



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
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

Mail Address 1299 Zurich Way, 5th Floor
(Street and Number)
Schaumburg, IL 60196-1056, 847-605-6000
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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.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	18,150,643,401		18,150,643,401	17,264,835,556
2. Stocks (Schedule D):				
2.1 Preferred stocks	6,000,000	6,000,000		
2.2 Common stocks	1,351,506,340	10,000	1,351,496,340	1,312,967,631
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)	4,082,514		4,082,514	4,250,865
4.2 Properties held for the production of income (less \$ encumbrances)	1,180,272,326		1,180,272,326	1,278,661,376
4.3 Properties held for sale (less \$ encumbrances)	10,753,930		10,753,930	11,248,635
5. Cash (\$1,396,574 , Schedule E - Part 1), cash equivalents (\$224,798,392 , Schedule E - Part 2) and short-term investments (\$562,958 , Schedule DA)	226,757,924		226,757,924	578,849,009
6. Contract loans (including \$0 premium notes)				
7. Derivatives (Schedule DB)	4,892,042		4,892,042	178,175
8. Other invested assets (Schedule BA)	1,529,554,852	18,330,003	1,511,224,849	1,435,120,966
9. Receivable for securities	22,987,765	266,182	22,721,582	822,333
10. Securities lending reinvested collateral assets (Schedule DL)				105,614,095
11. Aggregate write-ins for invested assets	114,975,842		114,975,842	122,225,149
12. Subtotals, cash and invested assets (Lines 1 to 11)	22,602,426,935	24,606,185	22,577,820,750	22,114,773,790
13. Title plants less \$0 charged off (for Title insurers only)				
14. Investment income due and accrued	125,450,336	163,660	125,286,676	128,474,356
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,777,749,085	173,659,427	1,604,089,657	1,728,206,202
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$247,518,052 earned but unbilled premiums)	1,472,762,799	29,256,925	1,443,505,874	1,261,555,523
15.3 Accrued retrospective premiums (\$453,123,501) and contracts subject to redetermination (\$0)	453,123,501	38,393,134	414,730,367	432,648,818
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,382,409,801		1,382,409,801	1,286,751,036
16.2 Funds held by or deposited with reinsured companies				99,875
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	2		2	
18.2 Net deferred tax asset	475,155,288	32,947	475,122,341	509,906,969
19. Guaranty funds receivable or on deposit	9,774,019		9,774,019	10,528,367
20. Electronic data processing equipment and software	214,036,017	214,036,017		
21. Furniture and equipment, including health care delivery assets (\$0)	25,157,095	25,157,095		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	65,057,489	18,538,043	46,519,447	52,302,585
24. Health care (\$0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	1,609,408,856	292,932,518	1,316,476,338	1,110,044,299
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	30,212,511,222	816,775,950	29,395,735,272	28,635,291,820
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	30,212,511,222	816,775,950	29,395,735,272	28,635,291,820
DETAILS OF WRITE-INS				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	114,975,842		114,975,842	122,225,149
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,609,408,856	292,932,518	1,316,476,338	1,110,044,299

COMBINED STATEMENT FOR THE YEAR 2021 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)	9,943,096,328	9,847,944,481
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	55,766,894	54,586,236
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	2,301,473,580	2,447,761,480
4. Commissions payable, contingent commissions and other similar charges	278,948,869	223,740,165
5. Other expenses (excluding taxes, licenses and fees)	603,894,504	631,639,351
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	173,795,154	169,898,720
7.1 Current federal and foreign income taxes (including \$26,102,806 on realized capital gains (losses))	12,289,332	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 \$2,697,598,937 and including warranty reserves of \$83,738,708 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	4,276,836,095	3,952,940,831
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		186,152
11.2 Policyholders	7,805,742	3,150,689
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,632,456,025	1,630,889,985
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	674,401,099	554,047,729
14. Amounts withheld or retained by company for account of others	320,697,646	329,680,380
15. Remittances and items not allocated	341,421,455	432,174,883
16. Provision for reinsurance (including \$32,961 certified) (Schedule F, Part 3, Column 78)	89,554,951	175,327,995
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	75,647,444	34,196,413
20. Derivatives	741,394	4,108,985
21. Payable for securities	42,100,150	63,504,087
22. Payable for securities lending		105,614,095
23. Liability for amounts held under uninsured plans		
24. Capital notes \$0 and interest thereon \$0		
25. Aggregate write-ins for liabilities	678,413,107	755,096,588
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	21,509,339,770	21,454,185,074
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	21,509,339,770	21,454,185,074
29. Aggregate write-ins for special surplus funds	3,996,000	9,672,000
30. Common capital stock	5,000,000	5,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	4,394,131,321	4,394,131,321
35. Unassigned funds (surplus)	3,483,268,181	2,772,303,425
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 30 \$0)		
36.20 shares preferred (value included in Line 31 \$0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	7,886,395,503	7,181,106,746
38. TOTALS (Page 2, Line 28, Col. 3)	29,395,735,272	28,635,291,820
DETAILS OF WRITE-INS		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	678,413,107	755,096,588
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	3,996,000	9,672,000
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	4,742,233,654	4,205,825,219
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	2,936,559,442	2,724,273,787
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	503,672,580	541,007,523
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	861,786,510	738,349,973
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	4,302,018,532	4,003,631,283
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	440,215,122	202,193,937
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	544,905,979	586,866,104
10. Net realized capital gains or (losses) less capital gains tax of \$87,253,353 (Exhibit of Capital Gains (Losses)).....	387,205,532	237,097,025
11. Net investment gain (loss) (Lines 9 + 10).....	932,111,511	823,963,130
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$(5,118,348)).....	5,118,348	(8,198,148)
13. Finance and service charges not included in premiums.....	(5,771,736)	(5,246,884)
14. Aggregate write-ins for miscellaneous income.....	(10,630,566)	(18,485,156)
15. Total other income (Lines 12 through 14).....	(11,283,954)	(31,930,188)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	1,361,042,679	994,226,878
17. Dividends to policyholders.....	11,641,217	6,987,600
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).....	1,349,401,462	987,239,278
19. Federal and foreign income taxes incurred.....	130,377,283	238,762,205
20. Net income (Line 18 minus Line 19)(to Line 22).....	1,219,024,179	748,477,074
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	7,181,106,746	7,673,432,686
22. Net income (from Line 20).....	1,219,024,179	748,477,074
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$21,387,171.....	44,555,294	73,020,852
25. Change in net unrealized foreign exchange capital gain (loss).....	(10,379,533)	5,955,448
26. Change in net deferred income tax.....	(13,400,022)	98,233,272
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(86,953,771)	(25,577,263)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	85,773,045	(64,562,737)
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.....	(589,000,000)	(1,349,000,000)
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.....	55,669,557	21,127,414
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	705,288,748	(492,325,940)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	7,886,395,494	7,181,106,746
DETAILS OF WRITE-INS		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(10,630,566)	(18,485,156)
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	55,669,557	21,127,414

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	4,999,709,438	3,743,369,135
2. Net investment income	662,462,193	700,851,924
3. Miscellaneous income	(11,283,954)	(31,930,188)
4. Total (Lines 1 through 3)	5,650,887,678	4,412,290,872
5. Benefit and loss related payments	3,113,800,146	2,869,428,514
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	1,484,176,220	1,456,297,777
8. Dividends paid to policyholders	6,986,164	6,376,080
9. Federal and foreign income taxes paid (recovered) net of \$ 46,766,890 tax on capital gains (losses)	243,037,150	142,027,414
10. Total (Lines 5 through 9)	4,847,999,680	4,474,129,785
11. Net cash from operations (Line 4 minus Line 10)	802,887,998	(61,838,914)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	5,328,452,493	5,742,381,246
12.2 Stocks	1,105,497,174	1,046,667,452
12.3 Mortgage loans		
12.4 Real estate	177,491,034	56,336,720
12.5 Other invested assets	467,812,659	225,070,907
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(55,706)	(111,805)
12.7 Miscellaneous proceeds	106,106,031	154,346,763
12.8 Total investment proceeds (Lines 12.1 to 12.7)	7,185,303,684	7,224,691,283
13. Cost of investments acquired (long-term only):		
13.1 Bonds	6,244,480,952	4,599,701,768
13.2 Stocks	987,548,466	866,446,214
13.3 Mortgage loans		
13.4 Real estate	69,559,344	90,246,262
13.5 Other invested assets	283,163,213	218,290,289
13.6 Miscellaneous applications	17,790,745	50,096,438
13.7 Total investments acquired (Lines 13.1 to 13.6)	7,602,542,720	5,824,780,970
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)	(417,239,036)	1,399,910,313
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	589,186,152	1,348,813,848
16.6 Other cash provided (applied)	(148,553,897)	452,886,150
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(737,740,049)	(895,927,698)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(352,091,087)	442,143,701
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	578,849,009	136,705,308
19.2 End of period (Line 18 plus Line 19.1)	226,757,922	578,849,009

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	233,261,082	305,794,110	286,859,067	252,196,125
2.	Allied lines	1,421,554,583	491,575,502	603,367,447	1,309,762,638
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	66,831,127	38,387,959	52,743,719	52,475,367
5.	Commercial multiple peril	268,017,561	261,023,342	257,521,058	271,519,845
6.	Mortgage guaranty				
8.	Ocean marine	39,144,003	32,592,060	37,288,239	34,447,824
9.	Inland marine	397,026,365	288,633,688	381,639,851	304,020,202
10.	Financial guaranty				
11.1	Medical professional liability - occurrence	(23,084)	47,876	140	24,652
11.2	Medical professional liability - claims-made	(5,052,345)	9,914,413	511	4,861,557
12.	Earthquake	113,916,322	107,851,384	112,574,626	109,193,081
13.	Group accident and health	146,570,806	4,878,762	2,302,210	149,147,358
14.	Credit accident and health (group and individual)				
15.	Other accident and health	(4)	280	272	4
16.	Workers' compensation	658,111,912	253,062,226	261,645,867	649,528,271
17.1	Other liability - occurrence	466,254,170	314,327,774	392,625,458	387,956,486
17.2	Other liability - claims-made	355,065,049	379,267,485	430,338,817	303,993,717
17.3	Excess workers' compensation	18,442,071	14,593,859	11,757,350	21,278,580
18.1	Products liability - occurrence	(4,782,987)	79,390,149	26,896,823	47,710,339
18.2	Products liability - claims-made	(64,486)	229,222	58,312	106,424
19.1, 19.2	Private passenger auto liability	3,828	(7,657)		(3,828)
19.3, 19.4	Commercial auto liability	404,664,311	254,825,067	282,074,488	377,414,890
21.	Auto physical damage	122,161,581	96,390,700	103,787,547	114,764,733
22.	Aircraft (all perils)				
23.	Fidelity	17,706,425	27,223,778	24,571,335	20,358,868
24.	Surety	235,115,721	365,389,065	354,966,640	245,538,147
26.	Burglary and theft	26,604,864	12,889,265	22,800,493	16,693,636
27.	Boiler and machinery	61,674,714	35,194,053	51,951,942	44,916,825
28.	Credit	540,596	6,427,023	2,723,106	4,244,514
29.	International				
30.	Warranty	19,541,833	84,558,711	83,738,708	20,361,836
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	(348,497)	(2,097,546)	(2,167,608)	(278,435)
35.	TOTALS	5,061,937,521	3,462,362,550	3,782,066,416	4,742,233,654
	DETAILS OF WRITE-INS				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	(348,497)	(2,097,546)	(2,167,608)	(278,435)

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	272,781,643	14,856,912	(779,488)		286,859,067
2.	Allied lines	354,113,675	249,938,055	(684,282)		603,367,447
3.	Farmowners multiple peril					
4.	Homeowners multiple peril	51,092,882	2,690,037	(1,039,201)		52,743,719
5.	Commercial multiple peril	249,136,827	13,629,626	(6,094,289)	848,894	257,521,058
6.	Mortgage guaranty					
8.	Ocean marine	35,171,586	2,116,653			37,288,239
9.	Inland marine	196,529,252	193,563,756	(8,453,157)		381,639,851
10.	Financial guaranty					
11.1	Medical professional liability - occurrence		140			140
11.2	Medical professional liability - claims-made		511			511
12.	Earthquake	100,451,232	12,123,394			112,574,626
13.	Group accident and health	22,009,106	7,768,977	(27,455,200)	(20,673)	2,302,210
14.	Credit accident and health (group and individual)					
15.	Other accident and health		272			272
16.	Workers' compensation	512,146,316	25,920,020	(77,384,591)	(199,035,877)	261,645,867
17.1	Other liability - occurrence	293,448,711	180,237,071	(34,947,279)	(46,113,045)	392,625,458
17.2	Other liability - claims-made	284,089,657	145,593,652	(1,381,911)	2,037,419	430,338,817
17.3	Excess workers' compensation	16,771,400	890,089	(5,904,129)	(10)	11,757,350
18.1	Products liability - occurrence	22,197,021	9,246,740	(2,253,137)	(2,293,802)	26,896,823
18.2	Products liability - claims-made	10,453	48,156	(577)	281	58,312
19.1, 19.2	Private passenger auto liability					
19.3, 19.4	Commercial auto liability	297,416,446	13,402,015	(28,236,766)	(507,206)	282,074,488
21.	Auto physical damage	87,352,972	18,726,235	(2,291,659)		103,787,547
22.	Aircraft (all perils)					
23.	Fidelity	14,682,800	9,888,536			24,571,335
24.	Surety	142,968,291	262,578,044	(50,579,695)		354,966,640
26.	Burglary and theft	20,419,444	2,381,049			22,800,493
27.	Boiler and machinery	50,092,400	1,892,230	(32,689)		51,951,942
28.	Credit	268,192	2,454,914			2,723,106
29.	International					
30.	Warranty	2,075,480	81,663,228			83,738,708
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				(2,167,608)	(2,167,608)
35.	TOTALS	3,025,225,785	1,251,610,310	(247,518,052)	(247,251,627)	3,782,066,416
36.	Accrued retrospective premiums based on experience					247,251,627
37.	Earned but unbilled premiums					247,518,052
38.	Balance (Sum of Line 35 through 37)					4,276,836,095
DETAILS OF WRITE-INS						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				(2,167,608)	(2,167,608)

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

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	851,928,589	63,847,746	81,554,899	471,099,817	292,970,336	233,261,082
2. Allied lines	3,588,788,248	(4,044)	35,213,678	1,453,023,964	749,419,335	1,421,554,583
3. Farmowners multiple peril						
4. Homeowners multiple peril	118,768,413	3	642,848	52,475,370	104,767	66,831,127
5. Commercial multiple peril	690,339,480	1,543,816	4,013,078	281,514,615	146,364,197	268,017,561
6. Mortgage guaranty						
8. Ocean marine	110,961,053	1,034,554	10,152,862	60,579,858	22,424,608	39,144,003
9. Inland marine	977,282,345	2,132,934	3,870,271	339,988,851	246,270,335	397,026,365
10. Financial guaranty						
11.1 Medical professional liability - occurrence	26,568			49,652		(23,084)
11.2 Medical professional liability - claims-made	(165,891)		(16,774)	4,861,561	8,118	(5,052,345)
12. Earthquake	298,297,460	171	14,259,579	117,564,899	81,075,987	113,916,322
13. Group accident and health	220,308,394	749,081	110,665,829	149,504,563	35,647,934	146,570,806
14. Credit accident and health (group and individual)						
15. Other accident and health				4		(4)
16. Workers' compensation	2,354,376,106	871,153	19,067,908	654,890,150	1,061,313,105	658,111,912
17.1 Other liability - occurrence	1,817,258,330	62,524,959	16,891,941	532,719,731	897,701,329	466,254,170
17.2 Other liability - claims-made	1,037,618,126	1,120,032	868,875	364,784,943	319,757,040	355,065,049
17.3 Excess workers' compensation	39,771,548	1		21,278,581	50,898	18,442,071
18.1 Products liability - occurrence	88,426,848	13,619,543	1,513,990	64,714,707	43,628,661	(4,782,987)
18.2 Products liability - claims-made	5,375,921	40,431	1,507	5,482,345		(64,486)
19.1, 19.2 Private passenger auto liability				(3,828)		3,828
19.3, 19.4 Commercial auto liability	1,240,240,544	30,993,796	14,365,003	386,871,192	494,063,839	404,664,311
21. Auto physical damage	372,122,465	83	1,698,748	117,854,728	133,804,987	122,161,581
22. Aircraft (all perils)						
23. Fidelity	54,285,483	7,197		25,759,088	10,827,167	17,706,425
24. Surety	503,994,351	36,356,591	9,402,597	248,438,012	66,199,807	235,115,721
26. Burglary and theft	78,254,470	171,501	123,106	18,720,898	33,223,315	26,604,864
27. Boiler and machinery	140,924,926	2,149,323	16,652,371	70,110,708	27,941,198	61,674,714
28. Credit	4,379,695	9,539,653		4,139,168	9,239,584	540,596
29. International						
30. Warranty	422,727,852	(53,965)		401,406,141	1,725,913	19,541,833
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	(626,932)			(278,435)		(348,497)
35. TOTALS	15,015,664,390	226,644,561	340,942,315	5,847,551,285	4,673,762,459	5,061,937,521
DETAILS OF WRITE-INS						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	(626,932)			(278,435)		(348,497)

