67,559	257	119,358	119,615		11,171	31,798	89			
9999999		Totals		585,458	54,586	596,483	651,069	361	152,208	279,554	100			359,092

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3 Name of Company	4 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 2020 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										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 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 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
0199999		Total Authorized - Affiliates - U.S. Intercompany Pooling																		
0299999		Total Authorized - Affiliates - U.S. Non-Pool - Captive																		
0399999		Total Authorized - Affiliates - U.S. Non-Pool - Other			260	630	229	25,194	1,095	43,395	24,686	634		95,862		816		95,046		
0499999		Total Authorized - Affiliates - U.S. Non-Pool			260	630	229	25,194	1,095	43,395	24,686	634		95,862		816		95,046		
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			260	630	229	25,194	1,095	43,395	24,686	634		95,862		816		95,046		
0999999		Total Authorized - Other U.S. Unaffiliated Insurers			1,578,157	142,051	9,278	1,010,797	86,247	1,356,405	300,401	462,850		3,368,028	434	190,857		3,177,172	81,648	
1099999		Total Authorized - Pools - Mandatory Pools			2,567	(123)	10	69,965	93	4,200	875	644		75,664		44		75,620		
1199999		Total Authorized - Pools - Voluntary Pools			2,685	2,207	2,034	2,601	2,491	1,371	936	60,126		71,765	909	2,638		69,127		
1299999		Total Authorized - Other Non-U.S. Insurers			132,095	26,063	725	72,717	3,331	87,724	26,286	81,412		298,258		15,340		282,918		
1399999		Total Authorized - Protected Cell																		
1499999		Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			1,715,766	170,828	12,276	1,181,273	93,257	1,493,095	353,184	605,666		3,909,577	1,343	209,694		3,699,883	81,648	
1599999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling																		
1699999		Total Unauthorized - Affiliates - U.S. Non-Pool - Captive																		
1799999		Total Unauthorized - Affiliates - U.S. Non-Pool - Other																		
1899999		Total Unauthorized - Affiliates - U.S. Non-Pool																		
1999999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive			363,145	13,657	56	5,574		10,487		1,099,129		1,128,903		(7,634)		1,136,537		
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			4,833,085	657,318	112,360	4,617,794	492,059	5,587,064	1,553,598	151,280		13,171,472		749,914		12,421,558	235,487	
2199999		Total Unauthorized - Affiliates - Other (Non-U.S.)			5,196,230	670,975	112,416	4,623,367	492,059	5,597,552	1,553,598	1,250,409		14,300,375		742,280		13,558,095	235,487	
2299999		Total Unauthorized - Affiliates			5,196,230	670,975	112,416	4,623,367	492,059	5,597,552	1,553,598	1,250,409		14,300,375		742,280		13,558,095	235,487	
2399999		Total Unauthorized - Other U.S. Unaffiliated Insurers			296,196	17,090	3,601	215,122	8,799	144,709	52,520	56,190		498,031	18	35,009		463,021	23,166	
2499999		Total Unauthorized - Pools - Mandatory Pools			(131)															
2599999		Total Unauthorized - Pools - Voluntary Pools			227	(24)	31	3,230	2	2,136	274	1,491		7,141		(106)		7,246		
2699999		Total Unauthorized - Other Non-U.S. Insurers			2,169,566	194,844	29,892	1,087,980	143,112	1,499,040	484,486	525,809		3,965,163	16	594,618		3,370,545	213,744	
2799999		Total Unauthorized - Protected Cell																		
2899999		Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			7,662,086	882,885	145,939	5,929,700	643,971	7,243,437	2,090,879	1,833,899		18,770,709	34	1,371,801		17,398,908	472,396	
2999999		Total Certified - Affiliates - U.S. Intercompany Pooling																		
3099999		Total Certified - Affiliates - U.S. Non-Pool - Captive																		
3199999		Total Certified - Affiliates - U.S. Non-Pool - Other																		
3299999		Total Certified - Affiliates - U.S. Non-Pool																		
3399999		Total Certified - Affiliates - Other (Non-U.S.) - Captive																		
3499999		Total Certified - Affiliates - Other (Non-U.S.) - Other																		
3599999		Total Certified - Affiliates - Other (Non-U.S.)																		
3699999		Total Certified - Affiliates																		
3799999		Total Certified - Other U.S. Unaffiliated Insurers																		
3899999		Total Certified - Pools - Mandatory Pools																		
3999999		Total Certified - Pools - Voluntary Pools																		
4099999		Total Certified - Other Non-U.S. Insurers			474,630	69,804	5,020	494,137	17,408	589,943	153,839	117,753		1,447,904		49,395		1,398,509	3	
4199999		Total Certified - Protected Cell																		
4299999		Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			474,630	69,804	5,020	494,137	17,408	589,943	153,839	117,753		1,447,904		49,395		1,398,509	3	
4399999		Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																		
4499999		Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																		
4599999		Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																		
4699999		Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																		

COMBINED STATEMENT FOR THE YEAR 2020 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									16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 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 through 14 Totals		17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers				
4799999		Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive																			
4899999		Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other																			
4999999		Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																			
5099999		Total Reciprocal Jurisdiction - Affiliates																			
5199999		Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																			
5299999		Total Reciprocal Jurisdiction - Pools - Mandatory Pools																			
5399999		Total Reciprocal Jurisdiction - Pools - Voluntary Pools																			
5499999		Total Reciprocal Jurisdiction - Other Non-U.S. Insurers																			
5599999		Total Reciprocal Jurisdiction - Protected Cells																			
5699999		Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																			
5799999		Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			9,852,482	1,123,516	163,235	7,605,109	754,636	9,326,475	2,597,902	2,557,318		24,128,190	1,377	1,630,890		22,497,300	554,048		
5899999		Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																			
9999999		Totals			9,852,482	1,123,516	163,235	7,605,109	754,636	9,326,475	2,597,902	2,557,318		24,128,190	1,377	1,630,890		22,497,300	554,048		



COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			XXX		(12,450,372)	12,450,372		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX		(1,783)	97,645		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX		(1,783)	97,645		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive			XXX											XXX		
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other			XXX											XXX		
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX											XXX		
0899999	Total Authorized - Affiliates			XXX		(12,452,155)	12,548,017								XXX		
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	154,109	15,897	XXX	373,631	752,370	2,615,658	9,158	3,359,024	4,030,828	270,655	3,760,174	533,560	3,226,614	XXX	24,988	160,726
1099999	Total Authorized - Pools - Mandatory Pools			XXX		35	75,629		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999	Total Authorized - Pools - Voluntary Pools			XXX	15,342	17,979	53,786	2,211	69,555	83,466	2,638	80,828	15,342	65,486	XXX	736	3,143
1299999	Total Authorized - Other Non-U.S. Insurers	240,513	47,941	XXX		298,258		2,068	296,827	356,192	14,214	341,978	288,443	53,535	XXX	12,820	2,581
1399999	Total Authorized - Protected Cell			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	394,622	63,838	XXX	388,973	(11,383,513)	15,293,090	13,437	3,725,405	4,470,486	287,507	4,182,979	837,345	3,345,635	XXX	38,545	166,450
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX		(25,383)	25,383		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive		1,540	XXX	1,477,229	1,128,903			1,128,903	1,354,683	(7,634)	1,362,317	1,362,287	30	XXX	68,114	4
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		1,865,854	XXX	11,148,359	13,171,472			13,135,377	15,762,453	984,379	14,778,073	13,006,723	1,771,351	XXX	580,317	167,632
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)		1,867,394	XXX	12,625,588	14,300,375			14,264,280	17,117,136	976,746	16,140,391	14,369,010	1,771,381	XXX	648,431	167,636
2299999	Total Unauthorized - Affiliates		1,867,394	XXX	12,625,588	14,274,993	25,383	36,521	14,264,280	17,117,136	976,746	16,140,391	14,369,010	1,771,381	XXX	648,431	167,636
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers		198,120	XXX	427,138	487,590	10,441	11,029	487,107	584,528	57,230	527,298	495,026	32,273	XXX	24,692	4,198
2499999	Total Unauthorized - Pools - Mandatory Pools			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools			XXX	4,724	4,407	2,734	2,628	4,513	5,415	(106)	5,521	4,513	1,008	XXX	217	48
2699999	Total Unauthorized - Other Non-U.S. Insurers		3,681,955	XXX	208,755	3,864,162	101,001	111,689	3,853,644	4,624,373	798,174	3,826,199	3,400,396	425,803	XXX	164,277	43,567
2799999	Total Unauthorized - Protected Cell			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		5,747,468	XXX	13,266,205	18,631,151	139,559	161,868	18,609,544	22,331,453	1,832,044	20,499,409	18,268,944	2,230,465	XXX	837,617	215,450
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive			XXX											XXX		
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			XXX											XXX		
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX											XXX		
3699999	Total Unauthorized - Affiliates			XXX											XXX		
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX											XXX		
3899999	Total Unauthorized - Pools - Mandatory Pools			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3999999	Total Unauthorized - Pools - Voluntary Pools			XXX											XXX		
4099999	Total Unauthorized - Other Non-U.S. Insurers	23,450	163,969	XXX	76,998	275,492	1,172,411	24	1,447,880	1,737,456	49,279	1,688,177	226,701	1,461,476	XXX	9,384	60,475
4199999	Total Unauthorized - Protected Cell			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	23,450	163,969	XXX	76,998	275,492	1,172,411	24	1,447,880	1,737,456	49,279	1,688,177	226,701	1,461,476	XXX	9,384	60,475
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive			XXX											XXX		
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other			XXX											XXX		
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX											XXX		
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX											XXX		
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers			XXX											XXX		
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools			XXX											XXX		
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers			XXX											XXX		
5599999	Total Reciprocal Jurisdiction - Protected Cells			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX											XXX		
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	418,072	5,975,276	XXX	13,732,176	7,523,130	16,605,060	175,328	23,782,829	28,539,395	2,168,830	26,370,565	19,332,990	7,037,575	XXX	885,546	442,374
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999	Totals	418,072	5,975,276	XXX	13,732,176	7,523,130	16,605,060	175,328	23,782,829	28,539,395	2,168,830	26,370,565	19,332,990	7,037,575	XXX	885,546	442,374

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE F - PART 3 (Continued)**

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Overdue					43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
		38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41												
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling									2,280						XXX	2,206	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive															XXX		
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	849	9				858		858			1.1				XXX		
0499999	Total Authorized - Affiliates - U.S. Non-Pool	849	9				858		858			1.1				XXX		
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive															XXX		
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other															XXX		
0799999	Total Authorized - Affiliates - Other (Non-U.S.)															XXX		
0899999	Total Authorized - Affiliates	849	9				858		858	2,280		1.1	265.6			XXX	2,206	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	119,568	9,786	10,256	1,201	10,518	31,761	151,329	434	304	150,895	12,508	364,918	21.0	2.4	7.0	XXX	9,253
1099999	Total Authorized - Pools - Mandatory Pools	(113)						(113)				455				XXX		
1199999	Total Authorized - Pools - Voluntary Pools	739	(114)	199		3,417	3,502	4,242	909	829	3,333	2,588	160	82.6	74.1	80.6	XXX	
1299999	Total Authorized - Other Non-U.S. Insurers	11,477	3,503	1,721	968	9,119	15,310	26,788			26,788	10,340	49,158	57.2	13.6	34.0	XXX	830
1399999	Total Authorized - Protected Cell															XXX		
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	132,520	13,175	12,185	2,170	23,054	50,583	183,103	1,343	1,133	181,760	27,716	414,691	27.6	4.6	12.6	XXX	12,289
1599999	Total Unauthorized-Affiliates-U.S. Intercompany Pooling															XXX		
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive															XXX		
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other															XXX		
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool															XXX		
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	13,713						13,713			13,713		40,657				XXX	
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	727,005	36,579	48	1,101	4,945	42,673	769,678			769,678	7,133	80,007	5.5	0.8	0.6	XXX	1,261
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	740,718	36,579	48	1,101	4,945	42,673	783,391			783,391	7,133	120,664	5.4	0.8	0.6	XXX	1,261
2299999	Total Unauthorized - Affiliates	740,718	36,579	48	1,101	4,945	42,673	783,391			783,391	7,133	120,664	5.4	0.8	0.6	XXX	1,261
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	12,628	2,577	1,851	260	3,375	8,063	20,691	18	18	20,673	4,753	57,162	39.0	6.1	16.3	XXX	688
2499999	Total Unauthorized - Pools - Mandatory Pools															XXX		
2599999	Total Unauthorized - Pools - Voluntary Pools	3				3	3	7			7	3	114	50.3	2.9	50.3	XXX	
2699999	Total Unauthorized - Other Non-U.S. Insurers	118,784	10,974	3,560	2,659	88,758	105,952	224,736	16	8	224,719	93,834	360,189	47.1	16.0	39.5	XXX	5,038
2799999	Total Unauthorized - Protected Cell															XXX		
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	872,133	50,131	5,459	4,020	97,081	156,691	1,028,824	34	26	1,028,790	105,723	538,129	15.2	6.7	9.4	XXX	6,987
2999999	Total Unauthorized-Affiliates-U.S. Intercompany Pooling															XXX		
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive															XXX		
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other															XXX		
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool															XXX		
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive															XXX		
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other															XXX		
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)															XXX		
3699999	Total Unauthorized - Affiliates															XXX		
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers															XXX		
3899999	Total Unauthorized - Pools - Mandatory Pools															XXX		
3999999	Total Unauthorized - Pools - Voluntary Pools															XXX		
4099999	Total Unauthorized - Other Non-U.S. Insurers	74,685	63	45	19	11	139	74,824			74,824	30	41,022	0.2	0.0	0.0	XXX	25
4199999	Total Unauthorized - Protected Cell															XXX		
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	74,685	63	45	19	11	139	74,824			74,824	30	41,022	0.2	0.0	0.0	XXX	25
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling															XXX		

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												42 Total Overdue Cols. 38+39 +40+41
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																XXX	
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																XXX	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																XXX	
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive																XXX	
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other																XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates																XXX	
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																XXX	
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools																XXX	
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools																XXX	
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers																XXX	
5599999	Total Reciprocal Jurisdiction - Protected Cells																XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	1,079,339	63,368	17,689	6,209	120,145	207,412	1,286,751	1,377	1,159	1,285,374	133,469	993,842	16.1	5.9	9.3	XXX	19,301
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																XXX	
9999999	Totals	1,079,339	63,368	17,689	6,209	120,145	207,412	1,286,751	1,377	1,159	1,285,374	133,469	993,842	16.1	5.9	9.3	XXX	19,301

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Provision for Certified Reinsurance							Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
								60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20 + Col. 21 + Col. 22 + Col. 58) / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + Col. 61)	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Past Due Amounts Not in Dispute (Col. 47 * 20%)	66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24 not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67		
								60	61	62	63	64	65	66	67	68		
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999	Total Authorized - Pools - Voluntary Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999	Total Authorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1399999	Total Authorized - Protected Cell			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999	Total Unauthorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2499999	Total Unauthorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999	Total Unauthorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2799999	Total Unauthorized - Protected Cell			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX				XXX	XXX									
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive			XXX				XXX	XXX									
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other			XXX				XXX	XXX									
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX				XXX	XXX									
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive			XXX				XXX	XXX									
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			XXX				XXX	XXX									
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX				XXX	XXX									
3699999	Total Unauthorized - Affiliates			XXX				XXX	XXX									
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX				XXX	XXX									
3899999	Total Unauthorized - Pools - Mandatory Pools			XXX				XXX	XXX									
3999999	Total Unauthorized - Pools - Voluntary Pools			XXX				XXX	XXX									
4099999	Total Unauthorized - Other Non-U.S. Insurers			XXX			1,398,509	160,566	XXX	XXX		1,408,810	6	24	94	19	24	
4199999	Total Unauthorized - Protected Cell			XXX					XXX	XXX								
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX			1,398,509	160,566	XXX	XXX		1,408,810	6	24	94	19	24	
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Provision for Certified Reinsurance						Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)		
								60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24 not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67			
																		66	
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5599999	Total Reciprocal Jurisdiction - Protected Cells			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX		1,398,509	160,566	XXX	XXX		1,408,810		6	24	94	19		24	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX				XXX	XXX										
9999999	Totals			XXX		1,398,509	160,566	XXX	XXX		1,408,810		6	24	94	19		24	

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance				
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ((Col. 47 * 20%) + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	193	XXX	XXX					XXX	XXX	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive		XXX	XXX					XXX	XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other		XXX	XXX					XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool		XXX	XXX					XXX	XXX	
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive		XXX	XXX					XXX	XXX	
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other		XXX	XXX					XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)		XXX	XXX					XXX	XXX	
0899999	Total Authorized - Affiliates	193	XXX	XXX					XXX	XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	2,502	XXX	XXX	1,887	7,271	9,158	XXX	XXX	XXX	9,158
1099999	Total Authorized - Pools - Mandatory Pools		XXX	XXX					XXX	XXX	
1199999	Total Authorized - Pools - Voluntary Pools	518	XXX	XXX		2,211	2,211	XXX	XXX	XXX	2,211
1299999	Total Authorized - Other Non-U.S. Insurers	2,068	XXX	XXX	166	1,902	2,068	XXX	XXX	XXX	2,068
1399999	Total Authorized - Protected Cell		XXX	XXX					XXX	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	5,280	XXX	XXX	2,053	11,384	13,437	XXX	XXX	XXX	13,437
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	(382)		(15,249)	(382)	XXX	XXX	XXX	XXX	XXX	
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive					XXX	XXX	XXX	XXX	XXX	
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other					XXX	XXX	XXX	XXX	XXX	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool					XXX	XXX	XXX	XXX	XXX	
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive					XXX	XXX	XXX	XXX	XXX	
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	1,427			1,427	XXX	XXX	XXX	36,521	XXX	36,521
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	1,427			1,427	XXX	XXX	XXX	36,521	XXX	36,521
2299999	Total Unauthorized - Affiliates	1,045	(15,249)		1,045	XXX	XXX	XXX	36,521	XXX	36,521
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	951	10,441		954	XXX	XXX	XXX	11,029	XXX	11,029
2499999	Total Unauthorized - Pools - Mandatory Pools					XXX	XXX	XXX	XXX	XXX	
2599999	Total Unauthorized - Pools - Voluntary Pools	1	2,734		1	XXX	XXX	XXX	2,628	XXX	2,628
2699999	Total Unauthorized - Other Non-U.S. Insurers	18,767	101,001		18,770	XXX	XXX	XXX	111,689	XXX	111,689
2799999	Total Unauthorized - Protected Cell					XXX	XXX	XXX		XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	20,763	98,927		20,770	XXX	XXX	XXX	161,868	XXX	161,867
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3699999	Total Unauthorized - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3899999	Total Unauthorized - Pools - Mandatory Pools	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3999999	Total Unauthorized - Pools - Voluntary Pools	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4099999	Total Unauthorized - Other Non-U.S. Insurers	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24
4199999	Total Unauthorized - Protected Cell	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70  20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71  Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72  Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73  Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute ((Col. 47 * 20%) + [Col. 45 * 20%])	74  Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75  Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76  Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77  Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78  Total Provision for Reinsurance (Cols. 75 + 76 + 77)
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling		XXX	XXX				XXX	XXX	
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive		XXX	XXX				XXX	XXX	
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other		XXX	XXX				XXX	XXX	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		XXX	XXX				XXX	XXX	
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive		XXX	XXX				XXX	XXX	
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other		XXX	XXX				XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		XXX	XXX				XXX	XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates		XXX	XXX				XXX	XXX	
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers		XXX	XXX				XXX	XXX	
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools		XXX	XXX				XXX	XXX	
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools		XXX	XXX				XXX	XXX	
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers		XXX	XXX				XXX	XXX	
5599999	Total Reciprocal Jurisdiction - Protected Cells		XXX	XXX				XXX	XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		XXX	XXX				XXX	XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	26,043	98,927	20,770	2,053	11,384	13,437	161,868	24	175,328
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)									
9999999	Totals	26,043	98,927	20,770	2,053	11,384	13,437	161,868	24	175,328



COMBINED STATEMENT FOR THE YEAR 2020 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	%
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																				
1. Premiums written .....	131,395,653	XXX	131,395,657	XXX		XXX		XXX		XXX	(4)	XXX		XXX		XXX		XXX		XXX
2. Premiums earned .....	126,106,466	XXX	126,106,462	XXX		XXX		XXX		XXX	4	XXX		XXX		XXX		XXX		XXX
3. Incurred claims .....	63,185,032	50.1	63,185,032	50.1								(0.2)								
4. Cost containment expenses .....	1,399,732	1.1	1,399,732	1.1																
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	64,584,764	51.2	64,584,764	51.2								(0.2)								
6. Increase in contract reserves .....																				
7. Commissions (a) .....	3,357,605	2.7	3,357,605	2.7																
8. Other general insurance expenses .....	36,297,736	28.8	36,297,736	28.8																
9. Taxes, licenses and fees .....	4,197,231	3.3	4,197,231	3.3																
10. Total other expenses incurred .....	43,852,572	34.8	43,852,572	34.8																
11. Aggregate write-ins for deductions .....																				
12. Gain from underwriting before dividends or refunds .....	17,669,130	14.0	17,669,126	14.0							4	100.2								
13. Dividends or refunds .....																				
14. Gain from underwriting after dividends or refunds .....	17,669,130	14.0	17,669,126	14.0							4	100.2								
<b>DETAILS OF WRITE-INS</b>																				
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 2020 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
<b>PART 2. - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums	22,213,556	22,213,276				280			
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	22,213,556	22,213,276				280			
5. Total premium reserves, prior year	17,721,477	17,721,188				289			
6. Increase in total premium reserves	4,492,080	4,492,088				(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	70,495,834	70,495,834							
2. Total prior year	78,409,067	78,409,067							
3. Increase	(7,913,233)	(7,913,233)							

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	44,921,989	44,921,989							
1.2 On claims incurred during current year	26,176,277	26,176,277							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	23,563,979	23,563,979							
2.2 On claims incurred during current year	46,931,856	46,931,856							
3. Test:									
3.1 Line 1.1 and 2.1	68,485,967	68,485,967							
3.2 Claim reserves and liabilities, December 31, prior year	78,409,067	78,409,067							
3.3 Line 3.1 minus Line 3.2	(9,923,100)	(9,923,100)							

<b>PART 4. - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written	100,062,481	100,062,481							
2. Premiums earned	97,740,633	97,740,633							
3. Incurred claims	54,782,843	54,782,843							
4. Commissions	19,815,674	19,815,674							
B. Reinsurance Ceded:									
1. Premiums written	155,456,044	155,456,040				4			
2. Premiums earned	155,104,914	155,104,910				4			
3. Incurred claims	75,466,132	75,466,132							
4. Commissions	50,549,866	50,549,866							

(a) Includes \$ ..... premium deficiency reserve.