(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 2021 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	433,036,951	76,483,588	373,525,650	135,994,889	209,157,067	184,731,660	160,420,297	63.6
2. Allied lines	2,839,806,836	10,212,834	1,849,540,792	1,000,478,878	434,390,197	336,209,778	1,098,659,297	83.9
3. Farmowners multiple peril								
4. Homeowners multiple peril	62,533,302	223,583	31,415,710	31,341,174	9,969,535	6,210,336	35,100,373	66.9
5. Commercial multiple peril	443,105,827	3,914,498	246,628,560	200,391,765	258,679,098	284,223,583	174,847,280	64.4
6. Mortgage guaranty								
8. Ocean marine	50,454,531	5,029,054	35,563,441	19,920,143	26,212,309	25,614,030	20,518,422	59.6
9. Inland marine	261,965,999	891,942	170,806,701	92,051,240	83,446,028	72,301,797	103,195,471	33.9
10. Financial guaranty								
11.1 Medical professional liability - occurrence	345,418		94,250	251,168	881,210	1,597,125	(464,747)	(1,885.2)
11.2 Medical professional liability - claims-made	46,685,770	46,081,509	47,039,542	45,727,736	163,754,560	171,054,491	38,427,805	790.4
12. Earthquake	490,284	8	245,873	244,418	4,184,079	2,152,873	2,275,624	2.1
13. Group accident and health	77,086,249	65,703,174	74,846,362	67,943,061	75,731,841	70,495,834	73,179,067	49.1
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation	1,316,784,778	17,928,700	938,348,075	396,365,404	4,608,438,600	4,741,768,682	263,035,322	40.5
17.1 Other liability - occurrence	922,208,737	75,403,950	672,522,601	325,090,086	1,941,471,804	1,911,601,232	354,960,658	91.5
17.2 Other liability - claims-made	533,128,900	1,355,086	337,986,081	196,497,905	839,284,002	808,536,822	227,245,085	74.8
17.3 Excess workers' compensation	9,502,213		3,494,198	6,008,015	265,571,097	275,299,749	(3,720,637)	(17.5)
18.1 Products liability - occurrence	104,778,198	537,956	76,915,715	28,400,439	201,228,147	216,860,553	12,768,033	26.8
18.2 Products liability - claims-made	5,505		5,505		1,420,077	1,778,767	(358,690)	(337.0)
19.1, 19.2 Private passenger auto liability	2,022,816		17,121	2,005,695	1,380,013	1,391,739	1,993,969	(52,083.7)
19.3, 19.4 Commercial auto liability	775,312,189	18,728,859	603,732,801	190,308,247	652,817,691	582,057,751	261,068,187	69.2
21. Auto physical damage	216,896,017	913,793	149,607,761	68,202,049	9,051,962	11,241,868	66,012,143	57.5
22. Aircraft (all perils)	24,284	26,419	24,785	25,918	295,999	274,206	47,711	
23. Fidelity	23,843,062		14,864,548	8,978,513	17,572,194	19,730,703	6,820,004	33.5
24. Surety	7,625,098	19,875,760	17,823,599	9,677,258	86,093,269	56,270,854	39,499,673	16.1
26. Burglary and theft	1,268,673	5,040	894,735	378,977	10,262,509	7,893,502	2,747,984	16.5
27. Boiler and machinery	3,991,647	(360)	2,828,776	1,162,510	5,948,115	5,291,526	1,819,099	4.0
28. Credit	358,836	42,713,146	33,765,894	9,306,088	16,547,808	32,344,947	(6,491,051)	(152.9)
29. International								
30. Warranty	154,759,062	2,241,643	152,385,525	4,615,180	15,409,183	17,117,066	2,907,298	14.3
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business	81,676		40,838	40,838	3,897,935	3,893,008	45,765	(16.4)
35. TOTALS	8,288,102,856	388,270,181	5,834,965,443	2,841,407,594	9,943,096,328	9,847,944,481	2,936,559,442	61.9
DETAILS OF WRITE-INS								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	81,676		40,838	40,838	3,897,935	3,893,008	45,765	(16.4)

COMBINED STATEMENT FOR THE YEAR 2021 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	539,068,469	75,158,128	450,318,858	163,907,739	187,035,145	13,229,350	155,015,168	209,157,067	13,273,749
2. Allied lines	1,180,321,605	85,772,225	1,066,781,729	199,312,101	712,161,290	2,960,653	480,043,847	434,390,197	61,188,319
3. Farmowners multiple peril									
4. Homeowners multiple peril	17,016,225	247,565	8,676,983	8,586,807	11,493,899	39,838	10,151,009	9,969,535	516,381
5. Commercial multiple peril	370,883,754	2,268,725	244,265,421	128,887,058	402,756,017	209,141	273,173,119	258,679,098	157,594,800
6. Mortgage guaranty									
8. Ocean marine	55,853,329	4,473,404	40,729,680	19,597,053	15,674,094	1,715,946	10,774,784	26,212,309	2,991,951
9. Inland marine	141,012,068	3,921,318	101,982,015	42,951,371	99,618,751	3,498,135	62,622,229	83,446,028	9,460,464
10. Financial guaranty									
11.1 Medical professional liability - occurrence	1,050,777	295	528,375	522,697	798,410	9,751	449,648	881,210	44,324
11.2 Medical professional liability - claims-made	129,086,351	58,267,793	99,384,198	87,969,946	130,479,190	47,437,902	102,132,479	163,754,560	30,360,423
12. Earthquake	6,808,671	3,997,485	6,625,099	4,181,056	225,330	3,577	225,885	4,184,079	354,021
13. Group accident and health	58,015,369	21,234,154	41,970,653	37,278,870	58,355,294	28,158,951	48,061,273	(a) 75,731,841	3,503,997
14. Credit accident and health (group and individual)								(a)	
15. Other accident and health								(a)	
16. Workers' compensation	4,213,442,173	95,647,768	2,255,141,425	2,053,948,516	5,771,675,515	51,150,679	3,268,336,110	4,608,438,600	516,444,749
17.1 Other liability - occurrence	2,264,131,013	106,536,303	1,651,486,302	719,181,014	3,661,958,766	163,012,124	2,602,680,099	1,941,471,804	936,962,738
17.2 Other liability - claims-made	910,968,621	41,680,271	592,241,863	360,407,030	1,421,061,240	18,259,331	960,443,599	839,284,002	215,167,235
17.3 Excess workers' compensation	171,672,154	(1,455)	70,341,099	101,329,601	306,428,519	114,470	142,301,493	265,571,097	41,192,214
18.1 Products liability - occurrence	272,854,999	7,461,558	215,456,551	64,860,005	507,027,383	19,557,256	390,216,497	201,228,147	86,454,200
18.2 Products liability - claims-made	3,828,089	347,252	4,001,112	174,229	13,834,323	194,112	12,782,587	1,420,077	872,643
19.1, 19.2 Private passenger auto liability	1,086,337	(22)	(276,464)	1,362,778	(120,774)		(138,008)	1,380,013	51,765
19.3, 19.4 Commercial auto liability	889,112,656	38,090,927	683,075,633	244,127,950	1,261,733,802	20,392,255	873,436,316	652,817,691	175,477,144
21. Auto physical damage	45,393,151	(34,932)	30,957,772	14,400,447	2,316,944	104,768	7,770,197	9,051,962	401,175
22. Aircraft (all perils)	632,268	82,851	510,868	204,250	398,747	98,403	405,402	295,999	
23. Fidelity	20,965,132	7,531	11,802,453	9,170,210	22,478,359	12,326	14,088,701	17,572,194	2,367,195
24. Surety	79,386,430	9,380,089	52,507,044	36,259,475	122,328,170	6,134,331	78,628,706	86,093,269	37,195,417
26. Burglary and theft	725,367	27,845	501,112	252,100	36,362,835	70,192	26,422,618	10,262,509	1,359,147
27. Boiler and machinery	1,527,501	529,052	1,765,310	291,242	13,616,665	1,807,277	9,767,069	5,948,115	252,897
28. Credit	250,043	1,655,230	1,376,902	528,371	28,234,130	49,835,705	62,050,398	16,547,808	5,703,313
29. International									
30. Warranty	9,386,254	6,502	9,055,481	337,274	34,777,872	359,402	20,065,365	15,409,183	1,450,753
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					7,795,871		3,897,935	3,897,935	832,564
35. TOTALS	11,384,478,804	556,757,860	7,641,207,475	4,300,029,189	14,830,505,787	428,365,877	9,615,804,524	9,943,096,328	2,301,473,580
DETAILS OF WRITE-INS									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					7,795,871		3,897,935	3,897,935	832,564

(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	1,137,694,075			1,137,694,075
1.2 Reinsurance assumed	18,524,812			18,524,812
1.3 Reinsurance ceded	912,167,762			912,167,762
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	244,051,125			244,051,125
2. Commission and brokerage:				
2.1 Direct excluding contingent		1,455,560,910		1,455,560,910
2.2 Reinsurance assumed, excluding contingent		98,644,478		98,644,478
2.3 Reinsurance ceded, excluding contingent		2,046,086,451		2,046,086,451
2.4 Contingent - direct		136,678,876		136,678,876
2.5 Contingent - reinsurance assumed		2,421,226		2,421,226
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)		(352,780,961)		(352,780,961)
3. Allowances to managers and agents		971,769		971,769
4. Advertising		20,606,768		20,606,768
5. Boards, bureaus and associations		32,225,283		32,225,283
6. Surveys and underwriting reports		3,644,741		3,644,741
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	385,246,569	559,770,579		945,017,148
8.2 Payroll taxes	27,326,870	35,425,986		62,752,856
9. Employee relations and welfare	76,731,826	104,538,873		181,270,699
10. Insurance	14,121	9,319,329		9,333,450
11. Directors' fees		151,411		151,411
12. Travel and travel items	8,924,323	13,231,883		22,156,206
13. Rent and rent items	43,792	68,389,884		68,433,675
14. Equipment	1,837,046	225,113,833		226,950,880
15. Cost or depreciation of EDP equipment and software		37,961,320		37,961,320
16. Printing and stationery	769,008	2,913,172		3,682,180
17. Postage, telephone and telegraph, exchange and express	2,755,104	10,117,707		12,872,811
18. Legal and auditing	7,373,776	16,213,380	50,193,274	73,780,430
19. Totals (Lines 3 to 18)	511,022,436	1,140,595,917	50,193,274	1,701,811,627
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$0		272,343,824		272,343,824
20.2 Insurance department licenses and fees		20,725,849		20,725,849
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)		8,978,082		8,978,082
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		302,047,754		302,047,754
21. Real estate expenses			25,271,730	25,271,730
22. Real estate taxes			15,185,529	15,185,529
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	(251,400,980)	(228,076,200)	119,625	(479,357,555)
25. Total expenses incurred	503,672,580	861,786,510	90,770,159 (a)	1,456,229,249
26. Less unpaid expenses - current year	2,301,473,580	1,039,749,160	16,889,367	3,358,112,107
27. Add unpaid expenses - prior year	2,447,761,480	1,012,932,738	12,345,498	3,473,039,715
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)	649,960,480	834,970,088	86,226,290	1,571,156,858
DETAILS OF WRITE-INS				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	(251,400,980)	(228,076,200)	119,625	(479,357,555)

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

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 72,667,377	71,658,549
1.1 Bonds exempt from U.S. tax	(a) 93,768,651	93,997,681
1.2 Other bonds (unaffiliated)	(a) 336,950,523	335,109,607
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	29,445,573	29,582,294
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 101,528,686	101,528,686
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 388,593	403,156
7. Derivative instruments	(f)	
8. Other invested assets	42,688,944	42,688,944
9. Aggregate write-ins for investment income	3,350,041	3,270,344
10. Total gross investment income	680,788,387	678,239,261
11. Investment expenses		(g) 75,584,629
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 15,185,529
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 42,563,124
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		133,333,282
17. Net investment income (Line 10 minus Line 16)		544,905,979
DETAILS OF WRITE-INS		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	3,350,041	3,270,344
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 12,919,203 accrual of discount less \$ 86,640,860 amortization of premium and less \$ 13,145,315 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 \$ 17 accrual of discount less \$ 38,344 amortization of premium and less \$ 37,205 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 \$ 42,563,124 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	(2,382,580)		(2,382,580)		
1.1 Bonds exempt from U.S. tax	5,247,754		5,247,754		
1.2 Other bonds (unaffiliated)	23,997,199	(726,581)	23,270,618	10,706,452	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	144,012,088	(2,659,675)	141,352,413	75,355,555	(16,072,421)
2.21 Common stocks of affiliates	66,378		66,378	(44,524,494)	
3. Mortgage loans					
4. Real estate	51,442,707		51,442,707		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(72,192)		(72,192)	16,487	
7. Derivative instruments	15,849,228		15,849,228	14,479	8,066,979
8. Other invested assets	238,596,977	(8,016)	238,588,961	24,569,785	(617,845)
9. Aggregate write-ins for capital gains (losses)	1,095,598		1,095,598	(195,798)	
10. Total capital gains (losses)	477,853,157	(3,394,272)	474,458,885	65,942,464	(8,623,287)
DETAILS OF WRITE-INS					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	1,095,598		1,095,598	(195,798)	

COMBINED STATEMENT FOR THE YEAR 2021 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												
0499999		Total - U.S. Non-Pool												
0599999		Affiliates - Other (Non-U.S.) - Captive												
0699999		Affiliates - Other (Non-U.S.) - Other		226,895	11,480	213,984	225,464		47,818	136,604			126,421	255,757
0799999		Total - Other (Non-U.S.)		226,895	11,480	213,984	225,464		47,818	136,604			126,421	255,757
0899999		Total - Affiliates		226,895	11,480	213,984	225,464		47,818	136,604			126,421	255,757
0999999		Total Other U.S. Unaffiliated Insurers		248,434	1,158	154,963	156,120	233	25,401	62,752				
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		35,327	43,091	107,081	150,173		60,374	15,792				
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		(135)	(130)	8,160	8,030		62	(107)				
1299999		Total - Pools and Associations		35,193	42,961	115,242	158,203		60,436	15,685				
1399999		Total Other Non-U.S. Insurers		57,065	168	94,551	94,719		17,068	29,216				
9999999		Totals		567,587	55,767	578,739	634,506	233	150,722	244,256		126,421		255,757

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
NONE					
0199999 Total Reinsurance Ceded By Portfolio					
0299999 Total Reinsurance Assumed By Portfolio					