**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**

**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10	11	12					
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		Salvage and Subrogation Received				Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed			
				Direct and Assumed	Ceded	Net (1 - 2)	4	5	6							7	8	9
1. Prior	XXX	XXX	XXX	364,369	189,569	127,216	80,157	11,860	(77)	21,470	233,796	XXX						
2. 2011	13,836,529	9,068,812	4,767,717	8,847,645	5,833,715	767,358	483,743	349,275	4,009	223,093	3,642,811	XXX						
3. 2012	14,043,312	9,257,773	4,785,539	9,733,729	6,786,284	752,074	493,074	334,951	7,897	183,128	3,533,499	XXX						
4. 2013	14,528,140	9,440,924	5,087,216	8,286,244	5,446,036	740,439	475,861	354,765	5,401	193,342	3,454,151	XXX						
5. 2014	14,007,867	9,010,314	4,997,554	7,522,607	4,876,046	638,535	411,617	352,689	4,836	166,745	3,221,332	XXX						
6. 2015	14,310,610	9,194,024	5,116,586	6,823,604	4,326,651	722,464	484,394	329,456	2,055	143,957	3,062,424	XXX						
7. 2016	13,551,010	9,114,327	4,436,683	6,232,104	4,124,168	623,137	428,321	397,102	4,864	165,758	2,694,990	XXX						
8. 2017	13,420,171	8,797,868	4,622,303	7,822,819	5,600,204	655,883	477,452	351,186	15,919	177,743	2,736,313	XXX						
9. 2018	13,306,211	8,907,031	4,399,180	6,245,464	4,140,211	449,633	325,976	350,622	38,259	142,611	2,541,273	XXX						
10. 2019	13,346,258	9,688,191	3,658,067	5,548,061	3,795,681	265,284	202,029	332,565	21,722	76,939	2,126,477	XXX						
11. 2020	13,944,457	9,738,632	4,205,825	3,155,719	2,028,250	98,629	77,312	170,807	12,025	19,157	1,307,567	XXX						
12. Totals	XXX	XXX	XXX	70,582,366	47,146,817	5,840,652	3,939,936	3,335,278	116,910	1,513,943	28,554,632	XXX						

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20								
1. Prior	2,968,440	1,535,942	2,205,549	999,341	300,443	202,899	562,950	282,401	26,816	(30,929)	12,735	3,074,544	XXX			
2. 2011	277,413	152,626	289,426	161,576	25,404	13,504	96,514	56,184	5,532	(4,845)	22,640	315,245	XXX			
3. 2012	270,813	148,220	316,614	177,159	19,663	10,554	104,386	60,616	5,865	(4,592)	21,610	325,384	XXX			
4. 2013	447,166	254,889	414,201	235,533	42,487	22,916	153,393	91,059	8,811	(837)	25,825	462,499	XXX			
5. 2014	436,068	238,667	520,653	289,881	47,594	26,117	175,399	101,775	12,559	(5,033)	19,532	540,867	XXX			
6. 2015	540,880	315,537	725,478	410,137	57,993	35,071	260,505	151,834	19,512	(5,918)	27,331	697,709	XXX			
7. 2016	693,122	409,334	929,727	535,940	67,218	42,481	344,679	198,523	26,031	(6,285)	35,567	880,785	XXX			
8. 2017	1,095,767	715,762	1,311,316	779,691	134,346	91,121	474,416	289,388	41,342	(5,799)	55,023	1,187,023	XXX			
9. 2018	1,433,445	979,975	1,691,221	1,109,811	151,149	105,834	606,729	395,854	57,757	(5,421)	71,374	1,354,246	XXX			
10. 2019	1,633,139	1,220,880	2,267,410	1,560,890	132,592	94,978	678,254	467,341	1,730	(4,362)	110,813	1,373,400	XXX			
11. 2020	2,051,089	1,635,573	4,262,941	3,066,569	163,373	109,181	806,609	579,088	188,268	(2,136)	118,972	2,084,004	XXX			
12. Totals	11,847,342	7,607,404	14,934,534	9,326,528	1,142,262	754,656	4,263,834	2,674,063	394,223	(76,160)	521,422	12,295,706	XXX			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount		
	26	27	28	29	30	31	32	33		Inter-Company Pooling Participation Percentage	35	36
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,638,706	435,838	
2. 2011	10,658,568	6,700,511	3,958,056	77.0	73.9	83.0			100.0	252,638	62,607	
3. 2012	11,538,095	7,679,212	3,858,883	82.2	82.9	80.6			100.0	262,048	63,336	
4. 2013	10,447,507	6,530,856	3,916,650	71.9	69.2	77.0			100.0	370,945	91,554	
5. 2014	9,706,104	5,943,906	3,762,198	69.3	66.0	75.3			100.0	428,173	112,694	
6. 2015	9,479,893	5,719,760	3,760,132	66.2	62.2	73.5			100.0	540,684	157,025	
7. 2016	9,313,120	5,737,346	3,575,774	68.7	62.9	80.6			100.0	677,575	203,210	
8. 2017	11,887,075	7,963,740	3,923,336	88.6	90.5	84.9			100.0	911,630	275,393	
9. 2018	10,986,019	7,090,500	3,895,519	82.6	79.6	88.6			100.0	1,034,879	319,367	
10. 2019	10,859,035	7,359,157	3,499,878	81.4	76.0	95.7			100.0	1,118,780	254,621	
11. 2020	10,897,435	7,505,864	3,391,571	78.1	77.1	80.6			100.0	1,611,887	472,117	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,847,944	2,447,761	

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 2020 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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year	
1. Prior.....	11,294,175	11,317,940	11,319,187	11,402,752	11,418,364	11,363,877	11,362,871	11,349,052	10,872,992	10,758,736	(114,256)	(590,316)	
2. 2011.....	3,696,655	3,637,791	3,615,347	3,651,500	3,649,054	3,684,013	3,664,814	3,672,962	3,657,591	3,619,054	(38,537)	(53,908)	
3. 2012.....	XXX	3,687,715	3,598,392	3,594,403	3,587,540	3,600,974	3,618,049	3,583,259	3,568,189	3,538,745	(29,444)	(44,514)	
4. 2013.....	XXX	XXX	3,620,392	3,528,205	3,592,326	3,611,292	3,648,765	3,607,777	3,597,231	3,593,075	(4,155)	(14,702)	
5. 2014.....	XXX	XXX	XXX	3,545,261	3,553,623	3,558,306	3,480,820	3,479,946	3,454,678	3,420,396	(34,282)	(59,550)	
6. 2015.....	XXX	XXX	XXX	XXX	3,726,002	3,563,217	3,504,856	3,489,219	3,467,595	3,428,308	(39,287)	(60,911)	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	3,250,746	3,235,705	3,210,776	3,175,117	3,173,324	(1,792)	(37,452)	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	3,582,914	3,557,136	3,507,134	3,572,008	64,875	14,873	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,363,011	3,488,944	3,546,012	57,068	183,001	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,094,661	3,212,113	117,452	XXX	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,074,038	XXX	XXX	
											12. Totals	(22,358)	(663,479)

**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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020		
1. Prior.....	.000	1,919,560	3,400,414	4,505,176	5,370,020	5,982,570	6,535,879	6,979,244	7,362,188	7,584,046	XXX	XXX
2. 2011.....	972,996	1,832,450	2,254,821	2,581,816	2,863,920	3,002,738	3,128,262	3,215,428	3,270,474	3,297,545	XXX	XXX
3. 2012.....	XXX	998,394	1,968,365	2,320,524	2,622,183	2,825,612	3,010,855	3,093,589	3,177,361	3,206,445	XXX	XXX
4. 2013.....	XXX	XXX	984,204	1,817,665	2,258,045	2,567,001	2,811,700	2,949,790	3,040,029	3,104,787	XXX	XXX
5. 2014.....	XXX	XXX	XXX	879,459	1,708,687	2,096,944	2,382,295	2,624,208	2,774,599	2,873,478	XXX	XXX
6. 2015.....	XXX	XXX	XXX	XXX	884,235	1,610,876	2,005,273	2,355,422	2,579,301	2,735,023	XXX	XXX
7. 2016.....	XXX	XXX	XXX	XXX	XXX	614,934	1,382,959	1,778,178	2,117,452	2,302,752	XXX	XXX
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	981,175	1,730,257	2,112,888	2,401,046	XXX	XXX
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	985,541	1,840,750	2,228,910	XXX	XXX
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,201,241	1,815,635	XXX	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,148,786	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior.....	6,547,052	5,108,616	4,095,745	3,453,817	2,966,277	2,636,133	2,349,743	2,108,778	1,730,337	1,537,527
2. 2011.....	2,140,814	1,278,524	836,740	574,409	422,192	346,534	286,480	243,928	207,395	174,168
3. 2012.....	XXX	2,048,268	1,131,141	795,019	562,384	419,123	350,310	280,129	227,980	188,869
4. 2013.....	XXX	XXX	2,053,611	1,158,171	825,308	602,745	484,616	361,305	284,492	253,916
5. 2014.....	XXX	XXX	XXX	2,019,599	1,300,427	966,691	667,351	497,513	396,026	314,702
6. 2015.....	XXX	XXX	XXX	XXX	2,199,835	1,424,093	996,183	721,780	538,517	432,663
7. 2016.....	XXX	XXX	XXX	XXX	XXX	2,032,380	1,283,606	913,408	656,751	549,501
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	1,895,757	1,283,759	878,850	731,599
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,684,800	1,004,857	804,852
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,330,739	935,843
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,449,416

**COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	15	7	1	1				8	XXX
2. 2011.....	106,440	94,118	12,322	46,003	40,125	8,438	7,389	24		29	6,950	24
3. 2012.....	109,415	95,270	14,144	45,891	38,799	7,172	6,037	21			8,249	1
4. 2013.....	111,889	91,638	20,252	39,965	32,545	4,950	5,101	2,161			9,430	1
5. 2014.....	74,446	62,455	11,992	43,078	35,647	3,641	3,018	230			8,283	
6. 2015.....	19,097	14,457	4,641	7,216	5,582	661	445	143			1,994	
7. 2016.....	4,763	2,469	2,295	2,862	1,492	295	149	132			1,648	
8. 2017.....	4,850	2,537	2,313	1,867	954	261	135	48			1,087	
9. 2018.....	4,596	2,418	2,178	2,733	1,392	276	146	12			1,483	11
10. 2019.....	18,757	9,484	9,273	10,482	5,300	744	602	453		10	5,776	1,030
11. 2020.....	59,089	29,617	29,471	17,522	8,762	630	956	1,300		20	9,734	2,654
12. Totals	XXX	XXX	XXX	217,632	170,606	27,071	23,979	4,524		59	54,642	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	3	2										1	
2. 2011.....	10	5										5	
3. 2012.....	2	1										1	
4. 2013.....	123	102										22	
5. 2014.....	44	23										21	
6. 2015.....	16	8										8	
7. 2016.....	34	17										17	
8. 2017.....	114	57										57	
9. 2018.....	118	59	2	1								60	
10. 2019.....	1,206	604	95	51	29	14						660	40
11. 2020.....	5,850	2,926	4,904	2,456	58	29						5,402	614
12. Totals	7,520	3,803	5,001	2,508	86	43						6,253	654

	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	
2. 2011.....	54,475	47,519	6,956	51.2	50.5	56.4			100.0	5	
3. 2012.....	53,086	44,837	8,249	48.5	47.1	58.3			100.0	1	
4. 2013.....	47,199	37,748	9,452	42.2	41.2	46.7			100.0	22	
5. 2014.....	46,992	38,688	8,304	63.1	61.9	69.3			100.0	21	
6. 2015.....	8,037	6,035	2,002	42.1	41.7	43.1			100.0	8	
7. 2016.....	3,323	1,658	1,665	69.8	67.2	72.6			100.0	17	
8. 2017.....	2,289	1,146	1,144	47.2	45.2	49.4			100.0	57	
9. 2018.....	3,141	1,598	1,543	68.3	66.1	70.8			100.0	60	
10. 2019.....	13,008	6,571	6,437	69.4	69.3	69.4			100.0	646	14
11. 2020.....	30,264	15,128	15,136	51.2	51.1	51.4			100.0	5,373	29
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6,210	43

**COMBINED STATEMENT FOR THE YEAR 2020 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	263		3	(1)				268	XXX
2. 2011.....	3	5	(1)	1,100	553	74	40	10		1	592	
3. 2012.....	(2)	(2)		(60)	(30)	(12)	(10)	(8)		(1)	(40)	
4. 2013.....				942	471	(4)	(2)	3		(3)	472	1
5. 2014.....				53	27	4	3	2		(1)	30	
6. 2015.....				(31)	(16)	(4)	(2)	(598)			(615)	
7. 2016.....	(1)	(1)	(1)	(107)	(49)	(5)	(2)	601			539	1
8. 2017.....	2	1	1	(92)	186	11	19	32	1		(255)	10
9. 2018.....	7	4	4	9	49	2	3				(41)	
10. 2019.....	(1)	154	(155)	21	11	4	2	31			42	
11. 2020.....				72	38	1	1	1			35	
12. Totals	XXX	XXX	XXX	2,169	1,239	73	50	74	1	(4)	1,027	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.....	1,488	96	1		14	13			51			1,446	2
2. 2011.....													
3. 2012.....													
4. 2013.....													
5. 2014.....													
6. 2015.....	(75)	(75)	(100)	(98)	(8)	(8)	(49)	(48)				(3)	
7. 2016.....			(1)	(1)	(5)	(5)							
8. 2017.....	(262)	(264)	(16)	(15)	13	13	(7)	(7)					
9. 2018.....					8	8							
10. 2019.....													
11. 2020.....													
12. Totals	1,152	(243)	(116)	(114)	22	21	(57)	(56)	51			1,443	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,394	52
2. 2011.....	1,184	593	592	34,031.0	12,841.3	(52,066.2)			100.0		
3. 2012.....	(80)	(40)	(40)	3,554.3	1,986.7	16,852.5			100.0		
4. 2013.....	941	469	472	(220,342.1)	(105,449.1)	2,620,070.1			100.0		
5. 2014.....	60	30	30	(351,247.6)	(350,318.2)	(352,177.1)			100.0		
6. 2015.....	(865)	(247)	(618)	43,270,106.5	12,348,837.0				100.0	(2)	(1)
7. 2016.....	482	(57)	539	(42,465.4)	10,097.3	(95,028.2)			100.0		
8. 2017.....	(321)	(66)	(255)	(15,134.2)	(6,266.7)	(24,001.7)			100.0		
9. 2018.....	19	60	(41)	261.8	1,660.9	(1,137.4)			100.0		
10. 2019.....	55	13	42	(10,600.3)	8.2	(27.3)			100.0		
11. 2020.....	73	38	35						100.0		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,392	51

**COMBINED STATEMENT FOR THE YEAR 2020 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	2,973	2,312	141	212	173	139	358	623	XXX
2. 2011.....	1,020,271	664,772	355,499	547,791	327,027	73,605	43,252	44,073	(13)	8,435	295,203	73,202
3. 2012.....	1,014,536	666,453	348,083	559,403	339,620	75,543	48,480	54,573	(133)	6,412	301,552	66,578
4. 2013.....	1,011,739	659,375	352,364	568,305	345,454	79,079	47,412	50,697	(18)	5,664	305,234	68,858
5. 2014.....	1,029,030	677,728	351,302	564,130	346,527	75,475	46,041	54,620	(124)	6,259	301,781	70,894
6. 2015.....	1,147,267	753,212	394,055	708,140	442,643	99,202	62,238	61,424	223	5,662	363,662	79,826
7. 2016.....	1,254,241	876,808	377,433	783,297	554,254	97,195	69,913	68,064	628	6,411	323,762	85,404
8. 2017.....	1,315,412	964,406	351,006	770,069	585,158	93,453	71,548	57,077	1,080	7,507	262,813	98,114
9. 2018.....	1,228,439	896,842	331,597	577,457	447,345	58,335	45,731	43,008	581	6,869	185,142	92,152
10. 2019.....	1,089,664	771,298	318,366	237,558	166,150	19,559	14,135	36,427	1,562	5,281	111,697	65,676
11. 2020.....	1,263,058	916,044	347,014	62,008	44,376	4,443	3,317	11,958	631	1,828	30,084	38,431
12. Totals.....	XXX	XXX	XXX	5,381,131	3,600,867	676,030	452,279	482,094	4,554	60,687	2,481,554	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.....	29,085	23,874	1,038	(721)	2,607	972	469	108	696	149	9,513	351	
2. 2011.....	2,454	3,202	651	371	121	62	321	183	55	23	(239)	124	
3. 2012.....	7,523	6,509	1,373	738	324	172	678	365	331	73	2,371	180	
4. 2013.....	9,618	5,099	2,174	1,391	6,407	3,233	1,075	688	317	74	9,105	219	
5. 2014.....	11,617	7,210	6,032	3,783	1,215	627	2,985	1,872	682	89	8,950	356	
6. 2015.....	39,747	26,866	18,477	11,248	3,381	2,001	9,134	5,561	1,863	118	503	654	
7. 2016.....	71,741	51,610	37,485	26,308	8,103	5,481	18,425	12,956	2,981	163	561	1,478	
8. 2017.....	201,884	163,063	89,440	62,418	24,198	19,760	41,186	28,507	6,826	232	1,294	3,735	
9. 2018.....	289,492	236,435	224,052	168,494	32,981	27,376	67,145	50,631	10,904	358	1,446	6,764	
10. 2019.....	191,050	134,180	274,086	181,981	14,870	9,882	62,499	41,586	(1,982)	637	1,303	6,295	
11. 2020.....	103,416	71,257	502,016	347,075	8,017	5,290	80,012	55,549	32,871	1,178	1,850	10,451	
12. Totals.....	957,626	729,305	1,156,823	803,087	102,222	74,855	283,928	198,004	55,543	3,094	6,957	30,607	

	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	6,970	2,543
2. 2011.....	669,071	374,106	294,964	65.6	56.3	83.0			100.0	(468)	230
3. 2012.....	699,748	395,825	303,923	69.0	59.4	87.3			100.0	1,648	722
4. 2013.....	717,671	403,333	314,339	70.9	61.2	89.2			100.0	5,301	3,804
5. 2014.....	716,755	406,024	310,731	69.7	59.9	88.5			100.0	6,656	2,294
6. 2015.....	941,368	550,897	390,470	82.1	73.1	99.1			100.0	20,111	6,697
7. 2016.....	1,087,291	721,313	365,977	86.7	82.3	97.0			100.0	31,307	10,909
8. 2017.....	1,284,132	931,766	352,366	97.6	96.6	100.4			100.0	65,843	23,710
9. 2018.....	1,303,374	976,951	326,423	106.1	108.9	98.4			100.0	108,615	32,665
10. 2019.....	834,066	550,111	283,954	76.5	71.3	89.2			100.0	148,975	23,282
11. 2020.....	804,740	528,672	276,067	63.7	57.7	79.6			100.0	187,100	58,883
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	582,058	165,739

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	170,237	68,081	30,589	11,227	8,207	(690)	11,788	130,415	XXX
2. 2011	2,358,985	1,407,878	951,107	1,341,975	825,377	229,712	145,401	105,313	(206)	73,703	706,428	244,095
3. 2012	2,448,456	1,496,241	952,215	1,206,716	771,041	219,664	143,487	105,502	(223)	57,700	617,577	219,531
4. 2013	2,622,507	1,662,446	960,060	1,209,407	784,305	224,633	148,838	139,418	1,133	47,082	639,182	217,655
5. 2014	2,634,274	1,645,335	988,939	1,003,844	676,086	199,761	134,727	100,749	348	40,414	493,194	224,124
6. 2015	2,892,418	1,840,372	1,052,047	1,040,787	723,151	212,220	147,759	81,445	973	36,059	462,569	236,407
7. 2016	2,910,495	1,909,182	1,001,314	1,050,509	752,703	207,878	149,197	104,113	2,335	28,748	458,265	238,098
8. 2017	2,939,011	1,959,738	979,272	1,009,565	729,418	193,621	140,210	74,718	6,185	17,729	402,091	235,082
9. 2018	2,834,987	1,920,656	914,331	926,148	681,223	171,982	126,861	99,456	25,142	11,286	364,361	237,010
10. 2019	2,738,982	1,895,078	843,904	691,358	521,547	121,237	92,079	94,422	12,747	3,347	280,644	233,091
11. 2020	2,558,277	1,824,385	733,892	234,292	185,828	37,755	29,067	59,974	8,515	1,154	108,611	173,051
12. Totals	XXX	XXX	XXX	9,884,837	6,718,759	1,849,053	1,268,853	973,317	56,258	329,010	4,663,336	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	1,929,267	775,113	1,554,784	665,690	59,480	30,407	296,344	127,061	(1,752)	(31,520)	12,735	2,271,373	11,423
2. 2011	195,113	104,324	177,170	96,283	7,787	4,209	36,028	19,642	(706)	(4,952)	21,519	195,887	1,326
3. 2012	174,227	93,352	184,299	100,232	6,346	3,481	37,777	20,641	(1,178)	(4,841)	18,096	188,606	1,309
4. 2013	219,511	119,853	200,530	109,136	7,940	4,419	47,843	25,912	(3,153)	(1,095)	8,455	214,446	1,506
5. 2014	170,911	91,529	269,125	142,640	8,280	4,759	53,768	28,656	(736)	(5,325)	8,562	239,089	1,991
6. 2015	197,625	110,390	330,726	177,349	10,202	6,420	64,393	34,786	(1,182)	(6,326)	11,887	279,146	2,923
7. 2016	226,735	130,461	389,313	213,727	13,940	8,979	76,582	42,393	(1,765)	(6,812)	16,669	316,058	4,061
8. 2017	275,533	168,064	463,220	259,942	16,858	11,857	92,672	52,382	(2,698)	(6,535)	21,137	359,875	6,030
9. 2018	334,693	206,800	518,320	304,005	25,353	18,779	103,476	61,263	3,091	(6,583)	27,795	400,669	10,970
10. 2019	368,866	245,748	706,670	444,634	37,843	29,552	131,547	83,308	(28,392)	(6,467)	32,485	419,758	20,649
11. 2020	315,657	223,857	1,054,718	732,116	38,657	31,914	166,864	118,166	25,989	(5,854)	26,901	501,685	56,286
12. Totals	4,408,139	2,269,490	5,848,876	3,245,756	232,685	154,775	1,107,294	614,209	(12,479)	(86,309)	206,241	5,386,592	118,474

	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	2,043,248	228,125
2. 2011	2,092,393	1,190,079	902,314	88.7	84.5	94.9			100.0	171,677	24,210
3. 2012	1,933,353	1,127,170	806,183	79.0	75.3	84.7			100.0	164,941	23,665
4. 2013	2,046,129	1,192,501	853,628	78.0	71.7	88.9			100.0	191,052	23,394
5. 2014	1,805,703	1,073,420	732,283	68.5	65.2	74.0			100.0	205,867	33,222
6. 2015	1,936,217	1,194,502	741,714	66.9	64.9	70.5			100.0	240,612	38,534
7. 2016	2,067,306	1,292,982	774,324	71.0	67.7	77.3			100.0	271,860	44,198
8. 2017	2,123,489	1,361,523	761,965	72.3	69.5	77.8			100.0	310,747	49,127
9. 2018	2,182,519	1,417,490	765,030	77.0	73.8	83.7			100.0	342,208	58,461
10. 2019	2,123,551	1,423,148	700,403	77.5	75.1	83.0			100.0	385,153	34,605
11. 2020	1,933,905	1,323,609	610,297	75.6	72.6	83.2			100.0	414,403	87,283
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,741,769	644,824



**COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	11,458	5,593	6,428	2,122	748	27	540	10,890	XXX
2. 2011.....	1,065,263	768,078	297,185	614,515	452,368	73,263	51,716	20,432	1	8,698	204,126	32,989
3. 2012.....	1,161,182	836,813	324,369	788,037	588,056	66,831	47,418	24,714	2	5,851	244,105	31,606
4. 2013.....	1,171,423	801,011	370,412	507,830	335,937	60,009	39,834	21,381	2	7,634	213,447	25,015
5. 2014.....	929,594	566,366	363,229	463,589	264,042	46,425	29,352	26,548		12,331	243,168	20,322
6. 2015.....	808,325	447,989	360,336	369,673	186,647	41,877	23,777	25,467	1	10,350	226,593	19,189
7. 2016.....	699,673	398,935	300,738	426,744	215,334	39,879	22,648	24,369	1	5,624	253,009	16,707
8. 2017.....	636,278	369,843	266,435	519,744	310,039	36,320	24,041	32,144	29	20,249	254,098	16,774
9. 2018.....	621,346	367,444	253,902	340,607	176,777	20,802	14,112	17,199	105	8,982	187,614	16,396
10. 2019.....	617,631	417,176	200,456	282,605	172,445	13,311	10,540	19,343	83	7,068	132,190	14,316
11. 2020.....	689,248	436,534	252,714	170,394	98,835	8,216	6,549	7,484	25	680	80,686	10,393
12. Totals	XXX	XXX	XXX	4,495,196	2,806,074	413,362	272,110	219,829	277	88,007	2,049,926	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
									13	14			
1. Prior.....	17,444	7,734	24,144	11,239	12,855	2,452	34,342	14,493	2,977	1		55,844	592
2. 2011.....	3,249	1,818	3,893	3,072	1,281	667	4,896	3,880	466			4,349	48
3. 2012.....	3,210	2,082	5,609	4,211	1,277	690	7,652	5,627	687		321	5,827	43
4. 2013.....	6,014	3,782	5,578	4,049	1,329	717	7,130	5,243	713		268	6,973	70
5. 2014.....	6,018	3,062	5,661	3,272	1,276	640	7,332	4,232	721		492	9,802	102
6. 2015.....	14,073	7,076	9,021	4,538	2,142	1,101	11,022	5,543	1,176		607	19,176	142
7. 2016.....	26,811	13,405	10,932	5,504	4,163	2,101	13,250	6,692	1,420		1,178	28,874	256
8. 2017.....	33,354	16,732	34,849	17,486	6,344	3,172	23,956	12,060	2,726		1,741	51,778	483
9. 2018.....	46,381	25,976	41,283	24,444	8,299	4,741	36,573	22,073	4,114		2,193	59,416	849
10. 2019.....	49,838	31,802	57,180	39,773	6,333	3,937	42,942	29,926	1,805		2,788	52,662	1,139
11. 2020.....	113,814	83,208	204,055	123,924	18,114	9,293	46,619	30,847	9,947		4,664	145,277	2,942
12. Totals	320,207	196,677	402,206	241,512	63,413	29,510	235,715	140,615	26,753	1	14,251	439,978	6,666

	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	22,615	33,229
2. 2011.....	721,997	513,522	208,475	67.8	66.9	70.1			100.0	2,253	2,096
3. 2012.....	898,018	648,086	249,932	77.3	77.4	77.1			100.0	2,527	3,300
4. 2013.....	609,984	389,563	220,420	52.1	48.6	59.5			100.0	3,761	3,212
5. 2014.....	557,570	304,599	252,971	60.0	53.8	69.6			100.0	5,345	4,458
6. 2015.....	474,452	228,683	245,769	58.7	51.0	68.2			100.0	11,480	7,696
7. 2016.....	547,569	265,686	281,882	78.3	66.6	93.7			100.0	18,833	10,041
8. 2017.....	689,436	383,560	305,876	108.4	103.7	114.8			100.0	33,984	17,794
9. 2018.....	515,259	268,229	247,030	82.9	73.0	97.3			100.0	37,244	22,172
10. 2019.....	473,357	288,505	184,852	76.6	69.2	92.2			100.0	35,444	17,218
11. 2020.....	578,644	352,681	225,963	84.0	80.8	89.4			100.0	110,737	34,540
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	284,224	155,755

COMBINED STATEMENT FOR THE YEAR 2020 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	407	153	65	43	2		278	XXX	
2. 2011.....	13,555	11,828	1,726	4,914	2,457	881	445	174		3,067	117	
3. 2012.....	1,406	703	703	2,223	1,112	508	257	150		1,512	119	
4. 2013.....	5,244	2,622	2,622	2,690	1,345	282	143	117		1,600	67	
5. 2014.....	2,265	1,133	1,133	441	220	129	68	67		348	33	
6. 2015.....	2,732	1,366	1,366	968	484	60	32	40		552	14	
7. 2016.....	1,252	626	626	40	20	50	25	18		63	8	
8. 2017.....	1,767	909	858	25	13	42	21	5		39	31	
9. 2018.....	384	182	201			3	2	9		11	15	
10. 2019.....	834	427	408								1	
11. 2020.....	166	95	70					(28)		(28)		
12. Totals	XXX	XXX	XXX	11,708	5,804	2,018	1,037	554		7,440	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.....	1,002	287	20	58	52	12	7	16			726	1	
2. 2011.....	68	34	(3)	(2)							32		
3. 2012.....	46	23	2	1							24		
4. 2013.....	82	41	7	3							44	1	
5. 2014.....	110	55	41	21		4	2	1			79		
6. 2015.....	121	61	125	63	3	1	11	5	4		134	1	
7. 2016.....	60	30	151	75		9	5	2			112		
8. 2017.....	125	63	317	158	20	10	13	7	6		244	2	
9. 2018.....	37	19	257	129	1	3	1	1			149	2	
10. 2019.....	7	3	282	141		18	9	6			160		
11. 2020.....			8	5							3		
12. Totals	1,659	616	1,206	652	75	24	59	37	37		1,708	7	

	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	677	49
2. 2011.....	6,033	2,934	3,099	44.5	24.8	179.5			100.0	32	
3. 2012.....	2,929	1,393	1,536	208.4	198.2	218.6			100.0	24	
4. 2013.....	3,177	1,533	1,644	60.6	58.4	62.7			100.0	44	
5. 2014.....	793	366	426	35.0	32.3	37.6			100.0	76	3
6. 2015.....	1,332	646	686	48.8	47.3	50.2			100.0	123	11
7. 2016.....	330	155	175	26.3	24.7	27.9			100.0	105	7
8. 2017.....	554	271	282	31.3	29.9	32.9			100.0	221	23
9. 2018.....	311	151	160	81.0	82.7	79.5			100.0	147	2
10. 2019.....	314	154	160	37.6	36.0	39.2			100.0	144	15
11. 2020.....	(20)	5	(25)	(11.8)	5.5	(35.3)			100.0	3	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,597	111

COMBINED STATEMENT FOR THE YEAR 2020 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	9,084	4,560	234	74	127			4,810	XXX
2. 2011.....	148,089	69,068	79,021	121,368	60,823	9,661	4,905	4,175	(1)	468	69,477	4,862
3. 2012.....	146,813	73,406	73,406	53,859	26,947	11,654	5,901	3,767		242	36,433	4,757
4. 2013.....	136,362	68,115	68,248	94,989	47,494	11,599	5,858	3,439		1,185	56,674	3,388
5. 2014.....	129,914	65,019	64,895	132,675	66,337	5,425	2,750	3,718		1	72,731	2,880
6. 2015.....	121,510	60,936	60,574	95,611	47,899	6,673	3,371	4,507			55,520	3,034
7. 2016.....	116,429	58,395	58,035	86,842	43,421	6,371	3,204	4,405			50,992	2,714
8. 2017.....	113,714	57,032	56,682	45,800	22,900	5,700	2,866	6,521			32,254	3,071
9. 2018.....	109,237	54,706	54,531	57,470	28,735	4,174	2,091	4,934		14	35,752	4,420
10. 2019.....	66,304	41,074	25,230	10,461	5,332	1,450	829	3,969			9,718	2,685
11. 2020.....	61,939	46,083	15,856	503	370	216	145	113			317	1,638
12. Totals	XXX	XXX	XXX	708,662	354,818	63,156	31,995	39,674		1,911	424,680	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.....	17,058	8,151	469	355	640	333	68	47	362			9,711	61
2. 2011.....	3,093	1,547	336	168	55	28	49	24	21			1,788	16
3. 2012.....	5,869	2,935	486	243	608	304	71	35	117		33	3,634	28
4. 2013.....	4,877	2,439	1,485	743	648	324	216	108	77		53	3,690	38
5. 2014.....	2,803	1,402	11,118	5,561	310	155	1,617	809	223		75	8,146	55
6. 2015.....	20,785	10,392	15,368	7,700	1,898	949	2,235	1,120	812		137	20,936	142
7. 2016.....	35,532	17,766	23,099	11,595	1,206	603	3,359	1,686	758		150	32,305	179
8. 2017.....	34,536	17,268	34,660	17,399	2,943	1,471	4,539	2,279	1,133		178	39,394	262
9. 2018.....	48,444	24,222	28,335	14,194	4,988	2,494	3,717	1,862	1,295		208	44,006	370
10. 2019.....	4,928	2,975	35,386	21,418	2,549	1,557	3,584	2,170	925		107	19,252	335
11. 2020.....	1,434	972	41,813	31,418	1,720	1,226	3,297	2,464	994		91	13,178	830
12. Totals	179,361	90,068	192,556	110,794	17,564	9,445	22,752	12,604	6,717		1,030	196,040	2,316

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,022	689
2. 2011.....	138,759	67,494	71,265	93.7	97.7	90.2			100.0	1,715	73
3. 2012.....	76,432	36,365	40,067	52.1	49.5	54.6			100.0	3,178	456
4. 2013.....	117,330	56,966	60,364	86.0	83.6	88.4			100.0	3,181	509
5. 2014.....	157,891	77,014	80,876	121.5	118.4	124.6			100.0	6,959	1,187
6. 2015.....	147,889	71,433	76,456	121.7	117.2	126.2			100.0	18,060	2,876
7. 2016.....	161,572	78,275	83,297	138.8	134.0	143.5			100.0	29,270	3,034
8. 2017.....	135,831	64,183	71,649	119.4	112.5	126.4			100.0	34,529	4,865
9. 2018.....	153,356	73,598	79,758	140.4	134.5	146.3			100.0	38,363	5,643
10. 2019.....	63,251	34,281	28,970	95.4	83.5	114.8			100.0	15,921	3,331
11. 2020.....	50,090	36,596	13,495	80.9	79.4	85.1			100.0	10,857	2,321
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	171,054	24,985

**COMBINED STATEMENT FOR THE YEAR 2020 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	305	220	79	63	21		19	120	XXX
2. 2011	198,978	120,871	78,106	142,001	85,990	4,662	4,109	5,798		3,743	62,362	XXX
3. 2012	214,611	135,411	79,200	146,709	118,969	3,760	3,226	5,909		4,578	34,183	XXX
4. 2013	239,951	149,433	90,517	110,024	69,050	4,007	3,085	5,340	4	6,106	47,232	XXX
5. 2014	249,844	160,653	89,191	162,591	123,310	3,300	2,564	5,370	6	5,280	45,381	XXX
6. 2015	243,080	160,803	82,277	91,685	62,196	5,279	4,511	5,994	46	4,385	36,206	XXX
7. 2016	180,375	129,790	50,585	58,865	44,128	3,364	3,044	2,961	102	2,471	17,916	XXX
8. 2017	148,590	102,018	46,571	52,681	37,900	2,370	1,926	3,001	595	2,878	17,631	XXX
9. 2018	162,008	112,859	49,149	90,937	66,985	2,719	2,516	3,526	670	3,873	27,011	XXX
10. 2019	176,914	120,867	56,047	37,029	25,983	1,335	1,419	2,570	700	2,217	12,833	XXX
11. 2020	211,403	145,735	65,667	12,766	8,516	310	517	963	178	138	4,828	XXX
12. Totals	XXX	XXX	XXX	905,594	643,246	31,185	26,979	41,451	2,302	35,688	305,703	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	1,595	1,803	509	421	71	35		1	11			(75)	54
2. 2011	243	121	10	5	31	16			3			145	5
3. 2012	94	54	5	3	28	14			1			57	8
4. 2013	279	179	20	10	54	39			3		59	128	32
5. 2014	704	402	20	10	15	11			7		171	323	44
6. 2015	1,875	1,670	23	11	57	39			20		100	254	29
7. 2016	1,875	1,646	16	8	242	217			27		96	290	24
8. 2017	4,458	2,419	235	148	202	129			47		189	2,245	54
9. 2018	6,792	4,702	98	50	413	264			78		461	2,367	92
10. 2019	12,955	9,202	438	265	726	569			150		377	4,233	187
11. 2020	29,675	15,909	23,490	15,189	1,790	1,005			661		932	23,512	448
12. Totals	60,544	38,107	24,862	16,119	3,630	2,339		1	1,008		2,385	33,478	977

	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	(121)	46
2. 2011	152,747	90,241	62,507	76.8	74.7	80.0			100.0	126	19
3. 2012	156,505	122,266	34,240	72.9	90.3	43.2			100.0	42	15
4. 2013	119,727	72,367	47,360	49.9	48.4	52.3			100.0	110	18
5. 2014	172,007	126,303	45,704	68.8	78.6	51.2			100.0	312	11
6. 2015	104,933	68,473	36,460	43.2	42.6	44.3			100.0	217	38
7. 2016	67,351	49,145	18,206	37.3	37.9	36.0			100.0	238	52
8. 2017	62,993	43,117	19,875	42.4	42.3	42.7			100.0	2,125	119
9. 2018	104,564	75,186	29,378	64.5	66.6	59.8			100.0	2,139	228
10. 2019	55,203	38,137	17,066	31.2	31.6	30.4			100.0	3,926	307
11. 2020	69,654	41,314	28,340	32.9	28.3	43.2			100.0	22,066	1,446
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	31,180	2,298

**COMBINED STATEMENT FOR THE YEAR 2020 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	124,130	75,995	50,732	35,458	1,335	339			
2. 2011.....	1,772,757	1,092,235	680,522	1,035,908	605,378	202,581	116,678	39,342	194	28,546	555,580	81,984	
3. 2012.....	1,904,185	1,214,891	689,294	993,136	584,878	196,972	117,901	43,431	449	9,184	530,310	72,484	
4. 2013.....	1,981,924	1,235,191	746,733	1,172,147	696,459	215,813	128,628	54,782	(12)	16,179	617,667	73,361	
5. 2014.....	2,061,740	1,299,759	761,980	1,085,246	673,150	183,639	111,978	73,713	58	7,025	557,413	74,350	
6. 2015.....	2,261,706	1,420,473	841,233	1,086,299	682,286	203,349	132,424	74,119	398	6,878	548,659	77,477	
7. 2016.....	1,967,940	1,276,120	691,820	798,905	537,777	146,481	98,307	83,837	935	30,873	392,203	84,723	
8. 2017.....	1,838,052	1,212,044	626,008	564,259	378,970	153,632	111,223	69,353	1,979	11,384	295,072	85,554	
9. 2018.....	1,773,983	1,264,441	509,542	355,044	247,590	58,666	41,687	69,489	4,150	2,173	189,773	78,206	
10. 2019.....	1,630,038	1,431,250	198,789	205,224	157,529	23,023	17,943	52,763	2,188	958	103,350	66,185	
11. 2020.....	1,611,314	1,243,143	368,170	66,905	51,658	3,038	2,397	22,982	629	21	38,240	34,969	
12. Totals	XXX	XXX	XXX	7,487,203	4,691,672	1,437,926	914,625	585,147	11,308	118,135	3,892,671	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.....	729,508	545,108	447,832	198,568	127,466	94,087	173,349	98,834	17,599			
2. 2011.....	43,803	23,422	70,429	39,762	11,966	6,391	43,318	25,434	4,042	61	659	78,488	287
3. 2012.....	80,222	43,030	83,401	46,232	7,531	4,067	44,554	24,929	4,461	125	1,937	101,786	413
4. 2013.....	140,541	78,279	140,864	81,420	15,330	8,393	78,545	47,461	8,307	132	3,235	167,903	508
5. 2014.....	149,269	85,601	164,256	94,401	19,192	11,102	94,436	56,886	8,403	141	4,638	187,425	715
6. 2015.....	170,723	98,045	245,329	143,150	33,300	20,233	143,505	86,080	13,132	209	5,873	258,272	1,085
7. 2016.....	176,446	108,715	321,055	187,187	26,122	16,994	193,180	109,993	16,972	246	7,338	310,639	1,832
8. 2017.....	305,467	192,058	421,302	262,750	43,755	29,223	265,088	165,248	25,430	360	8,798	411,404	3,381
9. 2018.....	338,097	238,409	562,767	384,341	41,887	29,549	315,737	207,521	25,026	577	9,267	423,115	4,889
10. 2019.....	220,118	164,193	730,490	546,975	30,316	23,143	331,010	235,638	17,946	1,059	8,779	358,872	5,922
11. 2020.....	76,761	54,776	828,896	640,359	11,767	8,547	346,178	258,719	52,675	1,812	8,022	352,064	8,235
12. Totals	2,430,952	1,631,635	4,016,621	2,625,144	368,631	251,729	2,028,900	1,316,743	193,993	5,041	58,545	3,208,805	29,989

	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. 2011.....	1,451,388	817,321	634,068	81.9	74.8	93.2			100.0	51,048	27,439
3. 2012.....	1,453,708	821,611	632,096	76.3	67.6	91.7			100.0	74,361	27,425
4. 2013.....	1,826,329	1,040,759	785,570	92.1	84.3	105.2			100.0	121,706	46,196
5. 2014.....	1,778,155	1,033,317	744,838	86.2	79.5	97.8			100.0	133,522	53,903
6. 2015.....	1,969,755	1,162,825	806,931	87.1	81.9	95.9			100.0	174,856	83,416
7. 2016.....	1,762,997	1,060,156	702,842	89.6	83.1	101.6			100.0	201,599	109,040
8. 2017.....	1,848,286	1,141,810	706,476	100.6	94.2	112.9			100.0	271,961	139,443
9. 2018.....	1,766,713	1,153,825	612,888	99.6	91.3	120.3			100.0	278,113	145,002
10. 2019.....	1,610,890	1,148,668	462,222	98.8	80.3	232.5			100.0	239,440	119,431
11. 2020.....	1,409,200	1,018,896	390,304	87.5	82.0	106.0			100.0	210,522	141,542
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,190,794	1,018,011

**COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES**  
**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX	XXX	XXX	15,599	6,703	2,919	2,061	500			
2. 2011.....	842,593	462,409	380,185	527,667	271,720	77,446	40,431	24,926	6	1,536	317,882	11,489
3. 2012.....	798,470	444,936	353,533	544,615	300,107	79,052	48,630	19,724	(1)	4,611	294,655	10,296
4. 2013.....	795,843	429,708	366,135	419,088	233,001	61,771	33,827	19,905	3	5,124	233,934	10,426
5. 2014.....	783,775	438,207	345,568	443,236	254,414	48,953	26,530	19,887	2	1,914	231,131	10,666
6. 2015.....	772,443	429,442	343,001	397,200	233,257	83,090	53,203	21,026	9	1,120	214,847	10,612
7. 2016.....	759,958	435,583	324,376	419,771	235,066	45,032	24,715	20,803	7	4,562	225,818	10,588
8. 2017.....	735,777	445,632	290,145	327,118	201,021	49,292	30,563	15,158	33	1,947	159,951	10,131
9. 2018.....	745,280	481,880	263,400	273,658	174,765	50,676	30,126	16,580	1,185	790	134,838	10,798
10. 2019.....	806,882	543,349	263,534	157,648	106,065	16,913	9,926	14,106	97	215	72,578	10,579
11. 2020.....	811,491	553,129	258,362	36,500	22,561	4,661	2,548	8,551	26	87	24,577	9,837
12. Totals	XXX	XXX	XXX	3,562,098	2,038,681	519,806	302,559	181,167	1,381	23,085	1,920,450	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		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.....	80,592	43,477	46,231	26,257	9,972	5,296	12,137	6,901	2,381			
2. 2011.....	20,759	12,665	20,918	12,092	794	425	5,493	3,175	942	9	20,541	46	
3. 2012.....	12,667	6,341	22,562	12,561	1,455	727	5,925	3,299	683	5	293	78	
4. 2013.....	43,482	26,476	34,483	19,388	6,082	3,093	9,056	5,091	1,374	6	252	171	
5. 2014.....	79,933	40,313	30,271	17,258	13,575	6,799	7,950	4,532	2,107	5	279	218	
6. 2015.....	77,329	50,228	66,857	39,871	3,332	1,977	19,029	11,206	2,342	8	552	291	
7. 2016.....	115,196	61,394	95,560	56,392	6,637	3,530	24,932	14,728	3,825	17	959	345	
8. 2017.....	119,542	73,870	123,718	72,612	23,466	15,210	32,030	18,839	4,591		1,160	589	
9. 2018.....	156,143	101,234	196,405	131,013	19,113	11,004	51,228	34,231	7,244		1,579	1,166	
10. 2019.....	100,344	65,705	283,142	195,564	16,857	10,226	74,361	51,360	8,439		1,643	2,381	
11. 2020.....	73,726	48,874	396,474	274,214	21,757	13,582	98,396	68,430	11,134		1,517	5,290	
12. Totals	879,713	530,577	1,316,621	857,220	123,040	71,870	340,538	221,791	45,063	86	8,234	10,894	

	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. 2011.....	678,945	340,522	338,423	80.6	73.6	89.0			100.0	16,920	3,621
3. 2012.....	686,683	371,669	315,014	86.0	83.5	89.1			100.0	16,328	4,031
4. 2013.....	595,242	320,885	274,356	74.8	74.7	74.9			100.0	32,100	8,322
5. 2014.....	645,913	349,852	296,061	82.4	79.8	85.7			100.0	52,633	12,297
6. 2015.....	670,205	389,759	280,446	86.8	90.8	81.8			100.0	54,087	11,512
7. 2016.....	731,756	395,850	335,906	96.3	90.9	103.6			100.0	92,970	17,118
8. 2017.....	694,916	412,149	282,767	94.4	92.5	97.5			100.0	96,778	26,038
9. 2018.....	771,047	483,556	287,491	103.5	100.3	109.1			100.0	120,302	32,351
10. 2019.....	671,809	438,943	232,866	83.3	80.8	88.4			100.0	122,217	38,071
11. 2020.....	651,198	430,234	220,964	80.2	77.8	85.5			100.0	147,111	49,276
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	808,537	214,894

**COMBINED STATEMENT FOR THE YEAR 2020 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	592,756	501,317	36,886	27,469	11,284	1,564	52,392	110,577	XXX
2. 2019	4,219,777	2,851,861	1,367,916	2,927,417	1,924,760	40,652	37,661	74,240	2,825	11,372	1,077,064	XXX
3. 2020	4,661,613	3,161,300	1,500,313	2,038,742	1,242,251	28,547	25,156	26,497	1,134	1,933	825,244	XXX
4. Totals	XXX	XXX	XXX	5,558,915	3,668,328	106,085	90,285	112,021	5,523	65,697	2,012,884	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	303,994	210,710	104,150	67,657	19,889	12,226	1	14	3,782		28,791	141,209	529
2. 2019	598,988	502,736	55,421	39,147	12,456	9,085			(2,163)		19,013	113,733	546
3. 2020	1,233,804	1,069,148	818,408	622,078	47,453	30,255	(69)	(43)	43,104		29,741	421,262	2,775
4. Totals	2,136,786	1,782,593	977,979	728,882	79,798	51,567	(69)	(29)	44,723		77,545	676,205	3,850

	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	129,777	11,432
2. 2019	3,707,010	2,516,213	1,190,797	87.8	88.2	87.1			100.0	112,527	1,207
3. 2020	4,236,486	2,989,979	1,246,506	90.9	94.6	83.1			100.0	360,986	60,276
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	603,290	72,915

**COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES**  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(5,438)	(3,498)	925	595	475	232	6,389	(1,367)	XXX
2. 2019.....	348,894	234,009	114,885	255,337	174,383	8,065	5,583	8,074	338	44,097	91,172	46,181
3. 2020.....	369,600	249,877	119,724	184,529	123,428	4,684	3,297	5,223	134	11,668	67,577	31,781
4. Totals.....	XXX	XXX	XXX	434,428	294,312	13,674	9,475	13,772	705	62,153	157,382	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.....	2,347	1,506	(7)	(4)	526	283			24	301	879	802	3,149
2. 2019.....	1,904	1,435	(2,307)	(1,394)	199	186				151	1,617	(582)	966
3. 2020.....	25,807	16,876	7,012	5,095	956	770			481	280	8,308	11,236	4,855
4. Totals.....	30,058	19,817	4,698	3,698	1,680	1,239			505	732	10,803	11,456	8,970

	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	837	(35)
2. 2019.....	271,272	180,682	90,590	77.8	77.2	78.9			100.0	(444)	(138)
3. 2020.....	228,693	149,880	78,813	61.9	60.0	65.8			100.0	10,849	387
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,242	214



**COMBINED STATEMENT FOR THE YEAR 2020 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	48,687	25,960	10,485	5,336	481	(2)	61,341	28,359	XXX
2. 2019.....	695,094	373,601	321,492	380,107	268,548	13,728	7,465	12,769	21	1,744	130,570	XXX
3. 2020.....	690,013	397,585	292,428	119,011	63,443	4,902	2,496	12,850		264	70,823	XXX
4. Totals.....	XXX	XXX	XXX	547,805	357,951	29,115	15,296	26,100	19	63,349	229,753	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	34,412	20,163	18,802	8,800	16,929	9,564	5,984	2,772	2,489		50,852	37,317	1,423
2. 2019.....	39,379	31,631	21,644	12,795	6,075	3,406	6,747	3,970	2,040		40,335	24,083	867
3. 2020.....	4,482	3,352	84,560	50,537	10,352	5,215	24,600	14,596	4,004		33,319	54,298	1,306
4. Totals.....	78,273	55,147	125,006	72,131	33,356	18,185	37,331	21,339	8,533		124,506	115,698	3,596

	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. 2019.....	482,489	327,836	154,653	69.4	87.8	48.1			100.0	16,597	7,486
3. 2020.....	264,761	139,640	125,121	38.4	35.1	42.8			100.0	35,152	19,145
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	76,002	39,696

**COMBINED STATEMENT FOR THE YEAR 2020 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			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid			
1. Prior	XXX	XXX	XXX	25,060	15,540	1,215	705	162		4,313	10,192	XXX
2. 2019	373,105	215,568	157,537	168,987	94,995	2,785	1,624	3,332	3	628	78,481	XXX
3. 2020	317,513	184,324	133,188	71,164	42,273	807	476	4,387		1,364	33,610	XXX
4. Totals	XXX	XXX	XXX	265,211	152,808	4,807	2,805	7,881	3	6,305	122,283	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			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
1. Prior	21,651	11,052	67,297	51,490	2,720	1,838	188		1,362		2,763	28,837	2,788
2. 2019	14,364	8,282	25,587	17,933	836	561			481		1,467	14,491	713
3. 2020	58,501	36,769	146,720	105,753	2,121	1,524			2,334		2,628	65,630	1,317
4. Totals	94,517	56,103	239,603	175,176	5,677	3,923	188		4,176		6,858	108,958	4,818

	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
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR			Adjusting and Other Unpaid	
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR			Adjusting and Other Unpaid	
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	26,406	2,431
2. 2019	216,370	123,398	92,972	58.0	57.2	59.0			100.0	13,735	756
3. 2020	286,034	186,795	99,240	90.1	101.3	74.5			100.0	62,700	2,930
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	102,841	6,117

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 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES**  
**SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	32,067	26,720	34,593	28,170	345	54	111	12,060	XXX
2. 2011.....	150,930	101,643	49,287	67,665	46,070	27,819	19,455	6,131	1	372	36,089	8,915
3. 2012.....	175,597	117,084	58,513	105,852	77,368	17,155	13,224	5,845	(43)	1,031	38,303	8,145
4. 2013.....	183,368	119,138	64,230	57,698	33,809	14,453	10,368	3,713	(8)	3,514	31,696	7,272
5. 2014.....	198,042	122,570	75,472	33,264	21,834	9,746	6,861	2,792	(51)	5	17,157	5,586
6. 2015.....	194,453	123,972	70,481	135,582	88,481	11,944	9,344	3,017	56	207	52,662	6,163
7. 2016.....	185,686	121,456	64,230	46,836	30,194	12,261	10,850	4,254	148	80	22,159	4,743
8. 2017.....	204,584	138,413	66,171	22,748	15,666	12,808	10,877	2,237	257	10	10,992	4,252
9. 2018.....	195,769	137,804	57,965	4,697	3,912	6,056	4,703	1,334	49		3,423	3,985
10. 2019.....	221,304	463,037	(241,732)	22,578	19,639	2,067	1,875	1,425	452	3	4,103	3,372
11. 2020.....	288,703	217,438	71,265	231	198	250	236	(1,380)	134		(1,467)	1,465
12. Totals	XXX	XXX	XXX	529,217	363,890	149,151	115,963	29,712	1,048	5,334	227,179	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	141,183	120,080	107,570	81,681	84,207	66,690	45,449	34,440	3,565	51	79,033	1,641	
2. 2011.....	1,106	703	11,370	7,340	1,855	942	6,343	3,775	476	9	8,380	46	
3. 2012.....	6,263	3,543	13,418	9,312	1,546	824	7,671	5,668	558	28	10,081	55	
4. 2013.....	3,908	3,232	20,979	13,747	3,126	1,735	9,406	6,411	680	28	12,946	84	
5. 2014.....	7,805	4,249	22,861	13,809	984	605	7,661	4,706	760	34	16,668	66	
6. 2015.....	11,527	6,790	28,521	17,522	1,112	791	10,670	6,965	927	44	20,645	115	
7. 2016.....	10,515	8,096	36,243	22,549	2,353	1,861	13,583	8,904	1,153	62	22,375	131	
8. 2017.....	8,481	4,914	49,069	30,183	5,326	3,599	14,620	9,730	1,147	89	30,129	280	
9. 2018.....	29,189	18,908	60,798	42,000	5,030	4,045	21,448	14,689	2,373	142	39,053	339	
10. 2019.....	29,006	22,215	74,974	58,902	3,505	2,860	25,179	19,048	2,328	257	31,710	336	
11. 2020.....	1,331	1,080	139,759	108,159	595	517	40,335	29,996	3,562	448	45,382	372	
12. Totals	250,313	193,811	565,562	405,203	109,639	84,469	202,365	144,333	17,529	1,191	316,401	3,465	

	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	46,992	32,041
2. 2011.....	122,764	78,295	44,470	81.3	77.0	90.2			100.0	4,432	3,948
3. 2012.....	158,308	109,924	48,385	90.2	93.9	82.7			100.0	6,825	3,257
4. 2013.....	113,962	69,320	44,642	62.1	58.2	69.5			100.0	7,908	5,037
5. 2014.....	85,872	52,047	33,825	43.4	42.5	44.8			100.0	12,607	4,060
6. 2015.....	203,301	129,994	73,307	104.6	104.9	104.0			100.0	15,737	4,908
7. 2016.....	127,197	82,664	44,534	68.5	68.1	69.3			100.0	16,113	6,262
8. 2017.....	116,436	75,315	41,121	56.9	54.4	62.1			100.0	22,453	7,675
9. 2018.....	130,924	88,448	42,476	66.9	64.2	73.3			100.0	29,078	9,974
10. 2019.....	161,061	125,248	35,813	72.8	27.0	(14.8)			100.0	22,864	8,846
11. 2020.....	184,682	140,768	43,915	64.0	64.7	61.6			100.0	31,851	13,531
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	216,861	99,540

**COMBINED STATEMENT FOR THE YEAR 2020 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			(4)	(4)	8	8			XXX
2. 2011.....	22,376	20,095	2,280	6,159	3,252	2,015	1,968	315		1,175	3,269	87
3. 2012.....	12,625	10,705	1,920	8,199	5,117	1,660	1,257	246		38	3,731	96
4. 2013.....	17,876	16,406	1,470	6,221	3,854	263	278	233		59	2,585	75
5. 2014.....	21,928	20,828	1,100	256	256	310	340	116	4		81	51
6. 2015.....	22,497	21,874	622	194	194	492	493	65			63	37
7. 2016.....	21,509	20,362	1,148			65	70	76			71	52
8. 2017.....	10,441	9,326	1,115	2,814	2,814	312	320	64	5		50	41
9. 2018.....	3,594	2,850	744					3	2		1	33
10. 2019.....	2,799	2,547	252	43	43	3	3	8			8	12
11. 2020.....	2,419	2,302	117			4	3	(1)				5
12. Totals	XXX	XXX	XXX	23,887	15,532	5,119	4,727	1,133	19	1,271	9,860	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.....	14	14	2,296	1,886	35	35	603	495	51	1		567	6
2. 2011.....			253	265			66	70	7			(8)	
3. 2012.....	335	167	216	201	106	53	57	53	6			245	1
4. 2013.....	3	1	590	612			155	161	17			(10)	4
5. 2014.....	2,428	2,428	1,823	1,899	84	84	479	499	116			21	2
6. 2015.....			2,456	2,516			645	661	71			(6)	1
7. 2016.....			4,262	3,977	414	414	1,119	1,044	125	1	2	484	
8. 2017.....	296	296	2,302	1,806	38	38	605	474	63		3	689	3
9. 2018.....			1,588	1,233			417	324	32		2	479	
10. 2019.....			1,393	1,239			366	325	39		2	233	2
11. 2020.....	85	70	1,491	1,440	12	12	377	365	53		5	132	
12. Totals	3,160	2,976	18,670	17,075	691	637	4,889	4,471	579	3	13	2,827	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
2. 2011.....	8,815	5,554	3,261	39.4	27.6	143.0		100.0	(12)	4	
3. 2012.....	10,825	6,849	3,976	85.7	64.0	207.0		100.0	182	63	
4. 2013.....	7,482	4,907	2,575	41.9	29.9	175.2		100.0	(21)	11	
5. 2014.....	5,613	5,510	102	25.6	26.5	9.3		100.0	(75)	96	
6. 2015.....	3,922	3,864	58	17.4	17.7	9.3		100.0	(60)	55	
7. 2016.....	6,060	5,506	555	28.2	27.0	48.3		100.0	285	199	
8. 2017.....	6,493	5,754	740	62.2	61.7	66.3		100.0	496	193	
9. 2018.....	2,040	1,559	480	56.8	54.7	64.6		100.0	354	125	
10. 2019.....	1,852	1,611	241	66.2	63.2	95.7		100.0	154	80	
11. 2020.....	2,022	1,889	133	83.6	82.0	113.2		100.0	66	67	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX		XXX	1,779	1,049	

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES  
**SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**  
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed						
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)				
				4	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	<b>NONE</b>								XXX				
2. 2019																XXX
3. 2020																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	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													
2. 2019													
3. 2020													
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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Expense		Losses Unpaid	Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2019											
3. 2020											
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2020 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	898	535	130	65	85	2		512	XXX
2. 2019.....	339,279	317,412	21,867	161,207	152,952	407	343	8,636	706		16,249	230,747
3. 2020.....	348,612	331,038	17,574	141,081	135,712	168	153	9,932	619		14,695	203,465
4. Totals.....	XXX	XXX	XXX	303,187	289,199	705	561	18,653	1,328		31,456	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.....	432	252	26,813	13,468	50	25			924			14,475	2,032
2. 2019.....	187	170	2,929	1,466					109			1,589	596
3. 2020.....	6,746	6,500	8,617	6,751	4	2			458			2,572	6,528
4. Totals.....	7,365	6,922	38,360	21,685	54	27			1,492			18,636	9,156

	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. 2019.....	173,475	155,637	17,838	51.1	49.0	81.6			100.0	1,480	109
3. 2020.....	167,006	149,739	17,267	47.9	45.2	98.3			100.0	2,112	460
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	17,117	1,519

COMBINED STATEMENT FOR THE YEAR 2020 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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior.....	2,851	6,550	5,389	7,310	7,268	6,772	6,649	6,672	6,691	6,696	5	24
2. 2011.....	5,766	7,317	7,035	6,994	6,985	6,951	6,929	6,930	6,931	6,931	1	1
3. 2012.....	XXX	6,780	8,486	8,522	8,084	8,176	8,204	8,202	8,200	8,228	28	27
4. 2013.....	XXX	XXX	6,652	6,086	6,471	7,323	7,284	7,290	7,285	7,291	6	1
5. 2014.....	XXX	XXX	XXX	5,042	6,484	7,934	8,095	8,075	8,072	8,075	3	
6. 2015.....	XXX	XXX	XXX	XXX	1,518	1,841	1,738	1,754	1,856	1,859	2	104
7. 2016.....	XXX	XXX	XXX	XXX	XXX	1,094	1,455	1,384	1,398	1,533	134	149
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	579	1,035	1,093	1,096	3	61
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,071	1,584	1,530	(54)	459
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,086	5,984	898	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,836	XXX	XXX
12. Totals											1,026	827

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

1. Prior.....	2,494	4,806	6,423	476	2,143	212	(1,291)	(1,262)	(2,932)	(1,276)	1,656	(15)
2. 2011.....	506	2,819	5,280	3,368	3,349	1,464	765	584	581	581		(2)
3. 2012.....	XXX	631	3,256	3,207	3,286	1,045	247	50	(32)	(32)	0	(82)
4. 2013.....	XXX	XXX	752	2,859	3,365	1,160	521	469	469	469		
5. 2014.....	XXX	XXX	XXX	680	1,040	104	61	29	27	27		(1)
6. 2015.....	XXX	XXX	XXX	XXX	31			67	(9)	(21)	(12)	(88)
7. 2016.....	XXX	XXX	XXX	XXX	XXX			(20)	(32)	(62)	(30)	(42)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	51	(33)	(285)	(286)	(1)	(252)
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	66	(41)	(107)	(61)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	12	(67)	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	XXX	XXX
12. Totals											1,440	(544)

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

1. Prior.....	432,416	445,788	459,720	475,580	458,039	455,398	451,078	451,102	450,195	449,313	(882)	(1,789)
2. 2011.....	233,783	224,129	235,305	252,692	253,478	255,681	254,348	253,286	252,030	250,846	(1,184)	(2,440)
3. 2012.....	XXX	225,391	233,407	245,141	254,864	253,971	250,669	250,781	249,784	248,959	(825)	(1,822)
4. 2013.....	XXX	XXX	231,609	241,029	261,445	260,248	260,909	261,305	260,406	263,380	2,974	2,075
5. 2014.....	XXX	XXX	XXX	246,976	273,778	281,064	263,608	263,607	260,501	255,394	(5,106)	(8,213)
6. 2015.....	XXX	XXX	XXX	XXX	313,614	312,443	308,978	320,692	323,195	327,524	4,329	6,832
7. 2016.....	XXX	XXX	XXX	XXX	XXX	300,017	298,041	292,906	295,855	295,724	(130)	2,818
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	287,149	278,027	279,779	289,775	9,995	11,747
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	252,353	267,263	273,450	6,188	21,097
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244,564	251,708	7,144	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233,047	XXX	XXX
12. Totals											22,502	30,307

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

1. Prior.....	4,315,488	4,396,918	4,460,102	4,473,527	4,452,015	4,433,308	4,456,784	4,449,736	4,448,727	4,393,125	(55,602)	(56,611)
2. 2011.....	836,583	820,016	820,718	834,399	854,921	844,528	830,651	824,639	819,599	809,189	(10,410)	(15,450)
3. 2012.....	XXX	813,369	736,027	742,529	739,687	738,128	738,788	731,537	724,832	714,168	(10,664)	(17,369)
4. 2013.....	XXX	XXX	843,636	783,401	784,733	805,037	799,133	784,252	770,005	752,838	(17,167)	(31,414)
5. 2014.....	XXX	XXX	XXX	793,914	752,968	747,505	706,693	678,581	663,462	650,936	(12,526)	(27,645)
6. 2015.....	XXX	XXX	XXX	XXX	855,369	812,324	776,999	731,735	706,781	677,105	(29,676)	(54,630)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	860,899	807,553	754,446	716,823	689,602	(27,221)	(64,844)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	807,513	790,123	734,042	720,677	(13,365)	(69,446)
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	721,074	728,021	707,075	(20,945)	(13,998)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	667,623	669,823	2,200	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	558,647	XXX	XXX
12. Totals											(195,375)	(351,407)

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	708,154	648,691	709,365	694,933	664,319	653,106	637,299	610,789	609,095	593,179	(15,916)	(17,610)
2. 2011.....	187,477	180,569	180,000	180,061	181,539	182,906	186,697	187,582	187,608	187,577	(32)	(5)
3. 2012.....	XXX	225,227	228,017	225,036	226,132	225,348	227,220	225,944	224,494	224,533	39	(1,411)
4. 2013.....	XXX	XXX	185,056	182,760	186,113	192,095	199,940	197,140	196,911	198,328	1,417	1,188
5. 2014.....	XXX	XXX	XXX	222,903	212,777	215,309	222,415	225,060	225,822	225,702	(120)	642
6. 2015.....	XXX	XXX	XXX	XXX	197,770	194,949	224,418	218,474	220,298	219,126	(1,172)	652
7. 2016.....	XXX	XXX	XXX	XXX	XXX	215,214	240,224	250,203	255,342	256,094	752	5,891
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	307,691	262,366	268,520	271,036	2,515	8,670
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213,719	217,395	225,822	8,427	12,103
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164,638	163,788	(850)	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,557	XXX	XXX
12. Totals											(4,939)	10,119



COMBINED STATEMENT FOR THE YEAR 2020 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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior	7,113	7,743	10,449	11,297	14,016	11,442	10,414	10,118	5,006	5,796	790	(4,322)
2. 2011	1,978	2,844	3,660	3,683	3,944	3,290	3,302	3,212	2,935	2,925	(11)	(287)
3. 2012	XXX	1,215	1,429	1,932	1,698	1,423	1,411	1,428	1,403	1,386	(17)	(42)
4. 2013	XXX	XXX	1,039	1,318	1,980	1,727	1,642	1,528	1,525	1,527	2	
5. 2014	XXX	XXX	XXX	1,025	1,234	1,608	806	477	381	358	(23)	(119)
6. 2015	XXX	XXX	XXX	XXX	1,844	1,495	1,021	951	669	642	(27)	(309)
7. 2016	XXX	XXX	XXX	XXX	XXX	629	695	360	226	155	(71)	(205)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	268	446	492	271	(221)	(175)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	173	150	(23)	70
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	141	154	13	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	XXX	XXX
12. Totals											413	(5,389)

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

1. Prior	157,269	123,491	123,865	117,801	122,111	130,763	132,480	132,679	142,285	148,206	5,921	15,527
2. 2011	54,082	46,538	33,051	45,291	42,132	42,886	48,178	61,576	67,463	67,068	(395)	5,492
3. 2012	XXX	53,571	55,298	54,135	43,247	40,507	37,966	36,557	34,753	36,183	1,430	(375)
4. 2013	XXX	XXX	51,159	56,771	61,545	54,623	62,459	54,409	59,471	56,848	(2,622)	2,440
5. 2014	XXX	XXX	XXX	48,383	54,621	55,196	78,382	75,786	76,398	76,935	537	1,149
6. 2015	XXX	XXX	XXX	XXX	53,534	51,310	64,978	63,070	69,045	71,138	2,093	8,068
7. 2016	XXX	XXX	XXX	XXX	XXX	48,768	61,880	62,842	64,190	78,134	13,944	15,291
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	47,424	57,533	63,409	63,995	585	6,462
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,770	59,153	73,530	14,377	18,760
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,258	24,077	819	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,388	XXX	XXX
12. Totals											36,689	72,814

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

1. Prior	26,773	24,933	24,891	23,650	22,018	22,379	20,801	20,351	20,074	20,174	99	(177)
2. 2011	43,319	45,475	54,631	55,581	55,249	56,453	56,629	56,617	56,715	56,706	(9)	89
3. 2012	XXX	34,358	28,297	28,480	27,906	28,122	28,987	28,428	28,341	28,329	(11)	(99)
4. 2013	XXX	XXX	44,306	44,100	41,915	42,063	42,086	42,055	42,306	42,021	(286)	(34)
5. 2014	XXX	XXX	XXX	42,705	39,380	40,789	42,156	41,140	40,474	40,333	(141)	(806)
6. 2015	XXX	XXX	XXX	XXX	38,370	32,385	31,312	31,336	30,503	30,492	(11)	(843)
7. 2016	XXX	XXX	XXX	XXX	XXX	21,235	17,260	15,754	15,614	15,321	(293)	(433)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	16,464	13,325	15,782	17,423	1,642	4,098
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,987	29,357	26,444	(2,913)	(2,543)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,731	15,046	(3,685)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,894	XXX	XXX
12. Totals											(5,607)	(750)

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

1. Prior	3,528,586	3,466,903	3,263,438	3,267,608	3,347,604	3,363,627	3,365,591	3,346,562	3,162,901	3,127,007	(35,894)	(219,555)
2. 2011	562,025	565,703	593,713	606,272	596,976	615,080	619,697	616,837	605,705	590,939	(14,766)	(25,899)
3. 2012	XXX	527,817	548,184	568,766	580,181	575,336	596,387	587,532	594,298	584,778	(9,520)	(2,754)
4. 2013	XXX	XXX	569,585	596,851	679,601	693,339	704,584	702,214	709,192	722,600	13,409	20,387
5. 2014	XXX	XXX	XXX	598,807	650,752	660,391	642,187	666,633	671,001	662,921	(8,081)	(3,713)
6. 2015	XXX	XXX	XXX	XXX	724,257	714,919	686,959	705,092	713,117	720,287	7,170	15,195
7. 2016	XXX	XXX	XXX	XXX	XXX	566,621	585,833	602,540	595,418	603,214	7,795	673
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	520,322	561,595	577,773	614,032	36,259	52,437
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	424,375	462,021	523,100	61,080	98,725
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333,161	394,760	61,599	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	317,088	XXX	XXX
12. Totals											119,051	(64,503)