COMBINED STATEMENT FOR THE YEAR 2021 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			(870)	878	124	19,276	963	36,982	20,298				78,521		35			78,487	
0499999		Total Authorized - Affiliates - U.S. Non-Pool			(870)	878	124	19,276	963	36,982	20,298				78,521		35			78,487	
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			(870)	878	124	19,276	963	36,982	20,298				78,521		35			78,487	
0999999		Total Authorized - Other U.S. Unaffiliated Insurers			1,516,310	156,183	17,124	931,367	79,036	1,274,480	331,748	511,655			3,301,594	1,632	153,017			3,148,577	81,638
1099999		Total Authorized - Pools - Mandatory Pools			2,407	(159)	5	65,867	83	3,612	765	587			70,759		196			70,563	
1199999		Total Authorized - Pools - Voluntary Pools			2,535	3,609	3,056	2,191	1,979	2,377	2,268	60,624			76,103	963	2,501			73,601	
1299999		Total Authorized - Other Non-U.S. Insurers			113,289	19,529	1,608	76,073	3,670	73,048	25,950	55,655			255,533		2,856			252,677	
1399999		Total Authorized - Protected Cell																			
1499999		Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			1,633,672	180,040	21,916	1,094,773	85,730	1,390,499	381,028	628,522			3,782,509	2,596	158,604			3,623,905	81,638
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			414,704	11,850	70	8,169		9,527		1,157,586			1,187,202		(4,745)			1,191,948	
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			5,433,716	717,724	98,864	4,921,596	492,401	5,848,754	1,511,509	145,511			13,736,359		767,565			12,968,794	351,623
2199999		Total Unauthorized - Affiliates - Other (Non-U.S.)			5,848,421	729,574	98,934	4,929,765	492,401	5,858,281	1,511,509	1,303,097			14,923,562		762,820			14,160,742	351,623
2299999		Total Unauthorized - Affiliates			5,848,421	729,574	98,934	4,929,765	492,401	5,858,281	1,511,509	1,303,097			14,923,562		762,820			14,160,742	351,623
2399999		Total Unauthorized - Other U.S. Unaffiliated Insurers			358,066	30,304	4,318	194,697	9,981	178,547	69,010	72,834			559,692	18	54,586			505,107	22,077
2499999		Total Unauthorized - Pools - Mandatory Pools																			
2599999		Total Unauthorized - Pools - Voluntary Pools			200	(9)	24	3,212	1	2,376	249	1,503			7,357		(152)			7,509	
2699999		Total Unauthorized - Other Non-U.S. Insurers			2,241,658	197,746	31,722	1,024,421	157,326	1,634,003	543,313	554,443			4,142,974	13	616,998			3,525,977	219,059
2799999		Total Unauthorized - Protected Cell																			
2899999		Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			8,448,346	957,616	134,997	6,152,096	659,710	7,673,207	2,124,082	1,931,878			19,633,586	31	1,434,251			18,199,335	592,759
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			439,296	81,216	6,624	394,339	22,976	552,098	158,845	137,199			1,353,296		39,601			1,313,695	3
4199999		Total Certified - Protected Cell																			
4299999		Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			439,296	81,216	6,624	394,339	22,976	552,098	158,845	137,199			1,353,296		39,601			1,313,695	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 2021 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)			10,521,314	1,218,872	163,538	7,641,207	768,415	9,615,805	2,663,955	2,697,599		24,769,391	2,627	1,632,456		23,136,935	674,401	
5899999		Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																		
9999999		Totals			10,521,314	1,218,872	163,538	7,641,207	768,415	9,615,805	2,663,955	2,697,599		24,769,391	2,627	1,632,456		23,136,935	674,401	

COMBINED STATEMENT FOR THE YEAR 2021 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					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		(7,637)	86,158		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX		(7,637)	86,158		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		(7,637)	86,158								XXX		
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	97,242	15,982	XXX	331,146	442,070	2,859,524	14,475	3,287,230	3,944,676	230,991	3,713,685	250,389	3,463,297	XXX	11,650	159,725
1099999	Total Authorized - Pools - Mandatory Pools			XXX		189	70,570		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999	Total Authorized - Pools - Voluntary Pools			XXX		2,501	73,601	2,990	73,113	87,735	2,501	85,234		85,234	XXX		4,091
1299999	Total Authorized - Other Non-U.S. Insurers	233,991		XXX	29,762	255,533		608	255,266	306,320	473	305,847	259,822	46,025	XXX	11,674	2,362
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)	331,233	15,982	XXX	360,909	692,655	3,089,854	18,073	3,615,609	4,338,730	233,965	4,104,765	510,210	3,594,555	XXX	23,324	166,178
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX		(15,382)	15,382		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		738	XXX	1,543,027	1,187,202			1,187,202	1,424,643	(4,745)	1,429,388	1,429,363	25	XXX	71,468	4
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		2,510,349	XXX	11,496,583	13,736,359		7,326	13,729,432	16,475,318	1,118,929	15,356,389	14,003,932	1,352,457	XXX	632,189	165,830
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)		2,511,087	XXX	13,039,610	14,923,562		7,326	14,916,634	17,899,961	1,114,184	16,785,777	15,433,295	1,352,482	XXX	703,657	165,833
2299999	Total Unauthorized - Affiliates		2,511,087	XXX	13,039,610	14,908,180	15,382	7,326	14,916,634	17,899,961	1,114,184	16,785,777	15,433,295	1,352,482	XXX	703,657	165,833
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers		227,405	XXX	448,404	549,942	9,750	9,921	549,978	659,973	73,686	586,287	540,049	46,238	XXX	26,914	6,252
2499999	Total Unauthorized - Pools - Mandatory Pools			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools			XXX	1,931	1,567	5,790	5,639	1,719	2,062	(152)	2,214	1,719	496	XXX	82	24
2699999	Total Unauthorized - Other Non-U.S. Insurers	3,928,261		XXX	171,449	4,095,928	47,047	48,564	4,094,644	4,913,573	821,928	4,091,645	3,587,256	504,390	XXX	174,075	56,104
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)		6,666,752	XXX	13,661,394	19,555,616	77,970	71,449	19,562,975	23,475,570	2,009,646	21,465,923	19,562,318	1,903,605	XXX	904,729	228,213
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	19,860	174,401	XXX	106,958	231,543	1,121,753	33	1,353,263	1,623,916	39,601	1,584,315	193,178	1,391,137	XXX	7,991	57,530
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)	19,860	174,401	XXX	106,958	231,543	1,121,753	33	1,353,263	1,623,916	39,601	1,584,315	193,178	1,391,137	XXX	7,991	57,530
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2021 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)	351,093	6,857,134	XXX	14,129,260	20,479,814	4,289,577	89,555	24,531,847	29,438,216	2,283,212	27,155,004	20,265,707	6,889,298	XXX	936,044	451,920
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999	Totals	351,093	6,857,134	XXX	14,129,260	20,479,814	4,289,577	89,555	24,531,847	29,438,216	2,283,212	27,155,004	20,265,707	6,889,298	XXX	936,044	451,920

23.1

COMBINED STATEMENT FOR THE YEAR 2021 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)											
		38 Current	39 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																XXX	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive																XXX	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	1,002					1,002		1,002		1,113						XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	1,002					1,002		1,002		1,113						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	1,002					1,002		1,002		1,113						XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	133,880	9,093	26,975	2,373	986	39,427	173,308	1,632	1,613	171,675	11,992	182,549	22.8	3.4	0.6	XXX	5,571
1099999	Total Authorized - Pools - Mandatory Pools	(155)						(155)			(155)		688				XXX	
1199999	Total Authorized - Pools - Voluntary Pools	255	(9)	46	526	5,846	6,409	6,664	963	942	5,701	5,430	147	96.2	92.9	87.7	XXX	
1299999	Total Authorized - Other Non-U.S. Insurers	13,848	3,117	1,518	424	2,231	7,289	21,137			21,137	3,039	19,185	34.5	7.5	10.6	XXX	589
1399999	Total Authorized - Protected Cell																XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	148,831	12,200	28,539	3,323	9,063	53,126	201,957	2,596	2,555	199,361	20,461	203,682	26.3	5.1	4.5	XXX	6,160
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	11,920						11,920			11,920		37,472				XXX	
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	753,021	8,621	19,863	3,141	31,942	63,566	816,588			816,588	36,629	111,900	7.8	3.9	3.9	XXX	1,622
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	764,941	8,621	19,863	3,141	31,942	63,566	828,508			828,508	36,629	149,372	7.7	3.7	3.9	XXX	1,622
2299999	Total Unauthorized - Affiliates	764,941	8,621	19,863	3,141	31,942	63,566	828,508			828,508	36,629	149,372	7.7	3.7	3.9	XXX	1,622
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	24,931	4,357	3,363	178	1,792	9,691	34,622	18	18	34,604	2,902	63,480	28.0	3.0	5.2	XXX	970
2499999	Total Unauthorized - Pools - Mandatory Pools																XXX	
2599999	Total Unauthorized - Pools - Voluntary Pools	11				4	4	15			15	4	88	24.5	3.6	24.8	XXX	
2699999	Total Unauthorized - Other Non-U.S. Insurers	185,937	7,286	12,890	692	22,664	43,531	229,469	13	13	229,455	26,477	317,571	19.0	4.8	9.9	XXX	5,076
2799999	Total Unauthorized - Protected Cell																XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	975,821	20,264	36,115	4,010	56,402	116,792	1,092,613	31	31	1,092,581	66,011	530,511	10.7	4.1	5.2	XXX	7,668
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	78,857	816	8,099		68	8,983	87,840			87,840	69	86,143	10.2	0.0	0.1	XXX	63
4199999	Total Unauthorized - Protected Cell																XXX	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	78,857	816	8,099		68	8,983	87,840			87,840	69	86,143	10.2	0.0	0.1	XXX	63
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																XXX	

COMBINED STATEMENT FOR THE YEAR 2021 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)	1,203,509	33,280	72,753	7,334	65,534	178,901	1,382,410	2,627	2,586	1,379,783	86,541	820,337	12.9	3.9	4.7	XXX	13,891
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																XXX	
9999999	Totals	1,203,509	33,280	72,753	7,334	65,534	178,901	1,382,410	2,627	2,586	1,379,783	86,541	820,337	12.9	3.9	4.7	XXX	13,891

COMBINED STATEMENT FOR THE YEAR 2021 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 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		
								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			1,313,695	154,416	XXX	XXX		1,349,396		14	22	88	18	33
4199999	Total Unauthorized - Protected Cell			XXX					XXX	XXX								
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX			1,313,695	154,416	XXX	XXX		1,349,396		14	22	88	18	33
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 2021 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		1,313,695	154,416	XXX	XXX		1,349,396		14	22	88	18		33	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX				XXX	XXX										
9999999	Totals			XXX		1,313,695	154,416	XXX	XXX		1,349,396		14	22	88	18		33	

COMBINED STATEMENT FOR THE YEAR 2021 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		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		XXX	XXX					XXX	XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	2,398	XXX	XXX	1,243	13,232	14,475	XXX	XXX	XXX	14,475
1099999	Total Authorized - Pools - Mandatory Pools		XXX	XXX					XXX	XXX	
1199999	Total Authorized - Pools - Voluntary Pools	1,086	XXX	XXX		2,990	2,990	XXX	XXX	XXX	2,990
1299999	Total Authorized - Other Non-U.S. Insurers	608	XXX	XXX	118	490	608	XXX	XXX	XXX	608
1399999	Total Authorized - Protected Cell		XXX	XXX					XXX	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	4,092	XXX	XXX	1,361	16,712	18,073	XXX	XXX	XXX	18,073
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	(737)	(6,867)	(737)	XXX	XXX	XXX	XXX	XXX	XXX	
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive				XXX	XXX	XXX	XXX	XXX	XXX	
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other				XXX	XXX	XXX	XXX	XXX	XXX	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive				XXX	XXX	XXX	XXX	XXX	XXX	
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	7,326		7,326	XXX	XXX	XXX	7,326	XXX	XXX	7,326
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	7,326		7,326	XXX	XXX	XXX	7,326	XXX	XXX	7,326
2299999	Total Unauthorized - Affiliates	6,589	(6,867)	6,589	XXX	XXX	XXX	7,326	XXX	XXX	7,326
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	580	9,750	584	XXX	XXX	XXX	9,921	XXX	XXX	9,921
2499999	Total Unauthorized - Pools - Mandatory Pools				XXX	XXX	XXX	XXX	XXX	XXX	
2599999	Total Unauthorized - Pools - Voluntary Pools	1	5,790	1	XXX	XXX	XXX	5,639	XXX	XXX	5,639
2699999	Total Unauthorized - Other Non-U.S. Insurers	5,295	47,047	5,298	XXX	XXX	XXX	48,564	XXX	XXX	48,564
2799999	Total Unauthorized - Protected Cell				XXX	XXX	XXX	XXX	XXX	XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	12,465	55,721	12,471	XXX	XXX	XXX	71,449	XXX	XXX	71,449
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	
4199999	Total Unauthorized - Protected Cell	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33

COMBINED STATEMENT FOR THE YEAR 2021 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)	16,557	55,721	12,471	1,361	16,712	18,073	71,449	33	89,555
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)									
9999999	Totals	16,557	55,721	12,471	1,361	16,712	18,073	71,449	33	89,555

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts											
	1	2	3	4	5	6	7	8	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other			
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																				
1. Premiums written	146,570,802	XXX	146,570,806	XXX		XXX		XXX		XXX	(4)	XXX		XXX		XXX		XXX		XXX
2. Premiums earned	149,147,362	XXX	149,147,358	XXX		XXX		XXX		XXX	4	XXX		XXX		XXX		XXX		XXX
3. Incurred claims	73,179,067	49.1	73,179,067	49.1																
4. Cost containment expenses	1,121,283	0.8	1,121,283	0.8																
5. Incurred claims and cost containment expenses (Lines 3 and 4)	74,300,350	49.8	74,300,350	49.8																
6. Increase in contract reserves																				
7. Commissions (a)	10,243,504	6.9	10,243,504	6.9																
8. Other general insurance expenses	32,630,448	21.9	32,630,448	21.9																
9. Taxes, licenses and fees	5,440,092	3.6	5,440,092	3.6																
10. Total other expenses incurred	48,314,043	32.4	48,314,043	32.4																
11. Aggregate write-ins for deductions																				
12. Gain from underwriting before dividends or refunds	26,532,969	17.8	26,532,965	17.8							4	100.0								
13. Dividends or refunds																				
14. Gain from underwriting after dividends or refunds	26,532,969	17.8	26,532,965	17.8							4	100.0								
DETAILS OF WRITE-INS																				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																				

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

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	29,778,354	29,778,083				272			
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	29,778,354	29,778,083				272			
5. Total premium reserves, prior year	22,213,556	22,213,276				280			
6. Increase in total premium reserves	7,564,798	7,564,807				(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	75,731,841	75,731,841							
2. Total prior year	70,495,834	70,495,834							
3. Increase	5,236,006	5,236,006							

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	45,138,289	45,138,289							
1.2 On claims incurred during current year	22,804,772	22,804,772							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	21,381,289	21,381,289							
2.2 On claims incurred during current year	54,350,552	54,350,552							
3. Test:									
3.1 Line 1.1 and 2.1	66,519,578	66,519,578							
3.2 Claim reserves and liabilities, December 31, prior year	70,495,834	70,495,834							
3.3 Line 3.1 minus Line 3.2	(3,976,256)	(3,976,256)							

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	111,414,910	111,414,910							
2. Premiums earned	117,148,790	117,148,790							
3. Incurred claims	73,743,952	73,743,952							
4. Commissions	21,640,240	21,640,240							
B. Reinsurance Ceded:									
1. Premiums written	185,152,502	185,152,498				4			
2. Premiums earned	182,467,766	182,467,762				4			
3. Incurred claims	78,864,431	78,864,431							
4. Commissions	58,002,297	58,002,297							

(a) Includes \$ premium deficiency reserve.