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

1. Prior	1,026,342	999,898	1,021,934	1,032,184	1,031,040	1,042,706	1,053,854	1,052,555	1,026,724	1,019,359	(7,365)	(33,196)
2. 2011	337,837	320,427	317,086	316,181	308,981	333,262	323,072	327,333	322,120	312,570	(9,550)	(14,763)
3. 2012	XXX	293,386	304,288	308,073	305,624	330,057	334,616	315,608	302,354	294,612	(7,743)	(20,996)
4. 2013	XXX	XXX	279,360	280,806	269,283	259,459	270,677	257,114	255,195	253,085	(2,110)	(4,029)
5. 2014	XXX	XXX	XXX	272,901	283,279	281,941	274,938	278,417	281,585	274,073	(7,512)	(4,343)
6. 2015	XXX	XXX	XXX	XXX	284,052	293,694	281,579	288,402	278,109	257,095	(21,014)	(31,307)
7. 2016	XXX	XXX	XXX	XXX	XXX	257,535	283,160	296,596	306,652	311,302	4,650	14,706
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	233,403	243,848	264,350	263,051	(1,298)	19,203
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211,681	241,558	264,852	23,294	53,170
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191,501	210,419	18,918	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201,304	XXX	XXX
12. Totals											(9,732)	(21,554)

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	727,980	698,043	725,450	27,407	(2,530)
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,085,966	1,121,546	35,580	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,178,039	XXX	XXX
4. Totals											62,987	(2,530)

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(45)	(7,885)	(9,047)	(1,163)	(9,002)
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,340	83,005	(6,334)	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,522	XXX	XXX
4. Totals											(7,497)	(9,002)

**SCHEDULE P - PART 2K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131,199	156,611	113,945	(42,666)	(17,254)
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135,408	139,865	4,457	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108,267	XXX	XXX
4. Totals											(38,209)	(17,254)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,899	98,128	92,967	(5,161)	(9,932)
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96,009	89,162	(6,846)	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,519	XXX	XXX
4. Totals											(12,007)	(9,932)

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior.....												
2. 2011.....												
3. 2012.....	XXX											
4. 2013.....	XXX	XXX										
5. 2014.....	XXX	XXX	XXX									
6. 2015.....	XXX	XXX	XXX	XXX								
7. 2016.....	XXX	XXX	XXX	XXX	XXX							
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

**NONE**

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

**NONE**

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

**NONE**

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS 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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior	827,951	963,193	1,018,138	1,096,155	1,086,558	1,035,450	1,026,773	1,077,998	812,303	810,312	(1,991)	(267,686)
2. 2011	41,131	43,428	42,943	38,942	41,681	40,539	36,467	37,601	38,573	37,872	(701)	271
3. 2012	XXX	38,544	46,226	47,321	43,315	41,273	40,987	42,811	42,616	41,966	(650)	(845)
4. 2013	XXX	XXX	47,482	43,161	41,274	44,874	44,021	44,600	38,991	40,269	1,278	(4,331)
5. 2014	XXX	XXX	XXX	52,545	47,249	43,654	35,346	36,434	30,710	30,255	(455)	(6,178)
6. 2015	XXX	XXX	XXX	XXX	56,652	63,393	60,544	65,145	65,556	69,463	3,907	4,319
7. 2016	XXX	XXX	XXX	XXX	XXX	44,139	40,761	40,654	37,213	39,336	2,123	(1,318)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	33,965	43,305	35,427	38,083	2,656	(5,222)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,687	40,097	38,960	(1,137)	(11,727)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,793	32,770	2,976	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,315	XXX	XXX
12. Totals											8,008	(292,717)

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

1. Prior	23,056	20,735	7,945	9,100	6,945	5,509	2,892	7,552	4,695	4,158	(537)	(3,395)
2. 2011	3,274	3,794	4,208	3,785	3,444	3,319	2,066	3,089	3,054	2,938	(116)	(151)
3. 2012	XXX	1,202	1,538	1,558	1,884	2,176	1,378	4,039	3,789	3,724	(65)	(315)
4. 2013	XXX	XXX	1,412	4,306	4,151	3,013	2,098	2,576	2,607	2,325	(282)	(251)
5. 2014	XXX	XXX	XXX	1,372	1,348	905	699	265	303	(125)	(428)	(390)
6. 2015	XXX	XXX	XXX	XXX	566	947	1,133	(364)	212	(77)	(289)	287
7. 2016	XXX	XXX	XXX	XXX	XXX	1,155	4,880	1,256	733	354	(379)	(902)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	422	1,058	812	618	(194)	(439)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	447	465	447	(18)	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(22)	194	217	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	XXX	XXX
12. Totals											(2,091)	(5,556)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

**SCHEDULE P - PART 2T - WARRANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,633	15,655	16,224	569	3,591
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,387	9,800	413	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,497	XXX	XXX
4. Totals											982	3,591

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**SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior.....	.000	4,147	4,671	6,442	6,594	6,601	6,606	6,606	6,687	6,695		
2. 2011.....	4,946	6,411	6,787	6,867	6,902	6,918	6,922	6,923	6,924	6,926	18	6
3. 2012.....	XXX	4,542	7,747	8,198	8,144	8,212	8,213	8,207	8,197	8,227		1
4. 2013.....	XXX	XXX	4,452	6,343	7,057	7,195	7,245	7,256	7,267	7,269	1	
5. 2014.....	XXX	XXX	XXX	4,482	6,898	7,608	7,997	8,040	8,050	8,054		
6. 2015.....	XXX	XXX	XXX	XXX	948	1,411	1,598	1,675	1,847	1,851		
7. 2016.....	XXX	XXX	XXX	XXX	XXX	373	1,135	1,327	1,359	1,515		
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	205	834	1,000	1,039		
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	680	1,329	1,471	7	4
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,736	5,323	540	450
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,434	1,163	877

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

1. Prior.....	.000	4,015	5,803	(559)	(756)	(2,378)	(2,869)	(2,821)	(2,939)	(2,671)	4	
2. 2011.....	503	2,819	5,280	3,368	3,349	1,464	765	584	581	581		
3. 2012.....	XXX	627	3,254	3,207	3,286	1,045	247	50	(32)	(32)		
4. 2013.....	XXX	XXX	735	2,859	3,365	1,160	521	469	469	469		1
5. 2014.....	XXX	XXX	XXX	675	1,028	104	61	29	27	27		
6. 2015.....	XXX	XXX	XXX	XXX	31			67	(9)	(18)		
7. 2016.....	XXX	XXX	XXX	XXX	XXX			(20)	(32)	(62)		1
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	8	(33)	(276)	(286)	7	3
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	71	(41)		
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	12		
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34		

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

1. Prior.....	.000	184,612	312,211	388,175	411,578	426,645	432,339	437,344	439,758	440,348	15,888	
2. 2011.....	36,007	88,594	143,346	198,271	227,317	241,806	247,705	249,110	250,100	251,116	43,865	29,213
3. 2012.....	XXX	37,356	90,140	143,808	190,647	224,375	235,588	242,966	246,221	246,846	39,348	27,050
4. 2013.....	XXX	XXX	34,589	84,942	140,748	199,515	227,714	243,695	250,434	254,519	40,284	28,355
5. 2014.....	XXX	XXX	XXX	31,518	81,063	143,744	191,383	228,415	244,053	247,037	40,567	29,971
6. 2015.....	XXX	XXX	XXX	XXX	33,825	102,366	177,218	239,017	284,521	302,461	43,836	35,336
7. 2016.....	XXX	XXX	XXX	XXX	XXX	33,814	95,496	157,208	224,071	256,326	45,511	38,415
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	33,429	90,151	153,804	206,816	48,184	46,195
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,492	89,008	142,715	47,954	37,434
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,927	76,832	31,100	28,281
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,757	13,141	14,839

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

1. Prior.....	.000	367,093	708,068	986,550	1,202,495	1,396,196	1,578,481	1,734,028	1,872,112	1,993,630	85,578	
2. 2011.....	115,889	260,512	356,832	430,842	491,064	525,264	553,402	576,579	589,977	600,909	195,726	47,043
3. 2012.....	XXX	98,610	237,996	321,605	390,692	434,403	462,785	484,079	501,194	511,852	178,091	40,131
4. 2013.....	XXX	XXX	106,428	239,315	331,685	398,238	440,879	471,429	487,581	500,897	176,185	39,964
5. 2014.....	XXX	XXX	XXX	90,170	201,709	271,593	318,444	355,680	377,747	392,792	179,740	42,393
6. 2015.....	XXX	XXX	XXX	XXX	88,635	207,524	278,184	330,434	361,091	382,096	188,837	44,647
7. 2016.....	XXX	XXX	XXX	XXX	XXX	89,849	206,612	278,552	329,397	356,487	189,451	44,586
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	91,115	215,687	287,690	333,558	183,941	45,111
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,428	219,921	290,046	181,436	44,604
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91,134	198,969	169,654	42,788
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,152	85,363	31,402

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	.000	164,528	282,374	369,192	430,015	471,820	498,505	515,713	530,142	540,312	14,188	
2. 2011.....	73,732	121,520	138,662	151,125	159,884	166,754	173,471	179,627	181,519	183,694	21,376	11,565
3. 2012.....	XXX	86,567	179,771	193,610	199,864	212,429	214,697	218,447	219,431	219,394	20,338	11,225
4. 2013.....	XXX	XXX	73,317	123,825	145,884	163,204	179,095	185,182	189,395	192,068	13,653	11,292
5. 2014.....	XXX	XXX	XXX	94,117	150,652	170,235	191,805	205,048	211,919	216,620	8,817	11,403
6. 2015.....	XXX	XXX	XXX	XXX	81,565	127,457	152,746	175,396	194,256	201,126	6,939	12,108
7. 2016.....	XXX	XXX	XXX	XXX	XXX	84,893	147,825	179,304	212,466	228,641	5,925	10,526
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	100,180	172,383	203,840	221,984	6,132	10,159
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,697	151,280	170,520	5,894	9,653
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,839	112,931	4,550	8,627
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,227	2,356	5,095

COMBINED STATEMENT FOR THE YEAR 2020 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		
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior.....	.000	3,419	4,521	6,115	8,251	9,053	10,042	9,818	4,811	5,086	36	
2. 2011.....	9	169	1,593	1,745	2,697	2,829	2,876	2,882	2,880	2,893	37	80
3. 2012.....	XXX	15	207	674	958	1,039	1,322	1,329	1,370	1,362	42	77
4. 2013.....	XXX	XXX	5	105	687	1,256	1,460	1,467	1,477	1,483	14	52
5. 2014.....	XXX	XXX	XXX	3	105	136	194	218	272	281	7	26
6. 2015.....	XXX	XXX	XXX	XXX	446	456	465	510	512	512	3	10
7. 2016.....	XXX	XXX	XXX	XXX	XXX	5	27	42	44	45		8
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX			13	33	1	28
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	2		13
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	.000	42,980	78,669	97,667	102,837	111,011	123,731	127,672	134,173	138,857	575	
2. 2011.....	181	2,532	7,497	23,665	36,919	40,207	43,319	54,533	63,386	65,301	155	4,691
3. 2012.....	XXX	1,660	13,643	21,928	25,120	27,691	28,963	32,154	32,543	32,666	151	4,578
4. 2013.....	XXX	XXX	261	5,248	22,116	28,830	35,503	36,000	46,948	53,235	128	3,222
5. 2014.....	XXX	XXX	XXX	486	8,413	34,480	47,777	60,374	61,133	69,012	107	2,718
6. 2015.....	XXX	XXX	XXX	XXX	400	7,164	25,432	36,979	43,476	51,013	116	2,776
7. 2016.....	XXX	XXX	XXX	XXX	XXX	1,301	9,919	24,848	32,628	46,587	91	2,444
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	1,239	7,507	14,935	25,734	59	2,750
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	854	7,745	30,818	30	4,020
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,617	5,750	16	2,334
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204	3	805

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

1. Prior.....	.000	10,702	12,393	13,997	21,240	21,196	20,033	20,126	20,160	20,260	XXX	XXX
2. 2011.....	15,374	37,226	41,567	52,705	54,873	56,421	56,420	56,556	56,559	56,564	XXX	XXX
3. 2012.....	XXX	14,107	24,267	23,385	26,271	26,853	27,411	28,384	28,265	28,274	XXX	XXX
4. 2013.....	XXX	XXX	23,634	38,418	40,452	41,449	41,604	41,677	41,867	41,896	XXX	XXX
5. 2014.....	XXX	XXX	XXX	15,124	35,535	36,780	39,673	40,073	40,135	40,017	XXX	XXX
6. 2015.....	XXX	XXX	XXX	XXX	15,304	26,286	28,749	29,508	30,142	30,258	XXX	XXX
7. 2016.....	XXX	XXX	XXX	XXX	XXX	5,132	12,265	14,512	14,950	15,058	XXX	XXX
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	3,443	11,591	12,838	15,225	XXX	XXX
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,913	21,321	24,156	XXX	XXX
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,290	10,963	XXX	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,043	XXX	XXX

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

1. Prior.....	.000	571,337	1,055,241	1,412,494	1,746,708	1,985,109	2,195,276	2,364,416	2,522,041	2,585,448	22,578	
2. 2011.....	23,447	69,814	156,005	244,042	351,840	402,186	459,799	486,776	507,530	516,432	19,887	61,810
3. 2012.....	XXX	15,697	68,429	164,982	265,912	334,530	399,030	438,800	470,610	487,329	18,995	53,076
4. 2013.....	XXX	XXX	16,085	99,330	244,147	345,606	432,445	494,052	534,058	562,873	21,938	50,915
5. 2014.....	XXX	XXX	XXX	14,021	62,489	171,875	268,619	370,374	438,804	483,757	22,642	50,993
6. 2015.....	XXX	XXX	XXX	XXX	33,315	114,978	209,920	321,523	410,777	474,938	23,625	52,767
7. 2016.....	XXX	XXX	XXX	XXX	XXX	17,090	60,102	149,638	249,077	309,301	30,506	52,385
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	12,204	76,658	155,434	227,698	31,103	51,070
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,273	56,852	124,433	26,176	47,141
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,219	52,775	22,664	37,599
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,887	11,683	15,051

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

1. Prior.....	.000	297,309	506,581	642,202	782,674	847,524	890,427	912,403	942,605	952,359	3,290	
2. 2011.....	12,026	63,403	132,968	180,521	223,707	250,456	270,505	283,162	291,562	292,962	1,872	9,571
3. 2012.....	XXX	12,530	55,648	106,311	159,274	195,801	247,080	251,766	270,991	274,930	1,566	8,652
4. 2013.....	XXX	XXX	6,427	44,974	96,577	133,418	186,184	197,496	207,298	214,031	1,474	8,781
5. 2014.....	XXX	XXX	XXX	10,555	50,537	93,505	134,677	158,300	190,893	211,245	1,314	9,134
6. 2015.....	XXX	XXX	XXX	XXX	19,232	59,498	109,297	140,744	168,507	193,829	1,532	8,789
7. 2016.....	XXX	XXX	XXX	XXX	XXX	11,937	65,501	120,876	175,407	205,022	1,537	8,706
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	9,504	49,832	95,945	144,826	1,475	8,067
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,900	71,429	119,443	1,444	8,188
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,685	58,570	977	7,221
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,052	888	3,659

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**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		
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	487,168	588,024	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	785,386	1,005,649	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	799,881	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	(8,517)	(10,127)		
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77,642	83,437	24,747	20,468
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,488	15,841	11,085

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	51,241	79,117	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,476	117,822	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,974	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	55,462	65,492	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,481	75,152	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,222	XXX	XXX

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior	.000										XXX	XXX
2. 2011											XXX	XXX
3. 2012	XXX										XXX	XXX
4. 2013	XXX	XXX									XXX	XXX
5. 2014	XXX	XXX	XXX								XXX	XXX
6. 2015	XXX	XXX	XXX	XXX							XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

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

**N O N E**

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

**N O N E**

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

**N O N E**



COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS 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		
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior	.000	161,890	289,582	431,342	500,255	550,333	613,722	685,113	723,025	734,794	5,440	
2. 2011	152	2,920	8,716	11,545	21,712	24,234	25,243	28,757	29,418	29,959	1,357	7,512
3. 2012	XXX	193	4,392	15,864	18,904	20,598	28,346	28,937	31,943	32,415	1,160	6,930
4. 2013	XXX	XXX	678	2,719	7,778	17,556	21,929	24,613	26,151	27,975	989	6,199
5. 2014	XXX	XXX	XXX	1,734	5,986	6,507	9,312	10,460	12,526	14,314	740	4,780
6. 2015	XXX	XXX	XXX	XXX	131	1,842	18,412	33,890	38,915	49,701	768	5,280
7. 2016	XXX	XXX	XXX	XXX	XXX	225	2,493	6,141	14,041	18,053	573	4,039
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	171	1,833	5,435	9,012	437	3,535
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	343	1,062	2,139	431	3,215
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	326	3,130	264	2,772
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	68	1,025

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

1. Prior	.000	1,568	2,228	2,805	3,055	3,630	3,633	3,636	3,640	3,640	98	
2. 2011	1,351	1,875	2,906	3,041	3,271	2,953	2,954	2,954	2,954	2,954	32	55
3. 2012	XXX	85	700	740	747	747	1,110	3,439	3,384	3,485	25	70
4. 2013	XXX	XXX	(8)	788	1,044	1,958	1,998	2,352	2,352	2,352	11	60
5. 2014	XXX	XXX	XXX	(2)	(16)	(30)	(30)	(30)	(30)	(30)	1	48
6. 2015	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)	7	29
7. 2016	XXX	XXX	XXX	XXX	XXX	(1)	(5)	(5)	(5)	(5)	2	50
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(8)	(8)	(8)	2	36
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		33
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	8
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		5

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2020	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	2,245	2,674	188,953	
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,406	8,320	194,395	35,756
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,383	166,013	30,924

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**SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior.....	3,924	2,548	812	731	579	154	35	35		
2. 2011.....	279	599	151	55	50	14				
3. 2012.....	XXX	756	378	77	(50)	10				
4. 2013.....	XXX	XXX	1,186	(820)	(788)	33				
5. 2014.....	XXX	XXX	XXX	(1)	(1,043)	132				
6. 2015.....	XXX	XXX	XXX	XXX	125	28				
7. 2016.....	XXX	XXX	XXX	XXX	XXX	395	16			
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	19	16		
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94	23	1
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	888	44
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,448

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

1. Prior.....	1,855	(2)	11	13	13	12	12	13	1	1
2. 2011.....	1									
3. 2012.....	XXX									
4. 2013.....	XXX	XXX								
5. 2014.....	XXX	XXX	XXX							
6. 2015.....	XXX	XXX	XXX	XXX						(3)
7. 2016.....	XXX	XXX	XXX	XXX	XXX					
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	37	(2)	(2)	(1)
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	180,413	88,833	50,208	28,125	16,099	8,689	4,936	3,136	2,031	2,120
2. 2011.....	141,845	75,587	44,297	22,568	11,191	6,636	3,012	1,743	843	418
3. 2012.....	XXX	132,408	84,055	52,701	27,963	15,913	6,097	3,957	2,094	949
4. 2013.....	XXX	XXX	143,259	89,679	63,802	31,532	13,136	6,476	3,897	1,169
5. 2014.....	XXX	XXX	XXX	155,006	121,021	75,159	28,176	15,871	8,254	3,362
6. 2015.....	XXX	XXX	XXX	XXX	209,995	139,729	65,432	33,138	12,602	10,802
7. 2016.....	XXX	XXX	XXX	XXX	XXX	199,684	131,078	72,960	30,559	16,646
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	199,076	120,117	64,700	39,700
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,251	110,743	72,072
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	168,797	113,019
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179,403

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

1. Prior.....	2,170,137	1,904,594	1,721,578	1,617,051	1,453,088	1,363,447	1,304,099	1,234,687	1,206,055	1,109,147
2. 2011.....	550,286	370,757	272,324	209,480	183,808	155,515	139,645	124,994	114,050	103,260
3. 2012.....	XXX	554,599	333,265	255,614	200,644	167,918	153,876	137,676	118,511	106,848
4. 2013.....	XXX	XXX	561,873	354,904	270,434	241,543	203,336	174,556	150,242	126,237
5. 2014.....	XXX	XXX	XXX	578,322	413,008	344,858	262,573	210,846	186,011	161,904
6. 2015.....	XXX	XXX	XXX	XXX	629,282	459,540	359,049	276,903	230,515	191,636
7. 2016.....	XXX	XXX	XXX	XXX	XXX	600,725	420,381	316,951	266,529	219,333
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	572,758	421,012	303,567	258,515
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	477,890	349,060	269,096
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	434,410	328,684
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	396,824

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	481,255	314,093	225,037	153,290	113,943	103,639	87,185	59,082	48,755	32,754
2. 2011.....	63,212	30,275	19,524	14,104	10,220	8,153	5,227	3,672	3,056	1,837
3. 2012.....	XXX	58,951	33,583	20,560	13,645	8,491	7,730	4,822	2,795	3,424
4. 2013.....	XXX	XXX	62,502	32,580	21,008	11,946	8,959	5,504	3,732	3,417
5. 2014.....	XXX	XXX	XXX	64,410	35,271	23,745	16,274	9,095	6,693	5,489
6. 2015.....	XXX	XXX	XXX	XXX	69,533	40,397	42,090	18,853	11,288	9,962
7. 2016.....	XXX	XXX	XXX	XXX	XXX	62,616	52,654	35,789	19,316	11,986
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	115,783	62,509	42,481	29,258
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,736	41,512	31,339
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,773	30,424
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,904

COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	(366)	(760)	743	299	136	29	(10)	(20)	(49)	(45)
2. 2011	1,792	1,297	732	335	478	58	15	6	2	(2)
3. 2012	XXX	886	361	798	377	72	30	10	7	1
4. 2013	XXX	XXX	596	373	423	241	154	30	7	3
5. 2014	XXX	XXX	XXX	831	791	823	418	127	57	23
6. 2015	XXX	XXX	XXX	XXX	1,335	928	469	369	129	68
7. 2016	XXX	XXX	XXX	XXX	XXX	538	654	310	172	80
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	257	348	303	165
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	163	130
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140	150
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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

1. Prior	103,485	32,992	18,664	(5,225)	(425)	120	427	(325)	(423)	136
2. 2011	52,486	40,048	20,330	8,824	2,291	(698)	1,754	(773)	1,441	193
3. 2012	XXX	48,665	34,445	22,776	10,648	5,325	2,925	2,251	716	278
4. 2013	XXX	XXX	48,410	31,417	22,085	12,098	10,104	8,650	4,807	851
5. 2014	XXX	XXX	XXX	46,908	36,531	11,084	14,652	12,731	11,770	6,366
6. 2015	XXX	XXX	XXX	XXX	48,506	35,737	21,797	22,173	12,636	8,783
7. 2016	XXX	XXX	XXX	XXX	XXX	45,274	38,574	22,703	11,663	13,177
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	42,602	44,232	34,942	19,521
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,005	42,049	15,996
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,782	15,382
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,227