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior.....	XXX	XXX	XXX	321,859	172,519	137,600	91,895	6,321	(2,233)	41,745	203,600	XXX
2. 2012.....	14,043,312	9,257,773	4,785,539	9,766,347	6,804,334	758,815	497,367	336,231	8,462	206,464	3,551,230	XXX
3. 2013.....	14,528,140	9,440,924	5,087,216	8,401,067	5,511,319	754,647	485,142	361,054	5,302	199,843	3,515,005	XXX
4. 2014.....	14,007,867	9,010,314	4,997,554	7,660,203	4,952,707	673,542	430,837	355,534	4,417	178,300	3,301,318	XXX
5. 2015.....	14,310,610	9,194,024	5,116,586	7,001,153	4,431,832	751,514	502,655	333,547	1,430	159,005	3,150,296	XXX
6. 2016.....	13,551,010	9,114,327	4,436,683	6,530,437	4,314,009	683,377	466,664	407,904	4,378	176,675	2,836,667	XXX
7. 2017.....	13,420,171	8,797,868	4,622,303	8,335,258	5,947,693	780,781	567,153	371,709	15,473	196,313	2,957,428	XXX
8. 2018.....	13,306,211	8,907,031	4,399,180	7,025,630	4,707,653	624,190	451,852	381,980	38,201	192,953	2,834,094	XXX
9. 2019.....	13,346,258	9,688,191	3,658,067	6,659,391	4,648,864	413,741	312,884	372,362	22,348	109,936	2,461,398	XXX
10. 2020.....	13,944,457	9,738,632	4,205,825	5,301,773	3,626,684	270,782	210,121	278,523	16,423	59,610	1,997,849	XXX
11. 2021.....	15,123,259	10,381,026	4,742,234	3,043,607	1,840,885	101,896	81,391	138,495	1,215	23,867	1,360,508	XXX
12. Totals.....	XXX	XXX	XXX	70,046,725	46,958,498	5,950,884	4,097,962	3,343,660	115,415	1,544,712	28,169,393	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					
1. Prior.....	3,000,629	1,569,322	2,504,514	1,195,006	287,060	192,032	609,319	328,345	(70,508)	(73,722)	17,113	3,120,031	XXX
2. 2012.....	295,255	160,729	281,396	157,024	16,905	9,073	85,190	49,666	(8,068)	(10,698)	17,239	304,884	XXX
3. 2013.....	349,531	200,007	338,633	192,939	26,891	14,924	122,299	72,689	(6,670)	(7,521)	14,356	357,647	XXX
4. 2014.....	359,728	194,617	475,594	262,919	32,406	17,718	155,627	90,465	(1,409)	(10,558)	16,680	466,785	XXX
5. 2015.....	453,582	256,605	551,788	310,209	47,393	28,137	197,581	116,695	(752)	(12,245)	23,033	550,190	XXX
6. 2016.....	591,047	348,228	721,672	409,656	57,696	35,622	267,577	157,720	6,840	(12,052)	30,325	705,658	XXX
7. 2017.....	890,912	567,234	975,010	566,051	107,876	71,908	371,427	224,765	18,246	(13,313)	44,641	946,826	XXX
8. 2018.....	1,264,928	846,533	1,190,562	752,240	146,210	96,396	466,752	305,497	32,741	(13,929)	59,410	1,114,455	XXX
9. 2019.....	1,230,162	869,086	1,529,200	1,042,055	131,372	94,609	573,438	396,858	(21,431)	(12,683)	83,584	1,052,817	XXX
10. 2020.....	1,511,103	1,217,373	2,459,376	1,751,498	164,667	109,511	717,955	510,129	16,573	(10,807)	89,244	1,291,970	XXX
11. 2021.....	2,002,641	1,419,754	4,231,196	2,976,277	141,400	98,508	830,469	597,695	210,812	(9,021)	103,547	2,333,306	XXX
12. Totals.....	11,949,517	7,649,487	15,258,942	9,615,875	1,159,875	768,437	4,397,635	2,850,524	176,374	(186,550)	499,171	12,244,570	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,740,815	379,216
2. 2012.....	11,532,071	7,675,957	3,856,115	82.1	82.9	80.6			100.0	258,899	45,985
3. 2013.....	10,347,453	6,474,800	3,872,652	71.2	68.6	76.1			100.0	295,218	62,429
4. 2014.....	9,711,225	5,943,121	3,768,104	69.3	66.0	75.4			100.0	377,786	88,999
5. 2015.....	9,335,805	5,635,319	3,700,486	65.2	61.3	72.3			100.0	438,555	111,634
6. 2016.....	9,266,551	5,724,226	3,542,325	68.4	62.8	79.8			100.0	554,835	150,824
7. 2017.....	11,851,218	7,946,965	3,904,254	88.3	90.3	84.5			100.0	732,637	214,189
8. 2018.....	11,132,993	7,184,443	3,948,550	83.7	80.7	89.8			100.0	856,716	257,739
9. 2019.....	10,888,235	7,374,020	3,514,215	81.6	76.1	96.1			100.0	848,222	204,595
10. 2020.....	10,720,751	7,430,932	3,289,819	76.9	76.3	78.2			100.0	1,001,608	290,362
11. 2021.....	10,700,517	7,006,703	3,693,814	70.8	67.5	77.9			100.0	1,837,806	495,500
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,943,096	2,301,474

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 2021 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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior	11,203,722	11,182,525	11,302,243	11,315,408	11,295,880	11,275,676	11,270,004	10,778,573	10,625,780	10,609,655	(16,125)	(168,918)
2. 2012	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	3,543,230	4,485	(24,959)
3. 2013	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	3,552,684	(40,392)	(44,547)
4. 2014	XXX	XXX	3,545,261	3,553,623	3,558,306	3,480,820	3,479,946	3,454,678	3,420,396	3,429,285	8,889	(25,393)
5. 2015	XXX	XXX	XXX	3,726,002	3,563,217	3,504,856	3,489,219	3,467,595	3,428,308	3,379,659	(48,648)	(87,936)
6. 2016	XXX	XXX	XXX	XXX	3,250,746	3,235,705	3,210,776	3,175,117	3,173,324	3,138,664	(34,660)	(36,453)
7. 2017	XXX	XXX	XXX	XXX	XXX	3,582,914	3,557,136	3,507,134	3,572,008	3,543,517	(28,491)	36,383
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,363,011	3,488,944	3,546,012	3,589,361	43,350	100,418
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,094,661	3,212,113	3,194,157	(17,956)	99,496
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,074,038	3,025,949	(48,090)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,358,466	XXX	XXX
12. Totals											(177,639)	(151,908)

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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021		
1. Prior	.000	1,903,225	3,334,984	4,481,931	5,233,299	5,912,131	6,442,664	6,880,653	7,129,582	7,324,627	XXX	XXX
2. 2012	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	3,223,462	XXX	XXX
3. 2013	XXX	984,204	1,817,665	2,258,045	2,567,001	2,811,700	2,949,790	3,040,029	3,104,787	3,159,253	XXX	XXX
4. 2014	XXX	XXX	879,459	1,708,687	2,096,944	2,382,295	2,624,208	2,774,599	2,873,478	2,950,201	XXX	XXX
5. 2015	XXX	XXX	XXX	884,235	1,610,876	2,005,273	2,355,422	2,579,301	2,735,023	2,818,180	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX	614,934	1,382,959	1,778,178	2,117,452	2,302,752	2,433,140	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX	981,175	1,730,257	2,112,888	2,401,046	2,601,193	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	985,541	1,840,750	2,228,910	2,490,315	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,201,241	1,815,635	2,111,383	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,148,786	1,735,749	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,223,228	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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021
1. Prior	6,387,140	4,932,485	4,028,226	3,388,470	2,982,667	2,636,223	2,352,707	1,937,732	1,711,695	1,637,342
2. 2012	2,048,268	1,131,141	795,019	562,384	419,123	350,310	280,129	227,980	188,869	165,666
3. 2013	XXX	2,053,611	1,158,171	825,308	602,745	484,616	361,305	284,492	253,916	207,618
4. 2014	XXX	XXX	2,019,599	1,300,427	966,691	667,351	497,513	396,026	314,702	286,230
5. 2015	XXX	XXX	XXX	2,199,835	1,424,093	996,183	721,780	538,517	432,663	331,700
6. 2016	XXX	XXX	XXX	XXX	2,032,380	1,283,606	913,408	656,751	549,501	429,187
7. 2017	XXX	XXX	XXX	XXX	XXX	1,895,757	1,283,759	878,850	731,599	567,060
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,684,800	1,004,857	804,852	614,166
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,330,739	935,843	674,007
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,449,416	926,749
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,504,506

COMBINED STATEMENT FOR THE YEAR 2021 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							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	52	26	12	6				32	XXX
2. 2012.....	109,415	95,270	14,144	45,892	38,799	7,173	6,037	21			8,249	1
3. 2013.....	111,889	91,638	20,252	39,967	32,546	4,952	5,103	2,161			9,431	1
4. 2014.....	74,446	62,455	11,992	43,079	35,648	3,644	3,021	230			8,285	
5. 2015.....	19,097	14,457	4,641	7,223	5,586	663	446	143			1,999	
6. 2016.....	4,763	2,469	2,295	2,873	1,498	300	152	132			1,656	
7. 2017.....	4,850	2,537	2,313	1,877	959	277	143	52			1,104	
8. 2018.....	4,596	2,418	2,178	2,794	1,423	286	151	12			1,519	11
9. 2019.....	18,757	9,484	9,273	11,531	5,860	912	689	455	42		6,350	990
10. 2020.....	59,089	29,617	29,471	29,447	14,725	1,795	1,744	1,731	248		16,504	3,344
11. 2021.....	105,053	52,577	52,475	49,635	24,820	1,708	2,517	3,401	18		27,407	5,624
12. Totals	XXX	XXX	XXX	234,371	161,889	21,723	20,008	8,337		308	82,534	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior.....	10	5										5	
2. 2012.....													
3. 2013.....	131	109										22	
4. 2014.....	40	20										20	
5. 2015.....	15	7										7	
6. 2016.....	30	15										15	
7. 2017.....	187	94										94	
8. 2018.....	51	26										26	
9. 2019.....	598	299	2	1	14	7						307	
10. 2020.....	1,361	681	169	87	86	43			341			1,147	94
11. 2021.....	14,841	7,423	11,363	10,063	251	125						8,844	1,619
12. Totals	17,265	8,678	11,534	10,151	351	175			341			10,486	1,713

	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			
												29	30	31
												Direct and Assumed	Ceded	Net
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5				
2. 2012.....	53,086	44,837	8,249	48.5	47.1	58.3			100.0					
3. 2013.....	47,211	37,757	9,453	42.2	41.2	46.7			100.0	22				
4. 2014.....	46,993	38,689	8,305	63.1	61.9	69.3			100.0	20				
5. 2015.....	8,045	6,039	2,006	42.1	41.8	43.2			100.0	7				
6. 2016.....	3,336	1,665	1,671	70.0	67.4	72.8			100.0	15				
7. 2017.....	2,393	1,196	1,197	49.3	47.1	51.8			100.0	94				
8. 2018.....	3,144	1,599	1,544	68.4	66.2	70.9			100.0	26				
9. 2019.....	13,512	6,856	6,656	72.0	72.3	71.8			100.0	300				
10. 2020.....	34,931	17,280	17,650	59.1	58.3	59.9			100.0	763				
11. 2021.....	81,199	44,948	36,251	77.3	85.5	69.1			100.0	8,718				
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,970				

COMBINED STATEMENT FOR THE YEAR 2021 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							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	2,062	40	4					2,026	XXX
2. 2012	(2)	(2)		(60)	(30)	(11)	(9)	(7)		(1)	(39)	
3. 2013				942	471	(4)	(2)	3		(3)	472	1
4. 2014				56	28	4	3	2		(1)	31	
5. 2015				(31)	(16)	(4)	(3)	(598)			(614)	
6. 2016	(1)	(1)	(1)	(107)	(49)	(5)	(2)	601			539	1
7. 2017	2	1	1	(92)	186	(11)	(3)	32	1		(255)	10
8. 2018	7	4	4	3	43		1				(41)	
9. 2019	(1)	154	(155)	23	12			31			42	
10. 2020				5	4		1	2			1	
11. 2021	(8)	(4)	(4)	29	14	1	1	1			15	
12. Totals	XXX	XXX	XXX	2,829	703	(27)	(13)	66	1	(5)	2,178	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	1,411	56			14	13			50			1,407	2
2. 2012													
3. 2013													
4. 2014													
5. 2015	(75)	(75)	(167)	(161)	(8)	(8)	(83)	(80)				(10)	
6. 2016			(2)	(2)	(5)	(5)	(1)	(1)					
7. 2017	(262)	(264)	1	1	(2)	(2)		1				1	
8. 2018													
9. 2019													
10. 2020													
11. 2021	12	6	47	24			8	4				34	
12. Totals	1,086	(276)	(121)	(138)	(1)	(2)	(75)	(76)	50			1,432	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,356	51
2. 2012	(78)	(39)	(39)	3,475.9	1,953.9	16,386.7			100.0		
3. 2013	941	469	472	(220,342.1)	(105,449.1)	2,620,070.1			100.0		
4. 2014	63	31	31	(368,894.7)	(367,965.3)	(369,824.1)			100.0		
5. 2015	(966)	(342)	(624)	48,309,171.5	17,091,760.5				100.0	(7)	(3)
6. 2016	480	(59)	539	(42,345.2)	10,342.9	(95,033.3)			100.0		
7. 2017	(334)	(80)	(253)	(15,729.2)	(7,567.8)	(23,890.5)			100.0	1	
8. 2018	3	44	(41)	40.6	1,217.6	(1,136.3)			100.0		
9. 2019	54	12	42	(10,342.1)	7.8	(26.8)			100.0		
10. 2020	6	5	1						100.0		
11. 2021	97	48	49	(1,269.4)	(1,265.5)	(1,273.4)			100.0	29	4
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,380	52

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	3,000	1,294	616	178	2,275	3	78	4,416	XXX	
2. 2012.....	1,014,536	666,453	348,083	561,906	341,524	75,673	48,554	54,661	(133)	6,478	302,296	66,592	
3. 2013.....	1,011,739	659,375	352,364	574,548	348,593	79,608	49,092	54,931	(12)	5,666	311,414	68,863	
4. 2014.....	1,029,030	677,728	351,302	569,766	350,183	77,011	46,855	55,018	(144)	6,529	304,902	70,947	
5. 2015.....	1,147,267	753,212	394,055	723,455	452,768	101,279	63,560	62,201	239	5,692	370,368	79,881	
6. 2016.....	1,254,241	876,808	377,433	827,871	587,732	106,592	76,373	69,794	657	6,485	339,496	85,844	
7. 2017.....	1,315,412	964,406	351,006	925,888	709,408	122,218	95,069	60,754	1,115	7,953	303,269	99,167	
8. 2018.....	1,228,439	896,842	331,597	805,728	639,329	104,501	84,835	49,267	827	7,192	234,505	94,224	
9. 2019.....	1,089,664	771,298	318,366	379,689	265,250	41,539	29,649	43,995	1,884	5,783	168,440	67,819	
10. 2020.....	1,263,058	916,044	347,014	176,647	125,113	14,436	10,408	23,317	1,275	3,834	77,604	45,126	
11. 2021.....	1,244,116	866,701	377,415	75,908	54,066	5,381	4,050	16,870	566	2,097	39,477	43,085	
12. Totals	XXX	XXX	XXX	5,624,408	3,875,261	728,856	508,623	493,082	6,276	57,786	2,456,186	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.....	29,047	25,738	1,654	(159)	2,047	955	780	391	668	188	7,082	421	
2. 2012.....	11,107	7,845	1,531	1,186	201	101	757	587	307	71	33	4,112	146
3. 2013.....	2,864	1,492	3,194	2,639	683	342	1,579	1,305	213	74	60	2,682	160
4. 2014.....	12,895	7,162	2,164	1,838	1,409	734	1,069	908	525	76	88	7,345	311
5. 2015.....	25,089	15,911	12,450	7,604	2,212	1,314	5,799	3,582	1,036	103	154	18,072	479
6. 2016.....	45,110	31,755	22,043	15,880	5,484	3,531	10,555	7,682	1,780	104	448	26,020	1,228
7. 2017.....	120,698	98,892	25,722	16,996	15,170	11,884	12,502	8,297	3,122	132	729	41,013	2,510
8. 2018.....	221,179	176,144	85,911	59,509	27,719	22,156	38,039	26,422	6,821	240	1,113	95,198	4,451
9. 2019.....	179,286	127,950	169,738	109,169	18,481	12,917	50,871	32,776	4,598	402	984	139,759	4,645
10. 2020.....	140,038	96,294	331,258	222,722	10,676	7,169	75,651	50,957	4,637	812	1,128	184,305	4,776
11. 2021.....	140,180	94,182	626,461	436,052	11,680	7,935	99,635	69,554	33,501	1,027	2,097	302,706	12,822
12. Totals	927,493	683,365	1,282,126	873,436	95,761	69,039	297,237	202,461	57,208	3,229	6,833	828,295	31,949

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,122	1,960
2. 2012.....	706,143	399,735	306,407	69.6	60.0	88.0			100.0	3,606	506
3. 2013.....	717,620	403,524	314,096	70.9	61.2	89.1			100.0	1,927	755
4. 2014.....	719,858	407,610	312,247	70.0	60.1	88.9			100.0	6,060	1,285
5. 2015.....	933,521	545,081	388,440	81.4	72.4	98.6			100.0	14,024	4,048
6. 2016.....	1,089,230	723,715	365,516	86.8	82.5	96.8			100.0	19,518	6,502
7. 2017.....	1,286,074	941,792	344,282	97.8	97.7	98.1			100.0	30,533	10,481
8. 2018.....	1,339,165	1,009,462	329,703	109.0	112.6	99.4			100.0	71,438	23,760
9. 2019.....	888,197	579,997	308,200	81.5	75.2	96.8			100.0	111,905	27,854
10. 2020.....	776,660	514,751	261,909	61.5	56.2	75.5			100.0	152,279	32,026
11. 2021.....	1,009,616	667,433	342,183	81.2	77.0	90.7			100.0	236,407	66,299
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	652,818	175,477

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	166,021	69,971	28,885	12,727	(163)	(2,294)	15,286	114,339	XXX
2. 2012	2,448,456	1,496,241	952,215	1,222,445	779,662	220,426	144,326	105,773	343	64,843	624,314	219,714
3. 2013	2,622,507	1,662,446	960,060	1,238,466	800,989	229,318	151,585	139,584	1,018	50,537	653,776	217,885
4. 2014	2,634,274	1,645,335	988,939	1,027,822	690,022	205,158	137,806	100,812	(173)	41,831	506,138	224,364
5. 2015	2,892,418	1,840,372	1,052,047	1,085,027	749,306	220,567	152,780	82,030	326	39,749	485,213	236,873
6. 2016	2,910,495	1,909,182	1,001,314	1,102,947	786,400	219,208	156,627	105,238	1,577	33,015	482,790	238,621
7. 2017	2,939,011	1,959,738	979,272	1,083,463	779,397	211,074	151,997	77,293	5,118	24,042	435,318	235,937
8. 2018	2,834,987	1,920,656	914,331	1,058,491	774,796	199,785	146,489	105,656	24,006	19,382	418,642	238,709
9. 2019	2,738,982	1,895,078	843,904	903,815	680,297	164,127	124,423	104,199	11,051	8,074	356,369	236,626
10. 2020	2,558,277	1,824,385	733,892	548,272	436,685	96,263	77,344	79,276	7,497	2,803	202,285	202,401
11. 2021	2,360,631	1,711,102	649,528	270,568	216,125	39,980	31,957	21,844	(1,956)	979	86,266	199,270
12. Totals	XXX	XXX	XXX	9,707,339	6,763,650	1,834,791	1,288,061	921,541	46,511	300,541	4,365,449	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	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	1,958,834	817,704	1,616,851	718,139	62,687	32,443	313,243	139,626	(110,059)	(76,588)	17,113	2,210,233	11,478
2. 2012	153,870	80,650	172,756	94,513	5,401	2,998	36,410	19,979	(13,910)	(10,929)	15,245	167,314	1,078
3. 2013	197,697	107,868	172,787	93,805	6,407	3,592	43,003	23,180	(15,340)	(7,755)	9,883	183,862	1,227
4. 2014	162,088	85,949	241,201	127,684	7,900	4,419	49,077	26,105	(12,491)	(10,795)	9,134	214,413	1,511
5. 2015	170,434	94,617	296,041	157,717	8,819	5,314	58,835	31,509	(14,949)	(12,589)	12,072	242,611	2,207
6. 2016	199,358	113,126	332,792	180,403	13,068	8,089	64,826	35,442	(14,673)	(12,396)	16,011	270,707	2,893
7. 2017	235,019	141,300	387,911	214,575	13,339	8,836	78,324	43,546	(15,240)	(13,745)	20,448	304,841	4,000
8. 2018	288,578	171,316	398,989	227,605	19,330	13,520	82,517	47,209	(15,566)	(14,725)	26,951	328,922	6,749
9. 2019	291,135	187,939	534,750	322,414	26,472	19,632	106,300	64,816	(44,364)	(14,361)	32,093	333,852	11,533
10. 2020	293,344	198,723	686,078	447,122	34,269	27,734	125,667	82,854	(40,930)	(13,780)	30,561	355,776	18,446
11. 2021	362,072	259,287	982,671	684,358	43,330	35,931	150,822	108,161	48,483	(12,710)	30,120	512,352	63,871
12. Totals	4,312,428	2,258,480	5,822,826	3,268,336	241,022	162,508	1,109,024	622,428	(249,038)	(200,374)	219,630	5,124,883	124,993

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,039,842	170,390
2. 2012	1,903,170	1,111,542	791,628	77.7	74.3	83.1			100.0	151,462	15,852
3. 2013	2,011,922	1,174,284	837,638	76.7	70.6	87.2			100.0	168,810	15,052
4. 2014	1,781,566	1,061,016	720,551	67.6	64.5	72.9			100.0	189,656	24,757
5. 2015	1,906,804	1,178,980	727,824	65.9	64.1	69.2			100.0	214,140	28,471
6. 2016	2,022,765	1,269,268	753,497	69.5	66.5	75.3			100.0	238,621	32,086
7. 2017	2,071,183	1,331,024	740,159	70.5	67.9	75.6			100.0	267,055	37,786
8. 2018	2,137,780	1,390,217	747,563	75.4	72.4	81.8			100.0	288,645	40,276
9. 2019	2,086,433	1,396,212	690,221	76.2	73.7	81.8			100.0	315,531	18,321
10. 2020	1,822,239	1,264,178	558,062	71.2	69.3	76.0			100.0	333,577	22,199
11. 2021	1,919,771	1,321,153	598,618	81.3	77.2	92.2			100.0	401,098	111,254
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,608,439	516,445

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	9,532	4,471	2,776	999	649	(2)	87	7,489	XXX
2. 2012.....	1,161,182	836,813	324,369	788,024	588,043	67,137	47,592	24,773	2	5,851	244,297	31,623
3. 2013.....	1,171,423	801,011	370,412	508,056	336,098	60,681	40,219	21,511	1	7,634	213,931	25,035
4. 2014.....	929,594	566,366	363,229	465,066	264,780	48,055	30,211	26,868	(1)	12,877	244,998	20,335
5. 2015.....	808,325	447,989	360,336	373,860	188,725	43,202	24,480	25,803		10,606	229,659	19,212
6. 2016.....	699,673	398,935	300,738	443,581	223,753	43,301	24,445	25,495		5,807	264,179	16,738
7. 2017.....	636,278	369,843	266,435	548,354	324,268	42,000	27,333	34,936	26	22,909	273,662	16,869
8. 2018.....	621,346	367,444	253,902	367,487	191,502	30,003	19,669	20,863	109	10,976	207,073	16,555
9. 2019.....	617,631	417,176	200,456	322,317	196,702	22,192	16,558	23,173	102	9,605	154,320	14,752
10. 2020.....	689,248	436,534	252,714	322,814	185,274	19,061	17,178	19,404	37	2,958	158,789	11,705
11. 2021.....	697,906	426,386	271,520	167,154	91,124	5,506	4,915	9,202	44	617	85,779	6,968
12. Totals	XXX	XXX	XXX	4,316,243	2,594,741	383,914	253,600	232,678	318	89,927	2,084,176	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.....	14,499	6,734	23,661	11,541	11,505	1,525	34,079	15,294	2,789	1		51,440	510
2. 2012.....	4,535	2,882	5,119	3,624	1,206	604	7,017	4,872	630		311	6,526	52
3. 2013.....	5,529	3,965	4,979	3,515	1,699	933	6,415	4,629	662		428	6,243	63
4. 2014.....	5,178	2,691	4,268	2,489	1,498	751	5,589	3,250	577		469	7,929	78
5. 2015.....	8,854	4,474	8,055	4,055	1,516	782	9,954	5,010	945		509	15,003	96
6. 2016.....	17,811	8,905	8,493	4,256	2,944	1,490	10,387	5,210	1,180		934	20,953	163
7. 2017.....	23,015	11,509	24,035	12,048	4,763	2,381	17,902	8,996	1,975		1,352	36,755	325
8. 2018.....	38,048	21,903	28,682	17,275	5,995	3,485	29,107	17,775	3,368		1,515	44,763	524
9. 2019.....	42,821	27,483	38,376	26,718	7,621	4,742	37,365	26,161	8		2,165	41,086	780
10. 2020.....	67,547	59,666	100,882	80,578	18,150	9,831	41,893	27,852	(386)		2,862	50,159	1,135
11. 2021.....	145,756	94,493	156,415	107,075	10,358	5,521	41,360	27,028	15,643		4,871	135,416	2,739
12. Totals	373,592	244,705	402,965	273,173	67,255	32,043	241,068	146,075	27,391	1	15,414	416,274	6,465

	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	19,886	31,554
2. 2012.....	898,441	647,617	250,823	77.4	77.4	77.3			100.0	3,148	3,378
3. 2013.....	609,532	389,359	220,173	52.0	48.6	59.4			100.0	3,028	3,214
4. 2014.....	557,099	304,171	252,928	59.9	53.7	69.6			100.0	4,266	3,664
5. 2015.....	472,188	227,526	244,663	58.4	50.8	67.9			100.0	8,380	6,623
6. 2016.....	553,191	268,059	285,132	79.1	67.2	94.8			100.0	13,142	7,812
7. 2017.....	696,979	386,563	310,417	109.5	104.5	116.5			100.0	23,493	13,261
8. 2018.....	523,554	271,718	251,836	84.3	73.9	99.2			100.0	27,553	17,211
9. 2019.....	493,873	298,466	195,407	80.0	71.5	97.5			100.0	26,995	14,091
10. 2020.....	589,364	380,416	208,948	85.5	87.1	82.7			100.0	28,184	21,974
11. 2021.....	551,395	330,200	221,195	79.0	77.4	81.5			100.0	100,603	34,813
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	258,679	157,595

COMBINED STATEMENT FOR THE YEAR 2021 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	260	52	188	30	4			371	XXX
2. 2012.....	1,406	703	703	2,231	1,116	508	257	150			1,516	119
3. 2013.....	5,244	2,622	2,622	2,695	1,348	282	144	117			1,603	68
4. 2014.....	2,265	1,133	1,133	443	222	129	68	67			349	33
5. 2015.....	2,732	1,366	1,366	1,031	516	63	34	41			586	14
6. 2016.....	1,252	626	626	40	20	51	25	18			63	8
7. 2017.....	1,767	909	858	31	15	52	26	8			49	30
8. 2018.....	384	182	201			7	3	9			12	14
9. 2019.....	834	427	408			1	1				1	1
10. 2020.....	166	95	70					(28)			(28)	
11. 2021.....	74	50	25					1			1	1
12. Totals	XXX	XXX	XXX	6,733	3,288	1,280	589	388			4,524	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.....	424	215	55	72	19	7	1	7	1			200	1
2. 2012.....	32	16	7	4			1					20	
3. 2013.....	86	43	6	3								46	2
4. 2014.....	120	60	30	15			4	2	1			78	
5. 2015.....	73	37	85	43	5	3	9	4	2			88	1
6. 2016.....	78	39	61	31			2	1	1			72	
7. 2017.....	160	80	171	85	13	6	7	4	4			180	1
8. 2018.....	59	29	173	86			(3)	(1)				114	
9. 2019.....	16	8	190	95			13	6	3			113	
10. 2020.....	2	1	27	14								15	
11. 2021.....			2	2									1
12. Totals	1,051	529	808	450	37	16	35	24	12			926	6

	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	192	7
2. 2012.....	2,930	1,393	1,536	208.4	198.3	218.6			100.0	20	1
3. 2013.....	3,186	1,537	1,649	60.8	58.6	62.9			100.0	46	
4. 2014.....	795	367	427	35.1	32.4	37.7			100.0	75	3
5. 2015.....	1,310	635	675	47.9	46.5	49.4			100.0	79	9
6. 2016.....	251	116	135	20.0	18.6	21.5			100.0	70	2
7. 2017.....	446	217	229	25.2	23.9	26.6			100.0	166	14
8. 2018.....	244	118	127	63.7	64.5	62.9			100.0	116	(1)
9. 2019.....	224	110	114	26.8	25.8	27.9			100.0	103	10
10. 2020.....	2	15	(13)	1.1	15.5	(18.5)			100.0	15	
11. 2021.....	4	2	1	4.8	4.5	5.5			100.0		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	881	44

COMBINED STATEMENT FOR THE YEAR 2021 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	9,124	4,655	49	25	69			4,562	XXX
2. 2012.....	146,813	73,406	73,406	53,859	26,947	11,728	5,938	3,812		242	36,515	4,761
3. 2013.....	136,362	68,115	68,248	104,965	52,482	13,604	6,861	3,519	(2)	1,185	62,746	3,398
4. 2014.....	129,914	65,019	64,895	134,746	67,373	5,504	2,790	3,786		1	73,874	2,902
5. 2015.....	121,510	60,936	60,574	95,648	47,918	7,205	3,637	4,616	(1)		55,915	3,051
6. 2016.....	116,429	58,395	58,035	111,390	55,695	6,417	3,228	4,648			63,533	2,756
7. 2017.....	113,714	57,032	56,682	53,681	26,840	6,721	3,377	7,108	(1)		37,294	3,107
8. 2018.....	109,237	54,706	54,531	86,267	43,234	6,111	3,059	5,828	(2)	17	51,914	4,505
9. 2019.....	66,304	41,074	25,230	19,285	9,830	2,631	1,517	4,877	(2)		15,448	2,859
10. 2020.....	61,939	46,083	15,856	1,822	1,359	838	606	1,154	(1)		1,851	2,040
11. 2021.....	19,627	14,766	4,862	190	142	2	2	768			816	651
12. Totals	XXX	XXX	XXX	670,977	336,475	60,811	31,040	40,184	(10)	1,445	404,467	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.....	25,332	13,658	404	344	1,108	565	59	46	585			12,873	64
2. 2012.....	5,671	2,835	1,117	559	424	212	163	81	121		(17)	3,808	22
3. 2013.....	1,891	946	(2,352)	(1,176)	1,158	579	(342)	(171)	9		51	187	29
4. 2014.....	3,730	1,865	11,931	5,967	339	169	1,735	868	265		71	9,130	52
5. 2015.....	23,300	11,650	5,101	2,563	1,531	766	742	373	672		72	15,995	91
6. 2016.....	24,348	12,174	19,812	9,947	582	291	2,882	1,447	585		127	24,350	130
7. 2017.....	36,295	18,147	16,198	8,148	2,091	1,046	2,356	1,185	856		140	29,270	189
8. 2018.....	35,124	17,562	67,803	33,942	22,943	11,471	1,791	901	2,297		309	66,082	271
9. 2019.....	16,455	9,243	11,709	8,383	3,054	1,851	1,536	1,100	433		85	12,611	251
10. 2020.....	15,196	11,365	31,684	22,715	2,192	1,618	3,210	2,301	1,005		90	15,287	308
11. 2021.....	282	208	14,509	10,740	294	219	1,126	833	310		27	4,521	336
12. Totals	187,623	99,653	177,917	102,132	35,715	18,787	15,258	8,965	7,140		956	194,115	1,743