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

1. Prior	7,704	304	305	424	(346)	205	172	119	86	87
2. 2011	10,103	694	492	41	(178)	(29)	21	21	5	5
3. 2012	XXX	3,133	(92)	922	19	(65)	21	6	3	3
4. 2013	XXX	XXX	8,210	1,008	156	(104)	63	91	11	10
5. 2014	XXX	XXX	XXX	11,045	481	(112)	436	648	12	10
6. 2015	XXX	XXX	XXX	XXX	9,558	535	231	470	13	11
7. 2016	XXX	XXX	XXX	XXX	XXX	6,693	1,162	171	10	8
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	6,813	503	164	87
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,622	170	48
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,543	173
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,301

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

1. Prior	2,436,888	1,884,373	1,438,702	1,148,607	977,315	830,370	696,251	557,913	378,762	323,780
2. 2011	495,458	424,752	298,888	207,612	145,717	118,710	98,435	78,960	58,754	48,551
3. 2012	XXX	473,904	386,419	278,681	202,685	146,407	108,031	89,398	73,464	56,793
4. 2013	XXX	XXX	501,544	386,440	304,521	208,951	165,848	114,781	84,816	90,528
5. 2014	XXX	XXX	XXX	527,390	461,316	350,496	234,040	171,780	132,185	107,406
6. 2015	XXX	XXX	XXX	XXX	602,045	483,130	343,118	249,185	186,488	159,604
7. 2016	XXX	XXX	XXX	XXX	XXX	499,558	419,021	332,619	243,288	217,054
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	442,468	381,803	294,535	258,392
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	350,696	296,243	286,642
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282,761	278,888
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	275,996

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

1. Prior	651,623	421,257	266,259	175,363	113,680	84,742	78,165	65,024	35,902	25,210
2. 2011	289,774	200,878	126,190	85,482	51,811	40,754	28,057	26,783	18,717	11,144
3. 2012	XXX	245,345	185,278	124,480	87,673	56,013	60,589	32,683	22,146	12,628
4. 2013	XXX	XXX	242,702	176,401	110,086	69,512	61,169	30,086	21,823	19,059
5. 2014	XXX	XXX	XXX	227,442	166,884	108,762	78,591	51,804	37,055	16,431
6. 2015	XXX	XXX	XXX	XXX	229,035	185,108	123,018	96,656	74,038	34,810
7. 2016	XXX	XXX	XXX	XXX	XXX	208,190	151,607	91,468	66,628	49,372
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	188,876	129,502	91,385	64,298
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	157,733	110,989	82,390
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,793	110,579
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152,226

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	342,170	15,306	36,479
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	111,486	16,274
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196,304

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,122	(802)	(4)
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,658	(913)
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,917

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,148	10,632	13,215
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,388	11,626
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,027

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,347	22,898	15,994
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,286	7,653
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,967

**SCHEDULE P - PART 4M - INTERNATIONAL**

1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX						
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	428,009	406,430	341,194	317,898	282,015	235,138	171,394	180,209	49,800	36,898
2. 2011	39,236	34,511	26,243	12,786	14,240	12,417	8,071	7,233	8,092	6,598
3. 2012	XXX	36,957	28,747	24,668	18,570	15,214	9,734	8,375	6,094	6,109
4. 2013	XXX	XXX	45,386	34,646	26,311	21,282	18,040	16,612	10,151	10,228
5. 2014	XXX	XXX	XXX	46,225	39,498	34,034	22,799	20,818	13,686	12,007
6. 2015	XXX	XXX	XXX	XXX	52,490	40,797	30,721	24,045	10,393	14,705
7. 2016	XXX	XXX	XXX	XXX	XXX	41,222	31,811	27,568	19,536	18,372
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	32,456	37,504	25,236	23,776
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,583	29,196	25,556
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,208	22,203
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,939

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

1. Prior	20,889	20,407	4,922	5,148	3,150	1,812	(805)	3,855	1,055	517
2. 2011	1,427	1,259	1,106	685	142	365	(888)	135	100	(15)
3. 2012	XXX	65	658	480	832	1,142	(40)	293	89	19
4. 2013	XXX	XXX	1,280	1,236	707	314	(254)	223	254	(28)
5. 2014	XXX	XXX	XXX	1,373	1,364	935	729	295	333	(95)
6. 2015	XXX	XXX	XXX	XXX	553	947	1,134	(363)	213	(76)
7. 2016	XXX	XXX	XXX	XXX	XXX	1,153	4,885	1,261	739	360
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	422	1,065	820	626
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	447	465	447
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(22)	194
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2020	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	11,652	12,923	13,345
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,852	1,463
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,867

COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	91									
2. 2011	18	18	18	18	18	18	18	18	18	18
3. 2012	XXX									
4. 2013	XXX	XXX	1	1	1	1	1	1	1	1
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX						
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7	7
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	294	540
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,163

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	70									
2. 2011	52									
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX	1					
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160	40
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	614

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	3	(70)								
2. 2011	76	24	24	24	24	24	24	24	24	24
3. 2012	XXX			1	1	1	1	1	1	1
4. 2013	XXX	XXX	1	1	1	1	1	1	1	1
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX	1					
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	11	11
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	737	1,030
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,654

**COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	3	1			1					2
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX						
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	5	7	7	7
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	5	2	2	2	2	2	2	2	2	2
2. 2011	1									
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX						
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	3			
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	1	(2)			1					2
2. 2011	1									
3. 2012	XXX									
4. 2013	XXX	XXX				1	1	1	1	1
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX						
7. 2016	XXX	XXX	XXX	XXX	XXX		1	1	1	1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	10	10	10	10
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	



COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	20,119	6,646	4,491	2,114	731	494	235	112	448	617
2. 2011	25,579	37,021	40,102	42,031	42,941	43,283	43,649	43,727	43,775	43,865
3. 2012	XXX	22,568	33,100	36,475	37,873	38,575	38,946	39,091	39,189	39,348
4. 2013	XXX	XXX	22,806	34,068	37,187	38,709	39,533	39,829	39,984	40,284
5. 2014	XXX	XXX	XXX	23,024	34,383	37,421	39,013	39,771	40,114	40,567
6. 2015	XXX	XXX	XXX	XXX	24,758	37,286	40,881	42,395	43,279	43,836
7. 2016	XXX	XXX	XXX	XXX	XXX	25,031	38,919	42,430	44,445	45,511
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	26,003	41,116	46,002	48,184
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,355	43,778	47,954
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,391	31,100
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,141

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	16,162	10,014	4,234	2,183	1,421	1,012	739	648	543	351
2. 2011	14,798	6,335	3,741	2,003	1,077	704	310	232	169	124
3. 2012	XXX	14,504	5,842	2,978	1,592	852	486	368	261	180
4. 2013	XXX	XXX	14,665	5,674	3,011	1,558	770	484	329	219
5. 2014	XXX	XXX	XXX	15,386	5,798	3,012	1,610	852	535	356
6. 2015	XXX	XXX	XXX	XXX	16,996	6,238	3,226	1,897	1,019	654
7. 2016	XXX	XXX	XXX	XXX	XXX	17,941	6,781	4,328	2,496	1,478
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	19,750	9,502	5,571	3,735
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,620	9,409	6,764
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,591	6,295
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,451

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	13,243	3,561	1,441	752	201	285	194	99	557	738
2. 2011	61,627	70,329	71,932	72,647	72,912	72,989	73,046	73,080	73,095	73,202
3. 2012	XXX	56,010	63,892	65,460	66,041	66,230	66,334	66,397	66,411	66,578
4. 2013	XXX	XXX	57,777	66,086	67,667	68,225	68,438	68,523	68,557	68,858
5. 2014	XXX	XXX	XXX	59,515	68,000	69,467	70,157	70,360	70,468	70,894
6. 2015	XXX	XXX	XXX	XXX	67,113	76,737	78,604	79,227	79,472	79,826
7. 2016	XXX	XXX	XXX	XXX	XXX	69,342	81,779	84,170	85,009	85,404
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	80,269	94,085	96,819	98,114
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,413	88,915	92,152
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,500	65,676
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,431

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	82,621	29,298	18,342	11,444	7,454	5,558	4,509	3,509	3,277	2,187
2. 2011	118,466	171,685	182,276	187,665	190,691	192,584	193,819	194,679	195,291	195,726
3. 2012	XXX	106,947	155,992	166,025	170,923	173,848	175,647	176,822	177,566	178,091
4. 2013	XXX	XXX	103,790	153,949	164,433	169,719	172,654	174,375	175,491	176,185
5. 2014	XXX	XXX	XXX	104,190	158,082	168,748	174,206	177,083	178,790	179,740
6. 2015	XXX	XXX	XXX	XXX	109,305	166,434	178,152	183,910	187,118	188,837
7. 2016	XXX	XXX	XXX	XXX	XXX	110,454	168,943	180,707	186,492	189,451
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	108,796	167,088	178,798	183,941
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,877	169,332	181,436
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,826	169,654
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,363

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	70,789	49,061	35,217	27,595	22,775	19,049	16,466	14,358	12,722	11,423
2. 2011	56,678	19,079	11,160	7,086	4,815	3,321	2,543	1,979	1,601	1,326
3. 2012	XXX	53,426	17,739	10,363	6,400	4,159	2,927	2,133	1,629	1,309
4. 2013	XXX	XXX	54,577	18,313	10,369	6,131	3,994	2,762	1,999	1,506
5. 2014	XXX	XXX	XXX	57,827	18,568	10,264	5,984	3,845	2,648	1,991
6. 2015	XXX	XXX	XXX	XXX	63,183	20,181	10,957	6,469	4,056	2,923
7. 2016	XXX	XXX	XXX	XXX	XXX	63,509	20,083	10,772	6,346	4,061
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	63,414	19,447	10,105	6,030
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,573	19,908	10,970
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,148	20,649
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,286

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	38,832	11,286	7,184	6,179	3,679	2,607	3,059	2,131	2,035	1,225
2. 2011	211,634	235,552	239,024	241,006	241,972	242,527	243,143	243,598	243,887	244,095
3. 2012	XXX	190,674	211,726	215,375	216,720	217,653	218,403	218,988	219,291	219,531
4. 2013	XXX	XXX	187,052	209,378	212,659	214,318	215,785	216,939	217,389	217,655
5. 2014	XXX	XXX	XXX	192,903	216,531	219,963	221,883	223,079	223,709	224,124
6. 2015	XXX	XXX	XXX	XXX	205,708	229,400	232,889	234,625	235,627	236,407
7. 2016	XXX	XXX	XXX	XXX	XXX	206,863	231,881	235,313	237,103	238,098
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	205,461	230,220	233,523	235,082
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	203,816	232,744	237,010
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,542	233,091
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173,051

COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	8,809	4,269	3,133	2,104	1,628	1,121	876	485	357	215
2. 2011	14,906	18,869	19,864	20,671	20,959	21,082	21,246	21,302	21,352	21,376
3. 2012	XXX	13,658	17,887	19,196	19,675	19,850	20,157	20,246	20,322	20,338
4. 2013	XXX	XXX	8,056	11,739	12,579	12,928	13,422	13,560	13,625	13,653
5. 2014	XXX	XXX	XXX	5,411	7,421	7,920	8,413	8,647	8,762	8,817
6. 2015	XXX	XXX	XXX	XXX	3,724	5,581	6,158	6,580	6,829	6,939
7. 2016	XXX	XXX	XXX	XXX	XXX	3,171	4,828	5,370	5,757	5,925
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	3,228	5,139	5,793	6,132
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,420	5,356	5,894
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,868	4,550
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,356

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	12,062	9,414	7,872	6,247	4,463	3,061	1,872	1,309	866	592
2. 2011	5,474	2,631	1,674	843	487	393	192	149	83	48
3. 2012	XXX	5,762	2,621	1,349	784	635	255	155	67	43
4. 2013	XXX	XXX	6,085	2,080	1,229	923	321	172	114	70
5. 2014	XXX	XXX	XXX	4,456	1,596	1,206	562	287	164	102
6. 2015	XXX	XXX	XXX	XXX	4,207	1,548	990	546	269	142
7. 2016	XXX	XXX	XXX	XXX	XXX	3,429	1,231	835	463	256
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	4,040	1,371	822	483
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,739	1,345	849
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,325	1,139
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,942

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	13,480	8,791	7,166	4,675	2,941	2,035	1,177	719	391	267
2. 2011	27,359	31,383	32,233	32,580	32,748	32,852	32,918	32,960	32,979	32,989
3. 2012	XXX	26,237	30,295	31,023	31,320	31,467	31,534	31,567	31,596	31,606
4. 2013	XXX	XXX	21,042	23,813	24,536	24,797	24,901	24,949	24,998	25,015
5. 2014	XXX	XXX	XXX	17,466	19,466	20,022	20,209	20,266	20,305	20,322
6. 2015	XXX	XXX	XXX	XXX	16,615	18,416	18,898	19,089	19,160	19,189
7. 2016	XXX	XXX	XXX	XXX	XXX	14,354	16,000	16,475	16,650	16,707
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	14,442	16,149	16,626	16,774
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,049	15,970	16,396
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,716	14,316
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,393

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES  
**SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	14	7	6	3	7	4	9			
2. 2011	5	16	25	28	32	33	36	36	37	37
3. 2012	XXX	5	20	28	31	39	41	41	42	42
4. 2013	XXX	XXX	1	7	9	13	13	14	14	14
5. 2014	XXX	XXX	XXX	1	2	3	5	6	7	7
6. 2015	XXX	XXX	XXX	XXX		2	2	2	3	3
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				1
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2A**

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	44	39	33	28	17	9	5			1
2. 2011	21	20	14	14	6	4	2	1		
3. 2012	XXX	34	19	12	11	3	3	1		
4. 2013	XXX	XXX	23	14	12	4	2	1		1
5. 2014	XXX	XXX	XXX	10	5	5	2	2		
6. 2015	XXX	XXX	XXX	XXX	3	5	5	2		1
7. 2016	XXX	XXX	XXX	XXX	XXX	7				
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX		6	2	2
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13		2
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	34	27	22	10	3	1	8	(4)		1
2. 2011	67	95	107	114	114	115	117	117	117	117
3. 2012	XXX	68	104	112	118	119	121	119	119	119
4. 2013	XXX	XXX	53	59	63	61	64	66	66	67
5. 2014	XXX	XXX	XXX	23	27	29	32	33	33	33
6. 2015	XXX	XXX	XXX	XXX	8	12	15	12	13	14
7. 2016	XXX	XXX	XXX	XXX	XXX	8	1	7	7	8
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX		33	30	31
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	12	15
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	158	123	100	95	59	38	59	53	28	20
2. 2011	4	16	28	42	68	87	107	137	149	155
3. 2012	XXX	5	28	40	73	88	106	143	147	151
4. 2013	XXX	XXX	3	20	45	70	95	114	119	128
5. 2014	XXX	XXX	XXX	1	15	32	49	74	88	107
6. 2015	XXX	XXX	XXX	XXX	6	27	54	80	97	116
7. 2016	XXX	XXX	XXX	XXX	XXX	3	21	47	67	91
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	7	30	40	59
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	14	30
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	16
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	1,409	1,154	816	577	426	312	195	115	71	61
2. 2011	427	260	270	229	170	113	74	35	20	16
3. 2012	XXX	520	264	259	201	153	113	44	37	28
4. 2013	XXX	XXX	596	385	262	201	125	74	51	38
5. 2014	XXX	XXX	XXX	743	271	275	203	122	90	55
6. 2015	XXX	XXX	XXX	XXX	681	355	267	248	208	142
7. 2016	XXX	XXX	XXX	XXX	XXX	691	294	318	260	179
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	693	352	355	262
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,236	352	370
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	737	335
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	830

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	2,480	902	1,652	210	138	62	29	76	23	24
2. 2011	3,055	4,166	4,523	4,670	4,751	4,775	4,795	4,846	4,853	4,862
3. 2012	XXX	2,935	4,179	4,439	4,592	4,642	4,665	4,724	4,743	4,757
4. 2013	XXX	XXX	2,098	2,832	3,140	3,265	3,303	3,347	3,372	3,388
5. 2014	XXX	XXX	XXX	1,710	2,265	2,571	2,718	2,811	2,865	2,880
6. 2015	XXX	XXX	XXX	XXX	1,724	2,355	2,671	2,894	3,001	3,034
7. 2016	XXX	XXX	XXX	XXX	XXX	1,551	2,160	2,531	2,650	2,714
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,698	2,610	2,955	3,071
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,234	4,109	4,420
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,056	2,685
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,638

COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior.....	13,025	7,514	4,384	2,984	2,077	1,634	1,159	924	877	1,025
2. 2011.....	8,659	14,323	16,410	17,738	18,648	19,222	19,521	19,709	19,805	19,887
3. 2012.....	XXX	7,995	13,926	15,824	17,127	17,956	18,433	18,687	18,848	18,995
4. 2013.....	XXX	XXX	10,622	16,784	18,753	20,125	21,069	21,511	21,739	21,938
5. 2014.....	XXX	XXX	XXX	11,687	17,731	19,697	20,981	21,859	22,340	22,642
6. 2015.....	XXX	XXX	XXX	XXX	12,310	18,831	20,841	22,211	23,159	23,625
7. 2016.....	XXX	XXX	XXX	XXX	XXX	13,762	26,581	28,579	29,784	30,506
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	20,644	28,095	29,969	31,103
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,077	24,550	26,176
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,832	22,664
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,683

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior.....	29,486	19,105	13,325	10,516	8,451	6,466	5,079	4,037	3,144	2,722
2. 2011.....	15,978	6,976	4,882	3,086	1,995	1,131	697	473	369	287
3. 2012.....	XXX	13,640	6,256	4,322	2,872	1,702	1,039	698	480	413
4. 2013.....	XXX	XXX	13,723	6,519	4,683	2,777	1,547	952	654	508
5. 2014.....	XXX	XXX	XXX	13,789	6,623	4,506	2,853	1,632	1,013	715
6. 2015.....	XXX	XXX	XXX	XXX	14,040	6,630	4,665	2,911	1,699	1,085
7. 2016.....	XXX	XXX	XXX	XXX	XXX	12,870	6,103	4,133	2,721	1,832
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	13,288	6,246	4,579	3,381
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,659	6,070	4,889
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,767	5,922
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,235

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior.....	25,764	13,046	8,659	6,421	4,296	3,230	2,033	1,465	1,197	2,236
2. 2011.....	65,267	75,294	78,551	80,010	80,841	81,261	81,506	81,702	81,834	81,984
3. 2012.....	XXX	56,041	66,505	69,324	70,729	71,373	71,730	71,972	72,147	72,484
4. 2013.....	XXX	XXX	56,891	67,400	70,411	71,741	72,325	72,627	72,819	73,361
5. 2014.....	XXX	XXX	XXX	57,628	67,708	70,612	71,918	72,511	72,845	74,350
6. 2015.....	XXX	XXX	XXX	XXX	59,395	70,167	73,284	74,614	75,270	77,477
7. 2016.....	XXX	XXX	XXX	XXX	XXX	59,940	77,265	80,078	81,363	84,723
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	66,873	78,427	81,321	85,554
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,996	72,979	78,206
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,545	66,185
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,969

COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	1,663	1,163	673	476	297	216	190	94	118	63
2. 2011	578	1,081	1,376	1,573	1,692	1,761	1,801	1,834	1,860	1,872
3. 2012	XXX	410	892	1,166	1,328	1,423	1,492	1,530	1,549	1,566
4. 2013	XXX	XXX	429	899	1,150	1,292	1,375	1,432	1,460	1,474
5. 2014	XXX	XXX	XXX	381	787	1,019	1,162	1,244	1,292	1,314
6. 2015	XXX	XXX	XXX	XXX	407	919	1,198	1,379	1,477	1,532
7. 2016	XXX	XXX	XXX	XXX	XXX	457	991	1,285	1,454	1,537
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	464	1,053	1,330	1,475
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	451	1,187	1,444
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	460	977
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	888

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	6,951	4,293	2,885	2,023	1,585	1,162	833	656	395	319
2. 2011	4,760	2,603	1,412	804	559	354	231	158	79	46
3. 2012	XXX	4,401	2,171	1,176	739	465	290	188	102	78
4. 2013	XXX	XXX	4,312	2,202	1,204	725	446	308	214	171
5. 2014	XXX	XXX	XXX	4,813	2,774	1,281	705	410	264	218
6. 2015	XXX	XXX	XXX	XXX	5,098	2,751	1,291	727	432	291
7. 2016	XXX	XXX	XXX	XXX	XXX	5,200	2,461	1,177	607	345
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	4,874	2,177	1,041	589
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,292	2,367	1,166
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,127	2,381
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,290

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	2,232	899	508	359	399	199	76	51	34	25
2. 2011	9,154	10,590	10,886	11,027	11,233	11,430	11,462	11,472	11,482	11,489
3. 2012	XXX	8,175	9,507	9,789	10,014	10,210	10,266	10,280	10,286	10,296
4. 2013	XXX	XXX	8,326	9,555	9,946	10,255	10,361	10,395	10,415	10,426
5. 2014	XXX	XXX	XXX	8,637	10,180	10,400	10,575	10,620	10,644	10,666
6. 2015	XXX	XXX	XXX	XXX	8,635	10,033	10,444	10,538	10,589	10,612
7. 2016	XXX	XXX	XXX	XXX	XXX	8,730	10,270	10,472	10,559	10,588
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	8,533	9,823	10,065	10,131
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,162	10,636	10,798
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,415	10,579
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,837

COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	1,504	1,177	924	677	580	444	304	249	224	861
2. 2011	544	949	1,091	1,192	1,266	1,310	1,325	1,336	1,347	1,357
3. 2012	XXX	467	848	957	1,020	1,086	1,114	1,138	1,153	1,160
4. 2013	XXX	XXX	466	742	813	880	918	957	977	989
5. 2014	XXX	XXX	XXX	325	568	625	677	708	732	740
6. 2015	XXX	XXX	XXX	XXX	336	582	642	684	737	768
7. 2016	XXX	XXX	XXX	XXX	XXX	268	422	476	531	573
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	183	323	383	437
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198	382	431
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139	264
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	6,471	5,465	4,870	3,815	2,932	2,392	2,137	1,892	1,673	1,641
2. 2011	1,216	550	387	248	170	101	76	70	57	46
3. 2012	XXX	1,124	484	299	205	169	124	94	70	55
4. 2013	XXX	XXX	811	346	278	240	142	113	86	84
5. 2014	XXX	XXX	XXX	566	307	242	176	97	71	66
6. 2015	XXX	XXX	XXX	XXX	770	347	281	219	159	115
7. 2016	XXX	XXX	XXX	XXX	XXX	624	322	250	184	131
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	534	313	295	280
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	509	378	339
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	499	336
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	372