	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								
												26	27	28	29	30	31	32	33
												26	27	28	29	30	31	32	33
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,734	1,139								
2. 2012.....	76,895	36,572	40,323	52.4	49.8	54.9			100.0	3,394	414								
3. 2013.....	122,451	59,519	62,932	89.8	87.4	92.2			100.0	(230)	417								
4. 2014.....	162,036	79,032	83,004	124.7	121.6	127.9			100.0	7,829	1,302								
5. 2015.....	138,814	66,905	71,909	114.2	109.8	118.7			100.0	14,188	1,806								
6. 2016.....	170,665	82,781	87,883	146.6	141.8	151.4			100.0	22,039	2,311								
7. 2017.....	125,306	58,742	66,564	110.2	103.0	117.4			100.0	26,197	3,073								
8. 2018.....	228,164	110,167	117,997	208.9	201.4	216.4			100.0	51,423	14,659								
9. 2019.....	59,981	31,922	28,059	90.5	77.7	111.2			100.0	10,538	2,073								
10. 2020.....	57,102	39,964	17,138	92.2	86.7	108.1			100.0	12,799	2,488								
11. 2021.....	17,481	12,144	5,337	89.1	82.2	109.8			100.0	3,843	677								
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	163,755	30,360								

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	301	1,304	37	30	14			(982)	XXX
2. 2012	214,611	135,411	79,200	146,709	118,969	3,766	3,229	5,910		4,578	34,187	XXX
3. 2013	239,951	149,433	90,517	110,018	69,048	4,041	3,104	5,348	4	6,120	47,251	XXX
4. 2014	249,844	160,653	89,191	162,591	123,310	3,301	2,564	5,370	6	5,280	45,381	XXX
5. 2015	243,080	160,803	82,277	93,619	64,105	5,430	4,655	5,998	54	4,440	36,234	XXX
6. 2016	180,375	129,790	50,585	60,781	45,085	3,690	3,214	2,949	102	2,521	19,019	XXX
7. 2017	148,590	102,018	46,571	53,573	38,539	2,848	2,230	3,024	598	3,221	18,077	XXX
8. 2018	162,008	112,859	49,149	95,392	69,969	3,569	3,264	3,761	706	4,693	28,782	XXX
9. 2019	176,914	120,867	56,047	41,881	29,062	2,213	2,211	2,984	883	4,096	14,923	XXX
10. 2020	211,403	145,735	65,667	43,949	26,723	1,230	1,432	2,653	516	834	19,161	XXX
11. 2021	255,981	176,616	79,365	14,000	9,339	294	425	1,234	191	131	5,573	XXX
12. Totals	XXX	XXX	XXX	822,814	595,453	30,419	26,358	39,246	3,059	35,915	267,608	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	1,859	1,083	501	416	51	25		1	15			902	56
2. 2012	79	46	2	1	23	12			1		3	46	8
3. 2013	56	48	11	5	46	27			1		11	34	21
4. 2014	700	400	9	5	15	11			8		71	317	44
5. 2015	373	274	8	4	38	28			4		64	118	22
6. 2016	1,525	1,467	4	2	260	218			25		50	127	11
7. 2017	3,311	1,655	16	8	789	434			44		92	2,063	45
8. 2018	2,311	1,723	36	18	180	122			28		270	691	55
9. 2019	7,326	5,474	34	17	714	583			91		233	2,090	87
10. 2020	14,452	9,486	1,152	701	1,217	726			199		431	6,107	193
11. 2021	31,106	21,349	31,538	19,770	2,336	1,525			871		1,081	23,205	514
12. Totals	63,098	43,006	33,311	20,947	5,670	3,710		1	1,286		2,306	35,701	1,056

	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	862	40
2. 2012	156,491	122,257	34,233	72.9	90.3	43.2			100.0	34	13
3. 2013	119,520	72,235	47,285	49.8	48.3	52.2			100.0	14	20
4. 2014	171,995	126,296	45,698	68.8	78.6	51.2			100.0	305	12
5. 2015	105,471	69,119	36,352	43.4	43.0	44.2			100.0	103	15
6. 2016	69,234	50,087	19,146	38.4	38.6	37.8			100.0	60	67
7. 2017	63,605	43,465	20,140	42.8	42.6	43.2			100.0	1,663	399
8. 2018	105,276	75,802	29,474	65.0	67.2	60.0			100.0	606	85
9. 2019	55,244	38,230	17,013	31.2	31.6	30.4			100.0	1,869	222
10. 2020	64,853	39,585	25,268	30.7	27.2	38.5			100.0	5,417	690
11. 2021	81,378	52,599	28,779	31.8	29.8	36.3			100.0	21,524	1,681
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	32,456	3,245

COMBINED STATEMENT FOR THE YEAR 2021 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							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	92,220	58,913	66,278	44,607	1,965	38	10,589	56,906	XXX
2. 2012.....	1,904,185	1,214,891	689,294	1,024,250	600,753	203,332	121,430	43,988	450	9,284	548,937	72,600
3. 2013.....	1,981,924	1,235,191	746,733	1,213,843	718,776	220,824	131,174	55,872	(2)	16,517	640,592	73,463
4. 2014.....	2,061,740	1,299,759	761,980	1,131,089	701,101	195,800	119,303	74,958	188	14,400	581,255	74,479
5. 2015.....	2,261,706	1,420,473	841,233	1,166,620	728,402	223,436	144,587	75,865	389	8,790	592,543	77,738
6. 2016.....	1,967,940	1,276,120	691,820	896,790	603,568	171,639	113,835	86,631	1,167	32,016	436,491	85,213
7. 2017.....	1,838,052	1,212,044	626,008	685,701	451,652	193,166	138,650	75,108	2,076	13,044	361,597	86,315
8. 2018.....	1,773,983	1,264,441	509,542	563,903	397,114	105,926	76,194	78,010	4,449	2,911	270,082	79,765
9. 2019.....	1,630,038	1,431,250	198,789	379,039	288,870	64,674	50,484	61,826	2,575	2,917	163,611	69,039
10. 2020.....	1,611,314	1,243,143	368,170	132,124	99,658	18,501	14,203	33,019	1,468	452	68,315	41,399
11. 2021.....	1,795,205	1,386,248	408,957	48,784	37,549	3,756	3,145	11,497	637	175	22,705	25,283
12. Totals	XXX	XXX	XXX	7,334,361	4,686,356	1,467,333	957,611	598,739	13,434	111,094	3,743,032	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.....	735,282	539,804	697,296	340,768	118,141	83,629	194,299	117,604	29,585	2,506	690,291	2,730	
2. 2012.....	71,599	37,447	67,798	38,302	8,180	4,402	32,189	19,252	3,418	108	951	83,673	331
3. 2013.....	102,133	58,505	116,078	66,809	10,885	6,301	59,434	35,989	6,176	110	2,386	126,991	404
4. 2014.....	110,916	62,721	143,533	82,177	16,649	9,276	81,742	49,900	7,039	111	3,318	155,695	536
5. 2015.....	150,422	84,705	173,566	101,307	28,418	16,949	105,533	65,555	9,259	173	5,028	198,509	824
6. 2016.....	165,680	99,061	236,646	137,445	23,405	14,942	151,763	91,734	13,631	158	6,053	247,786	1,274
7. 2017.....	298,632	184,496	329,392	201,401	37,872	24,112	219,185	137,672	20,879	217	7,558	358,063	2,429
8. 2018.....	311,062	210,914	420,369	291,037	42,157	29,333	261,952	178,436	25,439	404	9,419	350,856	3,447
9. 2019.....	314,616	238,200	521,305	395,992	47,994	37,512	311,755	225,671	9,374	979	9,351	306,690	4,597
10. 2020.....	155,487	118,614	652,314	496,503	21,359	16,108	332,620	248,334	29,405	1,668	7,639	309,958	4,675
11. 2021.....	128,312	89,160	781,083	597,210	14,483	11,074	344,262	259,149	51,924	2,051	8,000	361,419	8,965
12. Totals	2,544,139	1,723,629	4,139,380	2,748,950	369,545	253,638	2,094,734	1,429,295	206,127	8,485	59,703	3,189,928	30,212

	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	552,006	138,285
2. 2012.....	1,454,753	822,143	632,610	76.4	67.7	91.8			100.0	63,648	20,025
3. 2013.....	1,785,244	1,017,662	767,582	90.1	82.4	102.8			100.0	92,897	34,094
4. 2014.....	1,761,726	1,024,777	736,949	85.4	78.8	96.7			100.0	109,550	46,144
5. 2015.....	1,933,119	1,142,068	791,051	85.5	80.4	94.0			100.0	137,976	60,533
6. 2016.....	1,746,185	1,061,909	684,277	88.7	83.2	98.9			100.0	165,821	81,965
7. 2017.....	1,859,935	1,140,275	719,660	101.2	94.1	115.0			100.0	242,127	115,935
8. 2018.....	1,808,819	1,187,882	620,937	102.0	93.9	121.9			100.0	229,480	121,376
9. 2019.....	1,710,582	1,240,282	470,301	104.9	86.7	236.6			100.0	201,728	104,962
10. 2020.....	1,374,828	996,556	378,272	85.3	80.2	102.7			100.0	192,684	117,274
11. 2021.....	1,384,100	999,977	384,124	77.1	72.1	93.9			100.0	223,025	138,394
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,210,941	978,988

COMBINED STATEMENT FOR THE YEAR 2021 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	16,618	8,072	2,199	1,716	579	19	2,131	9,590	XXX	
2. 2012.....	798,470	444,936	353,533	546,541	301,117	79,416	48,814	19,899	(2)	4,911	295,927	10,300	
3. 2013.....	795,843	429,708	366,135	449,893	253,063	61,553	33,688	20,191	2	5,232	244,884	10,432	
4. 2014.....	783,775	438,207	345,568	488,335	276,981	61,420	32,775	20,449		1,914	260,448	10,669	
5. 2015.....	772,443	429,442	343,001	428,149	253,122	78,059	50,852	21,334	8	1,122	223,559	10,627	
6. 2016.....	759,958	435,583	324,376	465,634	261,111	51,812	29,319	23,677	3	4,567	250,691	10,609	
7. 2017.....	735,777	445,632	290,145	402,739	247,759	68,140	43,886	16,416	24	1,950	195,626	10,191	
8. 2018.....	745,280	481,880	263,400	354,817	227,684	72,204	42,452	19,116	1,170	947	174,831	10,889	
9. 2019.....	806,882	543,349	263,534	254,351	172,604	29,883	17,844	17,000	129	1,115	110,656	10,767	
10. 2020.....	811,491	553,129	258,362	118,628	78,179	22,134	12,683	16,058	510	335	65,447	10,741	
11. 2021.....	970,457	666,464	303,994	27,610	18,550	2,399	1,389	9,452	33	154	19,489	7,466	
12. Totals	XXX	XXX	XXX	3,553,316	2,098,243	529,220	315,418	184,169	1,896	24,377	1,851,148	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.....	94,054	51,027	53,641	30,493	7,666	4,367	13,824	7,883	2,697	60	78,052	292	
2. 2012.....	30,535	17,801	21,019	11,141	873	436	5,520	2,926	875	9	33	26,508	66
3. 2013.....	16,024	8,087	20,489	11,565	3,611	1,811	5,381	3,037	606	5	208	21,605	146
4. 2014.....	38,972	19,821	33,242	18,066	2,000	1,004	8,730	4,744	1,361	4	298	40,665	173
5. 2015.....	48,366	29,971	40,806	24,199	2,086	1,208	12,346	7,170	1,446	5	303	42,498	218
6. 2016.....	101,476	59,636	61,477	35,585	6,047	3,216	16,933	9,740	2,988	18	511	80,727	252
7. 2017.....	103,538	62,711	102,579	60,521	20,404	14,687	27,531	16,190	4,037		927	103,979	338
8. 2018.....	214,647	139,233	134,893	91,585	15,343	8,502	35,426	24,052	6,860		1,319	143,797	699
9. 2019.....	150,201	100,126	169,345	117,127	14,251	8,675	44,474	30,761	6,081		1,318	127,663	1,290
10. 2020.....	82,789	54,393	324,373	227,479	22,460	13,915	85,189	59,742	9,082		1,378	168,363	2,625
11. 2021.....	72,756	50,146	477,458	332,682	12,457	7,650	120,207	83,886	12,078		1,623	220,594	4,488
12. Totals	953,359	592,952	1,439,321	960,444	107,196	65,470	375,562	250,130	48,111	102	7,918	1,054,451	10,587

	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	66,175	11,877
2. 2012.....	704,678	382,243	322,435	88.3	85.9	91.2			100.0	22,612	3,896
3. 2013.....	577,748	311,258	266,490	72.6	72.4	72.8			100.0	16,861	4,744
4. 2014.....	654,508	353,396	301,112	83.5	80.6	87.1			100.0	34,326	6,339
5. 2015.....	632,592	366,535	266,057	81.9	85.4	77.6			100.0	35,002	7,496
6. 2016.....	730,045	398,627	331,418	96.1	91.5	102.2			100.0	67,732	12,995
7. 2017.....	745,384	445,779	299,605	101.3	100.0	103.3			100.0	82,885	21,094
8. 2018.....	853,306	534,678	318,628	114.5	111.0	121.0			100.0	118,722	25,075
9. 2019.....	685,586	447,266	238,319	85.0	82.3	90.4			100.0	102,292	25,371
10. 2020.....	680,711	446,901	233,810	83.9	80.8	90.5			100.0	125,289	43,073
11. 2021.....	734,418	494,334	240,084	75.7	74.2	79.0			100.0	167,387	53,207
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	839,284	215,167

COMBINED STATEMENT FOR THE YEAR 2021 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	468,414	392,281	31,654	23,402	10,956	2,111	52,173	93,230	XXX
2. 2020	4,661,613	3,161,300	1,500,313	3,230,598	2,174,318	71,931	59,738	67,780	4,034	13,593	1,132,218	XXX
3. 2021	5,751,482	3,759,616	1,991,866	1,963,892	1,070,666	31,857	25,835	32,420	907	1,789	930,761	XXX
4. Totals	XXX	XXX	XXX	5,662,904	3,637,265	135,442	108,975	111,156	7,053	67,555	2,156,210	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	370,270	266,397	49,655	27,016	21,898	13,403		12	1,624		30,314	136,618	540
2. 2020	691,386	639,720	132,121	107,205	42,086	25,015	(3)	(2)	6,175		19,295	99,827	949
3. 2021	976,142	721,077	873,390	590,109	37,807	23,159	(44)	(44)	37,637		25,133	590,630	3,546
4. Totals	2,037,798	1,627,194	1,055,165	724,330	101,791	61,577	(47)	(34)	45,436		74,742	827,076	5,035

	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	126,512	10,106
2. 2020	4,242,074	3,010,028	1,232,045	91.0	95.2	82.1			100.0	76,582	23,245
3. 2021	3,953,101	2,431,709	1,521,392	68.7	64.7	76.4			100.0	538,345	52,285
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	741,440	85,636

COMBINED STATEMENT FOR THE YEAR 2021 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	(8,157)	(5,512)	1,035	681	498	115	7,387	(1,909)	XXX
2. 2020.....	369,600	249,877	119,724	215,346	145,883	6,248	4,445	7,760	234	30,462	78,793	35,623
3. 2021.....	362,555	247,790	114,765	195,150	132,664	4,573	3,276	8,092	95	12,954	71,779	36,424
4. Totals.....	XXX	XXX	XXX	402,338	273,035	11,855	8,402	16,350	443	50,804	148,663	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	1,497	747	(3)	(2)	498	288			16	328	1,515	647	1,747
2. 2020.....	2,481	1,762	(2,881)	(1,748)	231	205			1	193	1,338	(579)	1,068
3. 2021.....	41,408	28,476	5,306	9,520	1,521	1,227			619	244	9,096	9,386	6,520
4. Totals.....	45,386	30,986	2,422	7,770	2,250	1,720			636	764	11,949	9,453	9,335