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	5,690	4,431	2,969	1,349	832	668	613	433	414	1,393
2. 2011	6,287	7,715	8,245	8,472	8,601	8,792	8,833	8,877	8,902	8,915
3. 2012	XXX	5,650	7,051	7,441	7,611	7,878	7,958	8,073	8,122	8,145
4. 2013	XXX	XXX	5,289	6,299	6,677	6,960	7,082	7,156	7,222	7,272
5. 2014	XXX	XXX	XXX	3,835	4,751	5,169	5,397	5,486	5,551	5,586
6. 2015	XXX	XXX	XXX	XXX	4,223	5,362	5,725	5,961	6,102	6,163
7. 2016	XXX	XXX	XXX	XXX	XXX	3,391	4,138	4,442	4,655	4,743
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	2,910	3,650	4,047	4,252
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,534	3,651	3,985
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,689	3,372
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,465



COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	47	37	24	23	4	5	2			3
2. 2011		5	17	24	27	31	32	32	32	32
3. 2012	XXX	4	11	20	23	24	25	25	25	25
4. 2013	XXX	XXX	1	2	5	8	10	10	10	11
5. 2014	XXX	XXX	XXX		1	1	1	1	1	1
6. 2015	XXX	XXX	XXX	XXX		1	2	6	7	7
7. 2016	XXX	XXX	XXX	XXX	XXX			1	1	2
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX			1	2
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2
11. 2020	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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	163	122	87	42	30	20	17	5	5	6
2. 2011	32	35	17	11	6	1				
3. 2012	XXX	44	20	8	6	4	1	1	1	1
4. 2013	XXX	XXX	18	13	10	6	4	5	5	4
5. 2014	XXX	XXX	XXX	9	6	5	3	2	1	2
6. 2015	XXX	XXX	XXX	XXX	11	11	9	2	1	1
7. 2016	XXX	XXX	XXX	XXX	XXX	8	6	6	5	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	10	5	4	3
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	32	27	5	(4)	1		1		2	5
2. 2011	54	80	83	86	85	86	86	87	87	87
3. 2012	XXX	84	95	96	97	97	96	96	96	96
4. 2013	XXX	XXX	56	65	69	73	74	75	75	75
5. 2014	XXX	XXX	XXX	45	49	50	50	50	50	51
6. 2015	XXX	XXX	XXX	XXX	20	34	36	37	37	37
7. 2016	XXX	XXX	XXX	XXX	XXX	39	49	52	52	52
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	33	40	41	41
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	34	33
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	12
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

COMBINED STATEMENT FOR THE YEAR 2020 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

**SCHEDULE P - PART 5T - WARRANTY**

**SECTION 1**

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.175,183	.13,630	.140
2. 2019.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.182,572	.194,395
3. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.166,013

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.7,914	.1,587	.2,032
2. 2019.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6,944	.596
3. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6,528

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.210,999	.8,590	.2,059
2. 2019.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.223,893	.230,747
3. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.203,465



COMBINED STATEMENT FOR THE YEAR 2020 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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	
1. Prior.....	10,865	5,284	1,132	(412)	(2,601)	4,445	625	2,839	(365)	219	219
2. 2011.....	1,054,398	1,059,773	1,059,092	1,059,074	1,059,038	1,059,016	1,059,012	1,059,012	1,059,012	1,059,012	1,059,012
3. 2012.....	XXX	1,150,523	1,146,859	1,144,142	1,144,255	1,144,187	1,144,188	1,142,642	1,142,630	1,142,558	(72)
4. 2013.....	XXX	XXX	1,174,636	1,157,329	1,157,635	1,157,499	1,157,493	1,158,027	1,158,039	1,158,239	201
5. 2014.....	XXX	XXX	XXX	950,048	931,958	931,031	931,090	931,056	931,064	931,030	(34)
6. 2015.....	XXX	XXX	XXX	XXX	828,634	812,536	812,367	812,113	812,111	812,116	5
7. 2016.....	XXX	XXX	XXX	XXX	XXX	712,476	697,646	695,895	695,703	695,560	(143)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	650,603	634,503	632,455	632,290	(166)
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	637,659	619,743	616,797	(2,946)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	638,145	611,328	(26,817)
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	719,001	719,001
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	689,248
13. Earned Premiums (Sch P-Pt. 1)	1,065,263	1,161,182	1,171,423	929,594	808,325	699,673	636,277	621,346	617,631	689,248	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	
1. Prior.....	322	(570)	(2,347)	(65)	(36)	46	(86)	103	(14)	7	7
2. 2011.....	767,756	768,237	767,967	768,087	768,087	768,087	768,087	768,087	768,087	768,087	768,087
3. 2012.....	XXX	836,902	833,723	831,563	830,453	829,811	830,264	829,701	829,703	830,065	362
4. 2013.....	XXX	XXX	806,807	806,253	806,366	804,851	804,851	804,850	804,849	804,849	.....
5. 2014.....	XXX	XXX	XXX	569,025	570,087	568,354	568,354	568,353	568,353	568,353	.....
6. 2015.....	XXX	XXX	XXX	XXX	447,961	448,660	448,684	448,683	448,683	448,683	.....
7. 2016.....	XXX	XXX	XXX	XXX	XXX	402,079	401,776	399,846	399,846	399,846	.....
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	369,755	369,667	369,383	369,383	.....
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369,925	369,762	369,462	(300)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	417,635	417,401	(234)
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436,700	436,700
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436,534
13. Earned Premiums (Sch P-Pt. 1)	768,078	836,813	801,011	566,366	447,989	398,935	369,843	367,444	417,176	436,534	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	
1. Prior.....	(8,128)	(43,596)	(21,688)	(14,530)	(2,044)	5,188	609	13,512	(16,011)	(5,856)	(5,856)
2. 2011.....	1,780,886	1,873,378	1,876,727	1,869,699	1,865,970	1,869,979	1,878,897	1,898,546	1,899,226	1,898,719	(507)
3. 2012.....	XXX	1,855,288	1,912,900	1,916,863	1,930,080	1,923,287	1,929,020	1,936,559	1,926,351	1,925,675	(676)
4. 2013.....	XXX	XXX	1,942,651	1,984,092	2,000,472	1,995,192	1,981,355	1,994,985	1,983,404	1,979,162	(4,242)
5. 2014.....	XXX	XXX	XXX	2,037,894	2,054,520	2,045,700	2,024,582	2,010,675	2,002,074	1,992,470	(9,605)
6. 2015.....	XXX	XXX	XXX	XXX	2,221,255	2,170,381	2,160,220	2,150,786	2,137,926	2,123,786	(14,141)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	2,030,511	1,982,215	1,951,091	1,941,477	1,935,200	(6,277)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	1,916,204	1,888,465	1,891,999	1,894,124	2,126
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,801,859	1,787,411	1,804,575	17,163
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,709,145	1,724,350	15,205
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,618,124	1,618,124
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,611,314
13. Earned Premiums (Sch P-Pt. 1)	1,772,757	1,904,185	1,981,924	2,061,740	2,261,706	1,967,940	1,838,052	1,773,983	1,630,038	1,611,314	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	
1. Prior.....	24,587	1,067	(1,695)	(5,022)	(3,905)	(5,730)	(6,835)	(2,412)	188,496	(4,590)	(4,590)
2. 2011.....	1,067,648	1,095,590	1,098,020	1,097,909	1,097,123	1,097,509	1,098,040	1,100,344	1,101,584	1,101,943	359
3. 2012.....	XXX	1,185,882	1,194,739	1,190,711	1,186,788	1,186,110	1,186,491	1,188,169	1,188,292	1,187,983	(309)
4. 2013.....	XXX	XXX	1,225,600	1,233,484	1,217,317	1,217,260	1,216,784	1,218,053	1,217,894	1,217,746	(148)
5. 2014.....	XXX	XXX	XXX	1,301,036	1,192,597	1,190,778	1,192,729	1,190,292	1,189,990	1,189,774	(216)
6. 2015.....	XXX	XXX	XXX	XXX	1,553,692	1,545,052	1,545,910	1,544,392	1,545,236	1,544,260	(977)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	1,292,657	1,274,589	1,273,184	1,275,414	1,272,463	(2,950)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	1,233,702	1,241,795	1,240,614	1,241,544	929
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,258,872	1,230,598	1,238,615	8,018
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,268,231	1,276,168	7,937
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,235,090	1,235,090
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,243,143
13. Earned Premiums (Sch P-Pt. 1)	1,092,235	1,214,891	1,235,191	1,299,759	1,420,473	1,276,120	1,212,044	1,264,441	1,431,250	1,243,143	XXX

COMBINED STATEMENT FOR THE YEAR 2020 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	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	(1,956)	7,658	3,036	5,804	(1,033)	(212)	4,766	150	5,529	217	217
2. 2011.....	844,549	846,867	852,039	851,755	850,519	850,385	850,616	850,616	850,993	850,993	
3. 2012.....	XXX	788,494	789,504	790,738	788,953	789,418	789,499	789,271	790,704	790,704	
4. 2013.....	XXX	XXX	786,625	790,517	786,733	786,455	786,457	785,659	789,016	788,742	(274)
5. 2014.....	XXX	XXX	XXX	773,129	774,743	774,902	774,954	774,373	782,781	782,358	(423)
6. 2015.....	XXX	XXX	XXX	XXX	778,668	773,122	773,293	773,096	781,439	780,221	(1,219)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	765,503	760,899	760,756	771,230	771,371	141
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	735,079	732,388	742,549	742,724	174
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	749,769	748,312	747,765	(547)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	760,257	751,281	(8,976)
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	822,397	822,397
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	811,491
13. Earned Premiums (Sch P-Pt. 1)	842,593	798,470	795,843	783,775	772,443	759,958	735,777	745,280	806,882	811,491	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	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	(579)	585	(4,047)	682	(406)	(9)	4,202	26	940	17	17
2. 2011.....	462,988	463,529	464,141	464,220	463,806	463,807	463,968	463,994	464,059	464,059	
3. 2012.....	XXX	443,810	444,589	446,072	445,465	445,469	445,478	445,503	445,564	445,563	
4. 2013.....	XXX	XXX	432,364	436,398	435,943	435,862	435,841	435,839	436,150	436,150	(1)
5. 2014.....	XXX	XXX	XXX	431,929	431,737	431,744	431,694	431,687	433,259	433,236	(23)
6. 2015.....	XXX	XXX	XXX	XXX	431,515	432,550	432,437	432,432	432,700	432,621	(78)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	434,627	439,424	439,705	440,944	440,992	48
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	436,647	439,825	442,477	441,783	(694)
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	478,358	477,234	473,823	(3,411)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	537,365	531,956	(5,410)
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	562,681	562,681
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	553,129
13. Earned Premiums (Sch P-Pt. 1)	462,409	444,936	429,708	438,207	429,442	435,583	445,632	481,880	543,349	553,129	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	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....											
2. 2011.....											
3. 2012.....	XXX										
4. 2013.....	XXX	XXX									
5. 2014.....	XXX	XXX									
6. 2015.....	XXX	XXX									
7. 2016.....	XXX	XXX									
8. 2017.....	XXX	XXX									
9. 2018.....	XXX	XXX									
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....											
2. 2011.....											
3. 2012.....	XXX										
4. 2013.....	XXX	XXX									
5. 2014.....	XXX	XXX									
6. 2015.....	XXX	XXX									
7. 2016.....	XXX	XXX									
8. 2017.....	XXX	XXX									
9. 2018.....	XXX	XXX									
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

COMBINED STATEMENT FOR THE YEAR 2020 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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	
1. Prior.....	(23,472)	(3,894)	(7,869)	2,457	(4,502)	911	2,054	5,072	(4,445)	(1,065)	(1,065)
2. 2011.....	174,401	173,571	172,946	172,709	172,505	172,422	172,450	173,549	173,548	173,527	(21)
3. 2012.....	XXX	180,322	179,827	179,793	178,946	178,856	178,889	179,995	179,993	180,023	30
4. 2013.....	XXX	XXX	192,358	201,120	199,586	199,145	199,480	200,014	199,834	200,227	393
5. 2014.....	XXX	XXX	XXX	187,095	192,691	192,848	193,424	193,442	193,680	193,839	159
6. 2015.....	XXX	XXX	XXX	XXX	195,943	199,886	200,981	200,684	200,925	201,276	351
7. 2016.....	XXX	XXX	XXX	XXX	XXX	181,289	203,685	203,724	204,124	204,201	77
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	178,069	188,260	187,747	188,411	665
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178,006	198,590	197,159	(1,430)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,982	212,813	7,831
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281,714	281,714
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288,703
13. Earned Premiums (Sch P-Pt. 1)	150,930	175,597	183,368	198,042	194,453	185,686	204,584	195,769	221,304	288,703	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	
1. Prior.....	(1,385)	(233)	(949)	1,954	852	158	(32)	(611)	294,128	(940)	(940)
2. 2011.....	103,027	102,824	102,302	102,034	102,031	102,031	102,057	102,057	102,057	102,057	
3. 2012.....	XXX	117,521	119,438	118,379	118,295	118,295	118,346	118,340	118,340	118,348	9
4. 2013.....	XXX	XXX	118,691	120,955	121,027	120,919	121,006	120,997	120,997	121,008	11
5. 2014.....	XXX	XXX	XXX	119,679	128,563	128,774	128,958	128,893	128,894	128,902	8
6. 2015.....	XXX	XXX	XXX	XXX	114,252	123,185	124,125	124,012	124,015	124,024	10
7. 2016.....	XXX	XXX	XXX	XXX	XXX	112,262	130,981	131,486	131,508	131,508	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	118,436	132,119	132,515	132,662	147
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124,421	146,303	145,638	(665)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,606	155,777	9,171
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209,688	209,688
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	217,438
13. Earned Premiums (Sch P-Pt. 1)	101,643	117,084	119,138	122,570	123,972	121,456	138,413	137,804	463,037	217,438	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	
1. Prior.....	172	(6)	21	14	(14)	6	(2)	(2)	1		
2. 2011.....	22,203	22,613	22,591	22,591	22,577	22,577	22,577	22,577	22,577	22,577	
3. 2012.....	XXX	12,221	12,617	12,613	12,578	12,578	12,578	12,578	12,578	12,578	
4. 2013.....	XXX	XXX	17,481	17,459	17,406	17,407	17,407	17,407	17,407	17,407	
5. 2014.....	XXX	XXX	XXX	21,940	21,738	21,699	21,700	21,699	21,699	21,699	
6. 2015.....	XXX	XXX	XXX	XXX	22,814	22,364	22,338	22,337	22,337	22,337	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	21,993	21,865	21,847	21,847	21,847	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	10,597	10,520	10,501	10,505	4
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,691	3,777	3,776	(1)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,731	2,884	153
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,263	2,263
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,419
13. Earned Premiums (Sch P-Pt. 1)	22,376	12,625	17,876	21,928	22,497	21,509	10,441	3,594	2,799	2,419	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	
1. Prior.....	117	1	9						72		
2. 2011.....	19,978	20,428	20,464	20,464	20,464	20,464	20,463	20,463	20,463	20,463	
3. 2012.....	XXX	10,255	10,895	10,888	10,887	10,887	10,887	10,887	10,887	10,887	
4. 2013.....	XXX	XXX	15,721	15,883	16,163	16,163	16,163	16,163	16,163	16,163	
5. 2014.....	XXX	XXX	XXX	20,673	27,780	27,742	27,742	27,742	27,742	27,742	
6. 2015.....	XXX	XXX	XXX	XXX	14,488	14,054	14,028	14,028	14,028	14,028	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	20,834	20,723	20,705	20,705	20,705	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	9,464	9,406	9,387	9,391	4
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,926	3,013	3,012	(2)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,407	2,559	152
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,148	2,148
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,302
13. Earned Premiums (Sch P-Pt. 1)	20,095	10,705	16,406	20,828	21,874	20,362	9,326	2,850	2,547	2,302	XXX

COMBINED STATEMENT FOR THE YEAR 2020 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	6,253			49,511		
2. Private Passenger Auto Liability/ Medical	1,443		0.0			
3. Commercial Auto/Truck Liability/ Medical	747,797	2,665	0.4	371,344	3,769	1.0
4. Workers' Compensation	5,386,592	614,674	11.4	667,319	28,237	4.2
5. Commercial Multiple Peril	439,978			261,129		
6. Medical Professional Liability - Occurrence	1,708			13		
7. Medical Professional Liability - Claims - Made	196,040			12,920		
8. Special Liability	33,478			75,611		
9. Other Liability - Occurrence	3,208,805	234,078	7.3	316,289	(17,008)	(5.4)
10. Other Liability - Claims-Made	1,023,431	1,315	0.1	291,170	850	0.3
11. Special Property	676,205			1,697,127		
12. Auto Physical Damage	11,456	(3)	0.0	118,553	(107)	(0.1)
13. Fidelity/Surety	115,698			256,207		
14. Other	108,958	2,533	2.3	134,789	59	0.0
15. International						
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	316,401	7,038	2.2	90,639	(175)	(0.2)
20. Products Liability - Claims-Made	2,827		0.0	167		0.0
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	18,636			13,526		
23. Totals	12,295,706	862,301	7.0	4,356,313	15,626	0.4

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	6,827,003	6,838,934	6,847,920	6,856,413	6,892,518	6,850,419	6,833,248	6,804,801	6,796,135	6,810,926
2. 2011	131,187	247,670	260,536	247,288	249,197	257,376	254,805	246,221	241,936	240,998
3. 2012	XXX	149,483	286,228	312,110	315,892	304,286	299,941	307,647	301,863	297,055
4. 2013	XXX	XXX	179,912	352,966	372,067	368,225	343,983	331,169	320,631	315,829
5. 2014	XXX	XXX	XXX	205,743	502,017	462,975	434,666	438,204	412,008	396,546
6. 2015	XXX	XXX	XXX	XXX	251,658	503,325	460,344	443,226	416,203	401,933
7. 2016	XXX	XXX	XXX	XXX	XXX	171,281	358,482	314,815	323,389	321,982
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	159,790	336,620	331,953	342,241
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139,367	255,356	289,932
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119,678	235,112
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,803

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	997,911	733,928	625,694	507,574	442,143	376,689	334,644	290,467	273,383	267,551
2. 2011	92,079	142,298	95,424	71,186	43,571	35,595	24,204	23,070	17,115	16,419
3. 2012	XXX	115,911	168,753	122,825	95,624	69,440	47,523	37,367	26,415	22,860
4. 2013	XXX	XXX	132,841	204,106	158,252	126,697	80,221	59,071	45,036	39,921
5. 2014	XXX	XXX	XXX	149,223	328,303	234,153	153,272	112,626	75,514	58,502
6. 2015	XXX	XXX	XXX	XXX	192,296	323,391	216,098	133,971	92,198	67,405
7. 2016	XXX	XXX	XXX	XXX	XXX	127,675	221,675	127,789	93,040	72,930
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	115,404	188,593	114,510	89,477
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91,908	113,893	88,098
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,014	124,039
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,353



COMBINED STATEMENT FOR THE YEAR 2020 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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	8,207,401	8,222,354	8,231,950	8,257,497	8,258,969	8,248,642	8,246,178	8,065,444	8,541,838	8,057,775
2. 2011	144,586	298,547	308,230	331,835	340,049	345,302	358,264	360,381	349,624	351,421
3. 2012	XXX	152,893	323,641	351,747	387,245	397,861	407,785	401,494	390,225	388,947
4. 2013	XXX	XXX	201,759	399,165	443,373	469,631	469,016	467,547	456,807	448,412
5. 2014	XXX	XXX	XXX	227,521	505,927	512,541	550,055	543,114	526,735	509,538
6. 2015	XXX	XXX	XXX	XXX	243,748	492,970	493,535	499,711	478,657	470,305
7. 2016	XXX	XXX	XXX	XXX	XXX	134,510	380,488	367,637	374,663	358,179
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	173,044	359,788	354,821	351,558
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,998	288,812	290,958
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,098	276,181
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,272

**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
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	142,207	123,093	92,071	80,440	61,517	43,069	39,577	48,375	48,340	43,185
2. 2011	(30,005)	(36,285)	(12,255)	(10,163)	(13,048)	(17,880)	(9,937)	12,330	3,831	3,772
3. 2012	XXX	(43,270)	(47,015)	(10,010)	4,083	9,076	4,855	13,026	4,655	2,869
4. 2013	XXX	XXX	(35,677)	(28,795)	17,696	34,878	19,422	32,530	20,513	11,396
5. 2014	XXX	XXX	XXX	(21,621)	2,722	47,587	39,837	26,726	23,337	11,359
6. 2015	XXX	XXX	XXX	XXX	(17,765)	17,112	30,323	10,953	16,973	26,381
7. 2016	XXX	XXX	XXX	XXX	XXX	(39,483)	(3,167)	22,037	47,126	37,672
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	8,544	15,845	50,998	44,683
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,349	34,852	46,776
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,683	42,928
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(9,709)

COMBINED STATEMENT FOR THE YEAR 2020 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	6,253			49,511		
2. Private Passenger Auto Liability/Medical	1,443					
3. Commercial Auto/Truck Liability/Medical	747,797	2,665	0.4	371,344	3,769	1.0
4. Workers' Compensation	5,386,592	614,674	11.4	667,319	28,237	4.2
5. Commercial Multiple Peril	439,978			261,129		
6. Medical Professional Liability - Occurrence	1,708			13		
7. Medical Professional Liability - Claims - Made	196,040			12,920		
8. Special Liability	33,478			75,611		
9. Other Liability - Occurrence	3,208,805	234,078	7.3	316,289	(17,008)	(5.4)
10. Other Liability - Claims-Made	1,023,431	1,315	0.1	291,170	850	0.3
11. Special Property	676,205			1,697,127		
12. Auto Physical Damage	11,456	(3)	0.0	118,553	(107)	(0.1)
13. Fidelity/Surety	115,698			256,207		
14. Other	108,958	2,533	2.3	134,789	59	0.0
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	316,401	7,038	2.2	90,639	(175)	(0.2)
20. Products Liability - Claims-Made	2,827			167		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	18,636			13,526		
23. Totals	12,295,706	862,301	7.0	4,356,313	15,626	0.4

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XX							
6. 2015	XXX	XXX	XX	XX						
7. 2016	XXX	XXX	XX	XXX	XX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XX							
6. 2015	XXX	XXX	XX	XX						
7. 2016	XXX	XXX	XX	XXX	XX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**



COMBINED STATEMENT FOR THE YEAR 2020 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
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	3,815,606,007	3,941,955,505	3,877,542,834	3,801,310,788
	2. Canada .....	392,804,322	414,982,541	398,394,518	388,475,000
	3. Other Countries	876,785,710	926,061,028	873,087,983	877,906,000
	4. Totals	5,085,196,039	5,282,999,074	5,149,025,335	5,067,691,788
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	285,067,745	309,336,636	302,411,286	262,345,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	407,050,009	442,735,781	425,929,460	399,620,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	3,630,399,361	3,887,920,359	3,739,146,772	3,406,133,275
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	6,351,228,435	6,827,910,858	6,401,617,409	6,355,041,206
	9. Canada .....	234,511,300	244,059,327	235,954,622	233,038,008
	10. Other Countries	1,271,382,666	1,325,918,200	1,270,093,062	7,678,210,274
	11. Totals	7,857,122,401	8,397,888,385	7,907,665,093	14,266,289,488
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	17,264,835,555	18,320,880,235	17,524,177,946	23,402,079,551
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	6,000,000	6,000,000	6,000,000	
	15. Canada .....				
	16. Other Countries				
	17. Totals	6,000,000	6,000,000	6,000,000	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	6,000,000	6,000,000	6,000,000	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	794,304,431	794,304,431	754,164,388	
	21. Canada .....				
	22. Other Countries	284,909,607	284,909,607	226,271,142	
	23. Totals	1,079,214,038	1,079,214,038	980,435,530	
Parent, Subsidiaries and Affiliates	24. Totals	234,063,592	233,753,592	445,554,941	
	25. Total Common Stocks	1,313,277,631	1,312,967,631	1,425,990,471	
	26. Total Stocks	1,319,277,631	1,318,967,631	1,431,990,471	
	27. Total Bonds and Stocks	18,584,113,186	19,639,847,866	18,956,168,417	

COMBINED STATEMENT FOR THE YEAR 2020 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 11.7	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	746,876,679	2,150,053,024	473,165,930	92,329,271	353,466,107	XXX	3,815,891,011	22.1	4,029,567,863	21.9	3,815,891,010	1
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	746,876,679	2,150,053,024	473,165,930	92,329,271	353,466,107	XXX	3,815,891,011	22.1	4,029,567,863	21.9	3,815,891,010	1
2. All Other Governments												
2.1 NAIC 1	211,566,747	751,058,866	306,714,906		249,516	XXX	1,269,590,035	7.4	1,375,175,439	7.5	1,247,054,585	22,535,450
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	211,566,747	751,058,866	306,714,906		249,516	XXX	1,269,590,035	7.4	1,375,175,439	7.5	1,247,054,585	22,535,450
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	5,019,974	126,267,757	128,186,329	10,474,551	8,747,159	XXX	278,695,770	1.6	282,072,106	1.5	278,695,770	
3.2 NAIC 2	1,499,726	4,872,250				XXX	6,371,976	0.0	21,330,145	0.1	6,371,976	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals	6,519,700	131,140,007	128,186,329	10,474,551	8,747,159	XXX	285,067,746	1.7	303,402,251	1.6	285,067,746	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	3,748,870	132,179,997	170,354,478	32,403,334	66,554,541	XXX	405,241,220	2.3	470,571,706	2.6	405,241,220	
4.2 NAIC 2			1,808,790			XXX	1,808,790	0.0	1,830,665	0.0	1,808,790	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	3,748,870	132,179,997	172,163,268	32,403,334	66,554,541	XXX	407,050,010	2.4	472,402,371	2.6	407,050,010	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	258,969,216	1,040,665,745	935,762,218	516,601,783	654,100,402	XXX	3,406,099,364	19.7	4,016,922,593	21.8	3,406,099,367	(3)
5.2 NAIC 2	2,116,112	26,532,320	95,920,079	33,836,304	61,828,457	XXX	220,233,272	1.3	206,253,093	1.1	220,233,273	(1)
5.3 NAIC 3		1,973,138	2,093,577			XXX	4,066,715	0.0	2,813,533	0.0	4,066,716	(1)
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	261,085,328	1,069,171,203	1,033,775,874	550,438,087	715,928,859	XXX	3,630,399,351	21.0	4,225,989,219	23.0	3,630,399,356	(5)

COMBINED STATEMENT FOR THE YEAR 2020 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	507,881,323	2,405,765,974	1,358,150,787	205,207,580	89,550,209	XXX	4,566,555,873	26.4	4,976,311,121	27.1	2,486,456,613	2,080,099,260
6.2 NAIC 2	120,612,049	691,841,858	933,751,977	180,952,597	5,320,978	XXX	1,932,479,459	11.2	1,795,694,721	9.8	745,855,823	1,186,623,636
6.3 NAIC 3	38,499,816	149,561,169	129,079,665	42,192,109	14,861,713	XXX	374,194,472	2.2	277,648,915	1.5	96,628,972	277,565,500
6.4 NAIC 4	10,265,995	155,270,549	63,858,567	1,927,528	691,766	XXX	232,014,405	1.3	205,340,488	1.1	29,913,016	202,101,389
6.5 NAIC 5	285,419	5,382,785	2,952,354	53,507		XXX	8,674,065	0.1	13,115,275	0.1	2,497,727	6,176,338
6.6 NAIC 6	1,058,588	1,058,588	248,069			XXX	1,306,657	0.0	7,809,181	0.0	699,188	607,469
6.7 Totals	677,544,602	3,408,880,923	2,488,041,419	430,333,321	110,424,666	XXX	7,115,224,931	41.2	7,275,919,701	39.6	3,362,051,339	3,753,173,592
<b>7. Hybrid Securities</b>												
7.1 NAIC 1						XXX						
7.2 NAIC 2				10,541,236		XXX	10,541,236	0.1	10,552,909	0.1	10,541,236	
7.3 NAIC 3					7,644,826	XXX	7,644,826	0.0	7,644,826	0.0	7,644,826	
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals				10,541,236	7,644,826	XXX	18,186,062	0.1	18,197,735	0.1	18,186,062	
<b>8. Parent, Subsidiaries and Affiliates</b>												
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						
<b>9. SVO Identified Funds</b>												
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							
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1						XXX						
10.2 NAIC 2	216,097	12,439,604	25,746,471			XXX	38,402,172	0.2				38,402,172
10.3 NAIC 3	2,427,486	103,586,245	128,213,834			XXX	234,227,565	1.4	250,657,457	1.4		234,227,565
10.4 NAIC 4	4,680,715	263,454,690	146,143,282			XXX	414,278,687	2.4	418,829,548	2.3		414,278,687
10.5 NAIC 5	318,572	18,513,787	12,515,493			XXX	31,347,852	0.2	22,391,191	0.1		31,347,852
10.6 NAIC 6	54,271	5,400,865				XXX	5,455,136	0.0	3,263,967	0.0		5,455,136
10.7 Totals	7,697,141	403,395,191	312,619,080			XXX	723,711,412	4.2	695,142,163	3.8		723,711,412

**COMBINED STATEMENT FOR THE YEAR 2020 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 1,734,062,809	6,605,991,363	3,372,334,648	857,016,519	1,172,667,934		13,742,073,273	79.6	XXX	XXX	11,639,438,565	2,102,634,708
11.2 NAIC 2	(d) 124,443,984	735,686,032	1,057,227,317	225,330,137	67,149,435		2,209,836,905	12.8	XXX	XXX	984,811,099	1,225,025,807
11.3 NAIC 3	(d) 40,927,302	255,120,552	259,387,076	42,192,109	22,506,539		620,133,578	3.6	XXX	XXX	108,340,514	511,793,064
11.4 NAIC 4	(d) 14,946,710	418,725,239	210,001,849	1,927,528	691,766		646,293,092	3.7	XXX	XXX	29,913,016	616,380,076
11.5 NAIC 5	(d) 603,991	23,896,572	15,467,847	53,507		(c) 40,021,917	40,021,917	0.2	XXX	XXX	2,497,727	37,524,190
11.6 NAIC 6	(d) 54,271	6,459,453	248,069			(c) 6,761,793	6,761,793	0.0	XXX	XXX	699,188	6,062,605
11.7 Totals	1,915,039,067	8,045,879,211	4,914,666,806	1,126,519,800	1,263,015,674		(b) 17,265,120,558	100.0	XXX	XXX	12,765,700,108	4,499,420,450
11.8 Line 11.7 as a % of Col. 7	11.1	46.6	28.5	6.5	7.3		100.0	XXX	XXX	XXX	73.9	26.1
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	1,652,376,256	7,386,953,661	4,255,899,083	922,915,290	932,476,538		XXX	XXX	15,150,620,828	82.4	12,976,767,743	2,173,853,085
12.2 NAIC 2	99,946,193	609,332,159	1,039,151,015	235,469,589	51,762,577		XXX	XXX	2,035,661,533	11.1	877,618,197	1,158,043,336
12.3 NAIC 3	22,189,899	219,523,377	272,626,677	13,901,576	10,523,202		XXX	XXX	538,764,731	2.9	88,363,478	450,401,253
12.4 NAIC 4	14,357,500	353,561,653	253,748,282	2,025,273	477,328		XXX	XXX	624,170,036	3.4	41,935,720	582,234,316
12.5 NAIC 5	574,902	25,154,092	3,363,223	6,414,249			XXX	XXX	(c) 35,506,466	0.2	1,370,588	34,135,878
12.6 NAIC 6	132,413	1,377,494	5,080,217	4,483,024			XXX	XXX	(c) 11,073,148	0.1		11,073,148
12.7 Totals	1,789,577,163	8,595,902,436	5,829,868,497	1,185,209,001	995,239,645		XXX	XXX	(b) 18,395,796,742	100.0	13,986,055,726	4,409,741,016
12.8 Line 12.7 as a % of Col. 9	9.7	46.7	31.7	6.4	5.4		XXX	XXX	100.0	XXX	76.0	24.0
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	1,467,941,276	5,585,853,711	2,806,510,578	675,440,614	1,103,692,387		11,639,438,566	67.4	12,976,767,743	70.5	11,639,438,566	XXX
13.2 NAIC 2	45,371,682	356,510,868	456,551,806	59,242,751	67,133,992		984,811,099	5.7	877,618,197	4.8	984,811,099	XXX
13.3 NAIC 3	3,231,269	39,517,062	40,097,753	7,160,548	18,333,880		108,340,512	0.6	88,363,478	0.5	108,340,512	XXX
13.4 NAIC 4	1,699,494	20,123,598	5,923,328	1,474,831	691,766		29,913,017	0.2	41,935,720	0.2	29,913,017	XXX
13.5 NAIC 5	285,419	1,039,992	1,118,809	53,507			2,497,727	0.0	1,370,588	0.0	2,497,727	XXX
13.6 NAIC 6		521,139	178,050				699,189	0.0			699,189	XXX
13.7 Totals	1,518,529,140	6,003,566,370	3,310,380,324	743,372,251	1,189,852,025		12,765,700,110	73.9	13,986,055,726	76.0	12,765,700,110	XXX
13.8 Line 13.7 as a % of Col. 7	11.9	47.0	25.9	5.8	9.3		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	8.8	34.8	19.2	4.3	6.9		73.9	XXX	XXX	XXX	73.9	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	266,121,533	1,020,137,652	565,824,070	181,575,905	68,975,547		2,102,634,707	12.2	2,173,853,085	11.8	XXX	2,102,634,707
14.2 NAIC 2	79,072,302	379,175,164	600,675,511	166,087,386	15,443		1,225,025,806	7.1	1,158,043,336	6.3	XXX	1,225,025,806
14.3 NAIC 3	37,696,033	215,603,490	219,289,323	35,031,561	4,172,659		511,793,066	3.0	450,401,253	2.4	XXX	511,793,066
14.4 NAIC 4	13,247,216	398,601,641	204,078,521	452,697			616,380,075	3.6	582,234,316	3.2	XXX	616,380,075
14.5 NAIC 5	318,572	22,856,580	14,349,038				37,524,190	0.2	34,135,878	0.2	XXX	37,524,190
14.6 NAIC 6	54,271	5,938,314	70,019				6,062,604	0.0	11,073,148	0.1	XXX	6,062,604
14.7 Totals	396,509,927	2,042,312,841	1,604,286,482	383,147,549	73,163,649		4,499,420,448	26.1	4,409,741,016	24.0	XXX	4,499,420,448
14.8 Line 14.7 as a % of Col. 7	8.8	45.4	35.7	8.5	1.6		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	2.3	11.8	9.3	2.2	0.4		26.1	XXX	XXX	XXX	XXX	26.1

(a) Includes \$ 1,947,627,405 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 55,569,686 current year of bonds with Z designations and \$ 64,862,950 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.

(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ 61 prior year of bonds with 6\* designations. "5GI" 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 \$ 285,002 ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$



COMBINED STATEMENT FOR THE YEAR 2020 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 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations	730,113,750	2,113,862,523	456,019,246	83,146,988	352,109,592	XXX	3,735,252,099	21.6	3,917,854,639	21.3	3,735,252,101	(2)
1.02 Residential Mortgage-Backed Securities	16,616,683	35,560,432	16,193,499	9,182,282	1,356,515	XXX	78,909,411	0.5	109,845,231	0.6	78,909,413	(2)
1.03 Commercial Mortgage-Backed Securities	146,246	630,067	953,183			XXX	1,729,496	0.0	1,867,992	0.0	1,729,497	(1)
1.04 Other Loan-Backed and Structured Securities						XXX						
1.05 Totals	746,876,679	2,150,053,022	473,165,928	92,329,270	353,466,107	XXX	3,815,891,006	22.1	4,029,567,862	21.9	3,815,891,011	(5)
<b>2. All Other Governments</b>												
2.01 Issuer Obligations	211,566,747	751,058,866	306,714,906		249,516	XXX	1,269,590,035	7.4	1,375,175,439	7.5	1,247,054,585	22,535,450
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities						XXX						
2.05 Totals	211,566,747	751,058,866	306,714,906		249,516	XXX	1,269,590,035	7.4	1,375,175,439	7.5	1,247,054,585	22,535,450
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations	6,519,700	131,140,007	128,186,329	10,474,551	8,747,159	XXX	285,067,746	1.7	303,402,251	1.6	285,067,746	
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities						XXX						
3.05 Totals	6,519,700	131,140,007	128,186,329	10,474,551	8,747,159	XXX	285,067,746	1.7	303,402,251	1.6	285,067,746	
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations	3,748,870	132,179,997	172,163,268	32,403,334	66,554,541	XXX	407,050,010	2.4	472,402,371	2.6	407,050,010	
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities						XXX						
4.05 Totals	3,748,870	132,179,997	172,163,268	32,403,334	66,554,541	XXX	407,050,010	2.4	472,402,371	2.6	407,050,010	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	34,225,783	535,401,083	716,310,961	460,463,815	710,806,746	XXX	2,457,208,388	14.2	2,486,157,038	13.5	2,457,208,387	1
5.02 Residential Mortgage-Backed Securities	225,841,675	502,239,513	276,577,821	65,544,199	5,122,114	XXX	1,075,325,322	6.2	1,560,830,519	8.5	1,075,325,324	(2)
5.03 Commercial Mortgage-Backed Securities	1,017,870	31,530,608	40,887,092	24,430,074		XXX	97,865,644	0.6	179,001,658	1.0	97,865,643	1
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals	261,085,328	1,069,171,204	1,033,775,874	550,438,088	715,928,860	XXX	3,630,399,354	21.0	4,225,989,215	23.0	3,630,399,354	
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	292,708,719	1,730,064,371	1,792,749,582	417,129,611	109,554,813	XXX	4,342,207,096	25.2	4,240,204,971	23.0	1,944,293,278	2,397,913,818
6.02 Residential Mortgage-Backed Securities	21,522,818	77,338,387	22,406,902	5,628,253	869,852	XXX	127,766,212	0.7	106,419,489	0.6	29,075,227	98,690,985
6.03 Commercial Mortgage-Backed Securities	144,751,305	904,867,937	501,065,924	4,869,980		XXX	1,555,555,146	9.0	1,545,426,779	8.4	1,165,100,323	390,454,823
6.04 Other Loan-Backed and Structured Securities	218,561,758	696,610,225	171,819,010	2,705,476		XXX	1,089,696,469	6.3	1,383,868,457	7.5	223,582,510	866,113,959
6.05 Totals	677,544,600	3,408,880,920	2,488,041,418	430,333,320	110,424,665	XXX	7,115,224,923	41.2	7,275,919,696	39.6	3,362,051,338	3,753,173,585
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations				10,541,236	7,644,826	XXX	18,186,062	0.1	18,197,735	0.1	18,186,061	1
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities						XXX						
7.05 Totals				10,541,236	7,644,826	XXX	18,186,062	0.1	18,197,735	0.1	18,186,061	1
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

COMBINED STATEMENT FOR THE YEAR 2020 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 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
9.03 Totals	XXX	XXX	XXX	XXX	XXX							
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired	7,697,142	403,395,190	312,619,080			XXX	723,711,412	4.2	695,142,165	3.8		723,711,412
10.03 Totals	7,697,142	403,395,190	312,619,080			XXX	723,711,412	4.2	695,142,165	3.8		723,711,412
<b>11. Total Bonds Current Year</b>												
11.01 Issuer Obligations	1,278,883,569	5,393,706,847	3,572,144,292	1,014,159,535	1,255,667,193	XXX	12,514,561,436	72.5	XXX	XXX	10,094,112,168	2,420,449,268
11.02 Residential Mortgage-Backed Securities	263,981,176	615,138,332	315,178,222	80,354,734	7,348,481	XXX	1,282,000,945	7.4	XXX	XXX	1,183,309,964	98,690,981
11.03 Commercial Mortgage-Backed Securities	145,915,421	937,028,612	542,906,199	29,300,054		XXX	1,655,150,286	9.6	XXX	XXX	1,264,695,463	390,454,823
11.04 Other Loan-Backed and Structured Securities	218,561,758	696,610,225	171,819,010	2,705,476		XXX	1,089,696,469	6.3	XXX	XXX	223,582,510	866,113,959
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
11.06 Affiliated Bank Loans						XXX			XXX	XXX		
11.07 Unaffiliated Bank Loans	7,697,142	403,395,190	312,619,080			XXX	723,711,412	4.2	XXX	XXX		723,711,412
11.08 Totals	1,915,039,066	8,045,879,206	4,914,666,803	1,126,519,799	1,263,015,674		17,265,120,548	100.0	XXX	XXX	12,765,700,105	4,499,420,443
11.09 Line 11.08 as a % of Col. 7	11.1	46.6	28.5	6.5	7.3		100.0	XXX	XXX	XXX	73.9	26.1
<b>12. Total Bonds Prior Year</b>												
12.01 Issuer Obligations	1,174,603,303	5,818,716,915	3,930,211,215	916,769,296	973,093,715	XXX	XXX	XXX	12,813,394,444	69.7	10,537,760,485	2,275,633,959
12.02 Residential Mortgage-Backed Securities	275,986,259	765,787,363	480,261,139	232,914,551	22,145,927	XXX	XXX	XXX	1,777,095,239	9.7	1,705,870,498	71,224,741
12.03 Commercial Mortgage-Backed Securities	78,827,530	924,741,447	688,838,142	33,889,310		XXX	XXX	XXX	1,726,296,429	9.4	1,349,849,341	376,447,088
12.04 Other Loan-Backed and Structured Securities	254,833,173	757,042,004	370,357,436	1,635,844		XXX	XXX	XXX	1,383,868,457	7.5	392,575,401	991,293,056
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							
12.06 Affiliated Bank Loans						XXX						
12.07 Unaffiliated Bank Loans	5,326,894	329,614,706	360,200,565			XXX	XXX	XXX	695,142,165	3.8		695,142,165
12.08 Totals	1,789,577,159	8,595,902,435	5,829,868,497	1,185,209,001	995,239,642		XXX	XXX	18,395,796,734	100.0	13,986,055,725	4,409,741,009
12.09 Line 12.08 as a % of Col. 9	9.7	46.7	31.7	6.4	5.4		XXX	XXX	100.0	XXX	76.0	24.0
<b>13. Total Publicly Traded Bonds</b>												
13.01 Issuer Obligations	1,135,041,757	4,590,018,014	2,546,675,730	639,778,959	1,182,597,707	XXX	10,094,112,167	58.5	10,537,760,485	57.3	10,094,112,167	XXX
13.02 Residential Mortgage-Backed Securities	248,910,891	550,239,274	298,827,615	78,077,867	7,254,317	XXX	1,183,309,964	6.9	1,705,870,498	9.3	1,183,309,964	XXX
13.03 Commercial Mortgage-Backed Securities	47,014,466	766,719,857	426,531,067	24,430,074		XXX	1,264,695,464	7.3	1,349,849,341	7.3	1,264,695,464	XXX
13.04 Other Loan-Backed and Structured Securities	87,562,026	96,589,223	38,345,911	1,085,351		XXX	223,582,511	1.3	392,575,401	2.1	223,582,511	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.06 Affiliated Bank Loans						XXX						XXX
13.07 Unaffiliated Bank Loans						XXX						XXX
13.08 Totals	1,518,529,140	6,003,566,368	3,310,380,323	743,372,251	1,189,852,024		12,765,700,106	73.9	13,986,055,725	76.0	12,765,700,106	XXX
13.09 Line 13.08 as a % of Col. 7	11.9	47.0	25.9	5.8	9.3		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	8.8	34.8	19.2	4.3	6.9		73.9	XXX	XXX	XXX	73.9	XXX
<b>14. Total Privately Placed Bonds</b>												
14.01 Issuer Obligations	143,841,812	803,688,833	1,025,468,562	374,380,576	73,069,486	XXX	2,420,449,269	14.0	2,275,633,959	12.4	XXX	2,420,449,269
14.02 Residential Mortgage-Backed Securities	15,070,285	64,899,058	16,350,607	2,276,867	94,164	XXX	98,690,981	0.6	71,224,741	0.4	XXX	98,690,981
14.03 Commercial Mortgage-Backed Securities	98,900,955	170,308,755	116,375,132	4,869,980		XXX	390,454,822	2.3	376,447,088	2.0	XXX	390,454,822
14.04 Other Loan-Backed and Structured Securities	130,999,732	600,021,002	133,473,099	1,620,125		XXX	866,113,958	5.0	991,293,056	5.4	XXX	866,113,958
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans	7,697,142	403,395,190	312,619,080			XXX	723,711,412	4.2	695,142,165	3.8	XXX	723,711,412
14.08 Totals	396,509,926	2,042,312,838	1,604,286,480	383,147,548	73,163,650		4,499,420,442	26.1	4,409,741,009	24.0	XXX	4,499,420,442
14.09 Line 14.08 as a % of Col. 7	8.8	45.4	35.7	8.5	1.6		100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	2.3	11.8	9.3	2.2	0.4		26.1	XXX	XXX	XXX	XXX	26.1

COMBINED STATEMENT FOR THE YEAR 2020 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 Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol	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 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amor- tization) Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
8399999 - Total Bonds						17,524,177,960	XXX	18,320,880,253	23,402,079,552	17,264,835,556	(15,765,043)	(64,296,883)	3,803,702		XXX	XXX	XXX	121,828,320	517,764,374	XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 6 ...\$ .....

E10

COMBINED STATEMENT FOR THE YEAR 2020 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 Identification	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 Designation, NAIC Designation Modifier and SVO Administrative Symbol	21 Date Acquired	
		3 Code	4 Foreign					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 (Amortization) 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							6,000,000	XXX	6,000,000	6,000,000									XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 6 ..\$ .....

COMBINED STATEMENT FOR THE YEAR 2020 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 Identification	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 Date Acquired	18 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
		3 Code	4 Foreign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than-Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
9899999 - Total Preferred and Common Stocks					1,319,277,642	XXX	1,318,967,642	1,431,990,472	938,831	14,926,109		(3,366,175)	19,132,044	(22,498,219)	7,277,860	XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 6 ..\$ .....

COMBINED STATEMENT FOR THE YEAR 2020 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
Rural Community Insurance Company	39039	41-1375004	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	
<b>NONE</b>					

**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	
<b>NONE</b>					