	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. 2020.....	229,187	150,974	78,214	62.0	60.4	65.3			100.0	(413)	(166)
3. 2021.....	256,667	175,503	81,165	70.8	70.8	70.7			100.0	8,717	669
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,052	401

COMBINED STATEMENT FOR THE YEAR 2021 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	(1,375)	3,797	9,038	4,952	566	(5)	50,195	(516)	XXX
2. 2020	690,013	397,585	292,428	132,789	72,554	13,754	6,976	12,881	10	2,319	79,885	XXX
3. 2021	620,293	354,396	265,897	38,942	19,781	3,884	1,957	10,552	(2)	4,818	31,643	XXX
4. Totals	XXX	XXX	XXX	170,355	96,132	26,676	13,885	24,000	3	57,333	111,012	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	56,304	35,978	9,345	4,473	15,352	9,020	1,349	584	1,927		48,115	34,221	1,640
2. 2020	27,438	15,131	43,170	28,324	8,318	4,209	14,382	9,392	2,910		22,237	39,162	817
3. 2021	26,188	13,392	98,439	59,920	4,251	2,141	29,350	17,821	4,892		19,443	69,845	1,213
4. Totals	109,931	64,501	150,953	92,717	27,920	15,371	45,081	27,796	9,729		89,795	143,228	3,670

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	25,198	9,023
2. 2020	255,642	136,596	119,046	37.0	34.4	40.7			100.0	27,153	12,009
3. 2021	216,497	115,009	101,488	34.9	32.5	38.2			100.0	51,315	18,530
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	103,665	39,563

COMBINED STATEMENT FOR THE YEAR 2021 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						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	12,351	5,950	1,261	770	104	(73)	2,315	7,070	XXX
2. 2020.....	317,513	184,324	133,188	195,899	118,974	3,259	2,141	4,191	(148)	1,731	82,382	XXX
3. 2021.....	356,173	202,782	153,392	48,776	25,961	2,193	1,564	881	(163)	134	24,487	XXX
4. Totals.....	XXX	XXX	XXX	257,025	150,885	6,714	4,475	5,175	(384)	4,181	113,938	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	22,625	11,741	60,412	45,751	2,200	1,538	173	5	1,211	(5)	3,690	27,591	3,016
2. 2020.....	14,962	8,167	18,065	14,157	1,976	1,503			448	(2)	1,455	11,626	488
3. 2021.....	43,570	23,442	86,107	50,203	1,982	1,417	8,000	4,000	1,661	(11)	1,537	62,270	1,985
4. Totals.....	81,157	43,350	164,584	110,112	6,158	4,458	8,173	4,005	3,320	(18)	6,682	101,487	5,489

	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. 2020.....	238,800	144,792	94,007	75.2	78.6	70.6			100.0	10,703	923
3. 2021.....	193,169	106,413	86,756	54.2	52.5	56.6			100.0	56,032	6,238
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	92,280	9,207

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 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	33,268	28,873	35,364	30,846	393	2	292	9,303	XXX
2. 2012.....	175,597	117,084	58,513	104,121	76,511	16,614	13,038	5,917	(43)	1,031	37,146	8,162
3. 2013.....	183,368	119,138	64,230	55,845	32,686	15,088	10,849	3,850	(5)	4,786	31,252	7,289
4. 2014.....	198,042	122,570	75,472	54,694	32,549	10,154	7,041	2,885	(58)	5	28,201	5,601
5. 2015.....	194,453	123,972	70,481	145,104	93,307	12,690	9,893	3,143	63	207	57,674	6,190
6. 2016.....	185,686	121,456	64,230	50,818	32,709	13,510	11,715	4,581	160	83	24,325	4,794
7. 2017.....	204,584	138,413	66,171	24,435	16,691	15,957	13,604	2,559	316	10	12,340	4,418
8. 2018.....	195,769	137,804	57,965	12,939	11,434	12,168	9,356	1,979	133	311	6,162	4,149
9. 2019.....	221,304	463,037	(241,732)	52,750	42,538	6,301	5,544	2,027	564	3	12,431	3,730
10. 2020.....	288,703	217,438	71,265	716	635	1,120	1,029	(650)	331	40	(809)	2,091
11. 2021.....	207,735	160,025	47,710	113	84	247	224	672	115		608	871
12. Totals	XXX	XXX	XXX	534,801	368,016	139,212	113,140	27,354	1,578	6,769	218,634	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.....	114,293	99,406	94,547	83,246	80,785	65,914	52,614	47,238	2,395	66		48,764	1,558
2. 2012.....	16,067	10,350	9,362	6,309	270	145	2,867	1,828	355	27	67	10,262	38
3. 2013.....	5,287	4,030	18,308	11,924	1,421	817	7,268	4,892	586	28	136	11,178	54
4. 2014.....	14,099	7,898	21,317	12,958	392	218	5,906	3,673	677	29	77	17,616	52
5. 2015.....	19,250	10,899	4,610	4,878	1,256	858	4,520	3,446	487	39	151	10,004	87
6. 2016.....	13,238	9,694	32,869	20,162	2,307	1,655	10,179	6,316	965	39	128	21,692	101
7. 2017.....	7,842	4,463	33,281	21,399	4,361	3,060	11,109	7,373	976	52	183	21,222	231
8. 2018.....	55,434	42,316	41,310	22,079	2,148	1,969	19,020	11,306	2,298	95	416	42,444	286
9. 2019.....	19,642	15,165	59,582	45,506	3,169	2,539	20,418	15,102	1,843	203	727	26,139	302
10. 2020.....	4,264	3,061	136,866	102,982	1,620	1,410	39,002	28,367	3,539	302	829	49,168	337
11. 2021.....	11,125	8,397	74,531	58,775	651	583	35,028	26,583	2,572	378	511	29,193	299
12. Totals	280,539	215,679	526,585	390,216	98,380	79,167	207,930	156,124	16,693	1,258	3,226	287,682	3,345

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	26,187	22,576
2. 2012.....	155,571	108,163	47,408	88.6	92.4	81.0			100.0	8,770	1,492
3. 2013.....	107,653	65,222	42,431	58.7	54.7	66.1			100.0	7,641	3,538
4. 2014.....	110,124	64,307	45,817	55.6	52.5	60.7			100.0	14,560	3,056
5. 2015.....	191,061	123,382	67,679	98.3	99.5	96.0			100.0	8,084	1,921
6. 2016.....	128,467	82,450	46,017	69.2	67.9	71.6			100.0	16,252	5,441
7. 2017.....	100,520	66,958	33,561	49.1	48.4	50.7			100.0	15,261	5,960
8. 2018.....	147,295	98,688	48,607	75.2	71.6	83.9			100.0	32,349	10,095
9. 2019.....	165,731	127,161	38,570	74.9	27.5	(16.0)			100.0	18,552	7,586
10. 2020.....	186,476	138,117	48,359	64.6	63.5	67.9			100.0	35,087	14,081
11. 2021.....	124,940	95,139	29,801	60.1	59.5	62.5			100.0	18,485	10,708
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	201,228	86,454

COMBINED STATEMENT FOR THE YEAR 2021 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			(9)	(9)					XXX
2. 2012.....	12,625	10,705	1,920	8,199	5,117	1,660	1,257	246		38	3,731	96
3. 2013.....	17,876	16,406	1,470	6,221	3,854	263	278	234		59	2,586	75
4. 2014.....	21,928	20,828	1,100	262	262	329	359	126	4		92	51
5. 2015.....	22,497	21,874	622	194	194	492	493	65			63	37
6. 2016.....	21,509	20,362	1,148			65	70	76			71	52
7. 2017.....	10,441	9,326	1,115	2,814	2,814	381	389	69	5		56	43
8. 2018.....	3,594	2,850	744					3	2		1	33
9. 2019.....	2,799	2,547	252	43	43	3	3	21			21	11
10. 2020.....	2,419	2,302	117			14	14	(1)			(1)	7
11. 2021.....	4,150	4,044	106					6			6	5
12. Totals	XXX	XXX	XXX	17,733	12,285	3,197	2,854	845	11	97	6,626	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	939	911	27	27	247	239	24	2		57	5
2. 2012.....	346	173	46	52	110	55	12	14	1			220	1
3. 2013.....	3	1	353	350			93	92	10			16	3
4. 2014.....	1,123	1,123	1,024	1,000	66	66	269	263	59			89	2
5. 2015.....			1,287	1,263			338	332	37			68	1
6. 2016.....			1,559	1,254	414	414	409	329	46	1		430	
7. 2017.....	2,546	2,546	2,625	2,233	165	165	690	587	132		5	627	4
8. 2018.....			1,097	763			288	200	23		1	444	
9. 2019.....			958	844			252	222	21		1	166	1
10. 2020.....	145	145	1,312	1,263	21	21	345	332	42		2	103	1
11. 2021.....			2,826	2,848			715	721	100		8	73	2
12. Totals	4,176	4,002	14,028	12,783	803	748	3,657	3,330	493	3	17	2,293	20

	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	28	29
2. 2012.....	10,619	6,668	3,951	84.1	62.3	205.7			100.0	167	54
3. 2013.....	7,178	4,576	2,602	40.2	27.9	177.0			100.0	5	11
4. 2014.....	3,258	3,077	181	14.9	14.8	16.5			100.0	24	66
5. 2015.....	2,412	2,281	131	10.7	10.4	21.1			100.0	25	43
6. 2016.....	2,568	2,068	501	11.9	10.2	43.6			100.0	305	125
7. 2017.....	9,422	8,739	682	90.2	93.7	61.2			100.0	392	235
8. 2018.....	1,411	966	446	39.3	33.9	59.9			100.0	334	110
9. 2019.....	1,298	1,112	186	46.4	43.7	74.0			100.0	114	51
10. 2020.....	1,878	1,776	102	77.6	77.1	87.3			100.0	49	54
11. 2021.....	3,648	3,569	79	87.9	88.3	74.1			100.0	(22)	94
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,420	873

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed							
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded								
1. Prior	XXX	XXX	XXX	NONE								XXX					
2. 2020																	XXX
3. 2021																	XXX
4. Totals	XXX	XXX	XXX														XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed				
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid								
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded							
1. Prior					NONE												
2. 2020																	
3. 2021																	
4. Totals																	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2020											
3. 2021											
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 1T - WARRANTY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2,507	1,501	196	107	18			1,113	XXX
2. 2020	348,612	331,038	17,574	152,717	146,600	197	179	9,976	660		15,452	209,195
3. 2021	371,829	351,467	20,362	142,857	139,997	114	134	11,602	748		13,695	208,974
4. Totals	XXX	XXX	XXX	298,082	288,098	508	420	21,596	1,407		30,260	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	293	178	23,301	11,745	16	8			814			12,494	19,193
2. 2020	210	164	2,786	1,394	7	3			105			1,547	879
3. 2021	8,891	8,716	9,050	6,927	1				521			2,819	8,630
4. Totals	9,395	9,057	35,137	20,065	23	11			1,439			16,860	28,702

	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. 2020	165,997	148,998	16,999	47.6	45.0	96.7			100.0	1,439	108
3. 2021	173,036	156,522	16,514	46.5	44.5	81.1			100.0	2,298	521
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	15,409	1,451

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior.....	3,308	1,866	3,745	3,695	3,165	3,019	3,043	3,063	3,069	3,100	31	37
2. 2012.....	6,780	8,486	8,522	8,084	8,176	8,204	8,202	8,200	8,228	8,228		28
3. 2013.....	XXX	6,652	6,086	6,471	7,323	7,284	7,290	7,285	7,291	7,292	2	7
4. 2014.....	XXX	XXX	5,042	6,484	7,934	8,095	8,075	8,072	8,075	8,075		3
5. 2015.....	XXX	XXX	XXX	1,518	1,841	1,738	1,754	1,856	1,859	1,863	4	6
6. 2016.....	XXX	XXX	XXX	XXX	1,094	1,455	1,384	1,398	1,533	1,539	6	140
7. 2017.....	XXX	XXX	XXX	XXX	XXX	579	1,035	1,093	1,096	1,146	50	53
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	1,071	1,584	1,530	1,532	2	(52)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,086	5,984	6,202	218	1,116
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,836	15,579	1,743	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,850	XXX	XXX
12. Totals											2,055	1,339

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

1. Prior.....	791	4,868	(2,990)	(1,343)	(5,159)	(7,360)	(7,512)	(9,186)	(7,529)	(5,541)	1,989	3,645
2. 2012.....	631	3,256	3,207	3,286	1,045	247	50	(32)	(32)	(31)	1	
3. 2013.....	XXX	752	2,859	3,365	1,160	521	469	469	469	469		
4. 2014.....	XXX	XXX	680	1,040	104	61	29	27	27	29	2	2
5. 2015.....	XXX	XXX	XXX	31			67	(9)	(21)	(27)	(6)	(17)
6. 2016.....	XXX	XXX	XXX	XXX			(20)	(32)	(62)	(62)		(30)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	51	(33)	(285)	(286)	(284)	1	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	20	66	(41)	(41)		(107)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	12	11	(1)	(67)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34		(35)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	XXX	XXX
12. Totals											1,951	3,425

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

1. Prior.....	396,711	421,819	455,066	438,311	437,873	432,220	431,182	429,019	426,953	427,004	52	(2,015)
2. 2012.....	225,391	233,407	245,141	254,864	253,971	250,669	250,781	249,784	248,959	251,377	2,418	1,593
3. 2013.....	XXX	231,609	241,029	261,445	260,248	260,909	261,305	260,406	263,380	259,013	(4,367)	(1,393)
4. 2014.....	XXX	XXX	246,976	273,778	281,064	263,608	263,607	260,501	255,394	256,636	1,242	(3,864)
5. 2015.....	XXX	XXX	XXX	313,614	312,443	308,978	320,692	323,195	327,524	325,544	(1,980)	2,349
6. 2016.....	XXX	XXX	XXX	XXX	300,017	298,041	292,906	295,855	295,724	294,703	(1,022)	(1,152)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	287,149	278,027	279,779	289,775	281,653	(8,121)	1,874
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	252,353	267,263	273,450	274,683	1,232	7,420
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244,564	251,708	261,893	10,185	17,329
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233,047	236,042	2,996	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293,406	XXX	XXX
12. Totals											2,635	22,141

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

1. Prior.....	4,589,329	4,653,216	4,680,322	4,679,332	4,650,232	4,659,830	4,646,770	4,640,721	4,574,710	4,491,056	(83,654)	(149,666)
2. 2012.....	813,369	736,027	742,529	739,687	738,128	738,788	731,537	724,832	714,168	706,692	(7,476)	(18,140)
3. 2013.....	XXX	843,636	783,401	784,733	805,037	799,133	784,252	770,005	752,838	743,290	(9,548)	(26,715)
4. 2014.....	XXX	XXX	793,914	752,968	747,505	706,693	678,581	663,462	650,936	642,710	(8,226)	(20,752)
5. 2015.....	XXX	XXX	XXX	855,369	812,324	776,999	731,735	706,781	677,105	671,264	(5,842)	(35,517)
6. 2016.....	XXX	XXX	XXX	XXX	860,899	807,553	754,446	716,823	689,602	670,870	(18,732)	(45,953)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	807,513	790,123	734,042	720,677	696,537	(24,140)	(37,505)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	721,074	728,021	707,075	698,016	(9,060)	(30,005)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	667,623	669,823	648,285	(21,538)	(19,337)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	558,647	539,042	(19,605)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	535,391	XXX	XXX
12. Totals											(207,820)	(383,590)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	543,212	603,316	588,946	559,810	549,963	537,947	512,323	510,655	494,707	493,447	(1,261)	(17,209)
2. 2012.....	225,227	228,017	225,036	226,132	225,348	227,220	225,944	224,494	224,533	225,422	889	928
3. 2013.....	XXX	185,056	182,760	186,113	192,095	199,940	197,140	196,911	198,328	198,001	(327)	1,091
4. 2014.....	XXX	XXX	222,903	212,777	215,309	222,415	225,060	225,822	225,702	225,482	(220)	(340)
5. 2015.....	XXX	XXX	XXX	197,770	194,949	224,418	218,474	220,298	219,126	217,914	(1,212)	(2,384)
6. 2016.....	XXX	XXX	XXX	XXX	215,214	240,224	250,203	255,342	256,094	258,458	2,363	3,116
7. 2017.....	XXX	XXX	XXX	XXX	XXX	307,691	262,366	268,520	271,036	273,532	2,496	5,011
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	213,719	217,395	225,822	227,714	1,892	10,319
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164,638	163,788	172,327	8,539	7,689
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,557	189,967	(18,590)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196,393	XXX	XXX
12. Totals											(5,429)	8,221

COMBINED STATEMENT FOR THE YEAR 2021 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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior	7,000	10,522	11,392	14,373	11,145	10,129	9,743	4,354	5,134	4,957	(176)	603
2. 2012	1,215	1,429	1,932	1,698	1,423	1,411	1,428	1,403	1,386	1,386		(17)
3. 2013	XXX	1,039	1,318	1,980	1,727	1,642	1,528	1,525	1,527	1,532	4	7
4. 2014	XXX	XXX	1,025	1,234	1,608	806	477	381	358	359	1	(22)
5. 2015	XXX	XXX	XXX	1,844	1,495	1,021	951	669	642	631	(11)	(38)
6. 2016	XXX	XXX	XXX	XXX	629	695	360	226	155	116	(39)	(110)
7. 2017	XXX	XXX	XXX	XXX	XXX	268	446	492	271	217	(54)	(276)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	80	173	150	118	(32)	(55)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	141	154	110	(43)	(30)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	15	12	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											(339)	63

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

1. Prior	124,517	111,404	117,580	118,731	128,137	135,145	148,743	164,237	169,762	175,428	5,666	11,192
2. 2012	53,571	55,298	54,135	43,247	40,507	37,966	36,557	34,753	36,183	36,390	207	1,637
3. 2013	XXX	51,159	56,771	61,545	54,623	62,459	54,409	59,471	56,848	59,403	2,554	(68)
4. 2014	XXX	XXX	48,383	54,621	55,196	78,382	75,786	76,398	76,935	78,953	2,018	2,555
5. 2015	XXX	XXX	XXX	53,534	51,310	64,978	63,070	69,045	71,138	66,621	(4,517)	(2,424)
6. 2016	XXX	XXX	XXX	XXX	48,768	61,880	62,842	64,190	78,134	82,650	4,516	18,460
7. 2017	XXX	XXX	XXX	XXX	XXX	47,424	57,533	63,409	63,995	58,598	(5,396)	(4,811)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	54,770	59,153	73,530	109,870	36,339	50,716
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,258	24,077	22,747	(1,330)	(511)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,388	14,977	2,589	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,258	XXX	XXX
12. Totals											42,647	76,746

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

1. Prior	22,480	31,593	31,302	29,338	30,904	29,501	29,039	28,861	28,951	28,787	(165)	(74)
2. 2012	34,358	28,297	28,480	27,906	28,122	28,987	28,428	28,341	28,329	28,323	(7)	(18)
3. 2013	XXX	44,306	44,100	41,915	42,063	42,086	42,055	42,306	42,021	41,939	(81)	(367)
4. 2014	XXX	XXX	42,705	39,380	40,789	42,156	41,140	40,474	40,333	40,327	(7)	(148)
5. 2015	XXX	XXX	XXX	38,370	32,385	31,312	31,336	30,503	30,492	30,404	(88)	(99)
6. 2016	XXX	XXX	XXX	XXX	21,235	17,260	15,754	15,614	15,321	16,274	954	661
7. 2017	XXX	XXX	XXX	XXX	XXX	16,464	13,325	15,782	17,423	17,670	247	1,889
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	28,987	29,357	26,444	26,390	(54)	(2,966)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,731	15,046	14,821	(225)	(3,910)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,894	22,932	(3,962)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,864	XXX	XXX
12. Totals											(3,388)	(5,032)

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

1. Prior	3,391,456	3,216,001	3,232,730	3,303,430	3,337,557	3,344,138	3,322,249	3,127,455	3,076,795	3,178,920	102,125	51,466
2. 2012	527,817	548,184	568,766	580,181	575,336	596,387	587,532	594,298	584,778	585,762	984	(8,536)
3. 2013	XXX	569,585	596,851	679,601	693,339	704,584	702,214	709,192	722,600	705,642	(16,958)	(3,549)
4. 2014	XXX	XXX	598,807	650,752	660,391	642,187	666,633	671,001	662,921	655,252	(7,669)	(15,749)
5. 2015	XXX	XXX	XXX	724,257	714,919	686,959	705,092	713,117	720,287	706,490	(13,796)	(6,627)
6. 2016	XXX	XXX	XXX	XXX	566,621	585,833	602,540	595,418	603,214	585,339	(17,875)	(10,079)
7. 2017	XXX	XXX	XXX	XXX	XXX	520,322	561,595	577,773	614,032	625,967	11,935	48,194
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	424,375	462,021	523,100	522,341	(759)	60,320
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333,161	394,760	402,654	7,893	69,492
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	317,088	318,985	1,897	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323,391	XXX	XXX
12. Totals											67,778	184,931

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

1. Prior	959,614	978,308	987,653	979,310	1,015,256	1,016,215	1,019,176	988,133	971,217	969,055	(2,163)	(19,078)
2. 2012	293,386	304,288	308,073	305,624	330,057	334,616	315,608	302,354	294,612	301,669	7,057	(686)
3. 2013	XXX	279,360	280,806	269,283	259,459	270,677	257,114	255,195	253,085	245,701	(7,384)	(9,494)
4. 2014	XXX	XXX	272,901	283,279	281,941	274,938	278,417	281,585	274,073	279,308	5,234	(2,278)
5. 2015	XXX	XXX	XXX	284,052	293,694	281,579	288,402	278,109	257,095	243,290	(13,805)	(34,819)
6. 2016	XXX	XXX	XXX	XXX	257,535	283,160	296,596	306,652	311,302	304,773	(6,529)	(1,879)
7. 2017	XXX	XXX	XXX	XXX	XXX	233,403	243,848	264,350	263,051	279,176	16,125	14,826
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	211,681	241,558	264,852	293,821	28,970	52,263
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191,501	210,419	215,368	4,949	23,867
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201,304	209,181	7,876	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218,586	XXX	XXX
12. Totals											40,330	22,722

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	511,455	574,442	540,499	(33,944)	29,044
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,178,039	1,162,124	(15,915)	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,452,242	XXX	XXX
4. Totals											(49,859)	29,044

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,330	4,833	2,851	(1,982)	(9,479)
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,522	70,878	(2,644)	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,793	XXX	XXX
4. Totals											(4,626)	(9,479)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176,303	138,094	112,430	(25,664)	(63,873)
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108,267	103,265	(5,002)	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,042	XXX	XXX
4. Totals											(30,666)	(63,873)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,195	91,187	82,970	(8,217)	(20,225)
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,519	89,219	(3,299)	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,041	XXX	XXX
4. Totals											(11,517)	(20,225)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2012.....												
3. 2013.....	XXX											
4. 2014.....	XXX	XXX										
5. 2015.....	XXX	XXX	XXX									
6. 2016.....	XXX	XXX	XXX	XXX								
7. 2017.....	XXX	XXX	XXX	XXX	XXX							
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

N O N E

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

N O N E

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

N O N E

COMBINED STATEMENT FOR THE YEAR 2021 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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior	841,811	896,272	970,288	963,429	911,179	898,430	950,789	686,066	683,375	655,291	(28,084)	(30,775)
2. 2012	38,544	46,226	47,321	43,315	41,273	40,987	42,811	42,616	41,966	41,120	(846)	(1,495)
3. 2013	XXX	47,482	43,161	41,274	44,874	44,021	44,600	38,991	40,269	38,018	(2,251)	(973)
4. 2014	XXX	XXX	52,545	47,249	43,654	35,346	36,434	30,710	30,255	42,226	11,971	11,516
5. 2015	XXX	XXX	XXX	56,652	63,393	60,544	65,145	65,556	69,463	64,150	(5,313)	(1,406)
6. 2016	XXX	XXX	XXX	XXX	44,139	40,761	40,654	37,213	39,336	40,671	1,335	3,458
7. 2017	XXX	XXX	XXX	XXX	XXX	33,965	43,305	35,427	38,083	30,394	(7,690)	(5,033)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	50,687	40,097	38,960	44,558	5,598	4,461
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,793	32,770	35,467	2,698	5,674
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,315	46,102	3,787	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,051	XXX	XXX
12. Totals											(18,794)	(14,574)

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

1. Prior	21,085	8,710	9,442	6,946	5,384	1,515	7,198	4,306	3,653	3,186	(467)	(1,120)
2. 2012	1,202	1,538	1,558	1,884	2,176	1,378	4,039	3,789	3,724	3,705	(20)	(84)
3. 2013	XXX	1,412	4,306	4,151	3,013	2,098	2,576	2,607	2,325	2,358	33	(249)
4. 2014	XXX	XXX	1,372	1,348	905	699	265	303	(125)		125	(303)
5. 2015	XXX	XXX	XXX	566	947	1,133	(364)	212	(77)	30	107	(182)
6. 2016	XXX	XXX	XXX	XXX	1,155	4,880	1,256	733	354	380	25	(354)
7. 2017	XXX	XXX	XXX	XXX	XXX	422	1,058	812	618	487	(131)	(325)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	447	465	447	422	(26)	(44)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(22)	194	144	(50)	167
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	61	(19)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(27)	XXX	XXX
12. Totals											(422)	(2,494)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											XXX	XXX

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,391	16,373	14,118	(2,255)	(1,273)
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,497	7,578	82	XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,139	XXX	XXX
4. Totals											(2,174)	(1,273)

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior	.000	900	2,751	2,938	2,960	2,969	2,971	3,053	3,063	3,095		
2. 2012	4,542	7,747	8,198	8,144	8,212	8,213	8,207	8,197	8,227	8,228		1
3. 2013	XXX	4,452	6,343	7,057	7,195	7,245	7,256	7,267	7,269	7,270	1	
4. 2014	XXX	XXX	4,482	6,898	7,608	7,997	8,040	8,050	8,054	8,055		
5. 2015	XXX	XXX	XXX	948	1,411	1,598	1,675	1,847	1,851	1,855		
6. 2016	XXX	XXX	XXX	XXX	373	1,135	1,327	1,359	1,515	1,524		
7. 2017	XXX	XXX	XXX	XXX	XXX	205	834	1,000	1,039	1,052		
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	680	1,329	1,471	1,506	7	4
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,736	5,323	5,895	540	450
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,434	14,773	1,914	1,336
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,006	2,257	1,748

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

1. Prior	.000	4,248	(4,025)	(4,242)	(7,749)	(8,938)	(9,072)	(9,192)	(8,924)	(6,898)	3	
2. 2012	627	3,254	3,207	3,286	1,045	247	50	(32)	(32)	(31)		1
3. 2013	XXX	735	2,859	3,365	1,160	521	469	469	469	469		
4. 2014	XXX	XXX	675	1,028	104	61	29	27	27	29		
5. 2015	XXX	XXX	XXX	31			67	(9)	(18)	(17)		
6. 2016	XXX	XXX	XXX	XXX			(20)	(32)	(62)	(62)		1
7. 2017	XXX	XXX	XXX	XXX	XXX	8	(33)	(276)	(286)	(286)	7	3
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	5	71	(41)	(41)		
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	12	11		
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34			
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14		

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

1. Prior	.000	182,351	313,240	365,689	395,245	406,838	413,248	416,652	418,258	420,402	16,126	
2. 2012	37,356	90,140	143,808	190,647	224,375	235,588	242,966	246,221	246,846	247,501	39,372	27,074
3. 2013	XXX	34,589	84,942	140,748	199,515	227,714	243,695	250,434	254,519	256,471	40,324	28,379
4. 2014	XXX	XXX	31,518	81,063	143,744	191,383	228,415	244,053	247,037	249,740	40,635	30,001
5. 2015	XXX	XXX	XXX	33,825	102,366	177,218	239,017	284,521	302,461	308,406	44,001	35,401
6. 2016	XXX	XXX	XXX	XXX	33,814	95,496	157,208	224,071	256,326	270,358	45,966	38,650
7. 2017	XXX	XXX	XXX	XXX	XXX	33,429	90,151	153,804	206,816	243,630	49,690	46,967
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	32,492	89,008	142,715	186,065	50,772	39,001
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,927	76,832	126,329	33,682	29,492
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,757	55,562	20,285	20,065
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,173	14,390	15,873

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

1. Prior	.000	437,296	789,787	1,065,954	1,293,855	1,504,278	1,683,002	1,834,484	1,966,933	2,079,141	83,586	
2. 2012	98,610	237,996	321,605	390,692	434,403	462,785	484,079	501,194	511,852	518,884	178,470	40,166
3. 2013	XXX	106,428	239,315	331,685	398,238	440,879	471,429	487,581	500,897	515,209	176,661	39,997
4. 2014	XXX	XXX	90,170	201,709	271,593	318,444	355,680	377,747	392,792	405,153	180,414	42,439
5. 2015	XXX	XXX	XXX	88,635	207,524	278,184	330,434	361,091	382,096	403,509	189,935	44,731
6. 2016	XXX	XXX	XXX	XXX	89,849	206,612	278,552	329,397	356,487	379,128	191,027	44,701
7. 2017	XXX	XXX	XXX	XXX	XXX	91,115	215,687	287,690	333,558	363,143	186,668	45,269
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	89,428	219,921	290,046	336,992	186,927	45,033
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91,134	198,969	263,222	181,446	43,647
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,152	130,507	137,540	46,415
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,466	99,266	36,133

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	134,989	234,269	303,851	352,526	385,928	409,291	425,613	437,957	444,795	12,533	
2. 2012	86,567	179,771	193,610	199,864	212,429	214,697	218,447	219,431	219,394	219,526	20,341	11,230
3. 2013	XXX	73,317	123,825	145,884	163,204	179,095	185,182	189,395	192,068	192,421	13,663	11,309
4. 2014	XXX	XXX	94,117	150,652	170,235	191,805	205,048	211,919	216,620	218,129	8,838	11,419
5. 2015	XXX	XXX	XXX	81,565	127,457	152,746	175,396	194,256	201,126	203,856	6,984	12,132
6. 2016	XXX	XXX	XXX	XXX	84,893	147,825	179,304	212,466	228,641	238,684	6,014	10,561
7. 2017	XXX	XXX	XXX	XXX	XXX	100,180	172,383	203,840	221,984	238,752	6,317	10,227
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	88,697	151,280	170,520	186,319	6,229	9,802
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,839	112,931	131,249	5,009	8,963
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,227	139,422	3,871	6,699
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,621	1,907	2,322

COMBINED STATEMENT FOR THE YEAR 2021 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		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior.....	.000	2,527	4,273	7,360	8,294	9,330	9,111	4,103	4,391	4,758	50	
2. 2012.....	15	207	674	958	1,039	1,322	1,329	1,370	1,362	1,366	42	77
3. 2013.....	XXX	5	105	687	1,256	1,460	1,467	1,477	1,483	1,486	14	52
4. 2014.....	XXX	XXX	3	105	136	194	218	272	281	282	7	26
5. 2015.....	XXX	XXX	XXX		446	456	465	510	512	545	3	10
6. 2016.....	XXX	XXX	XXX	XXX	5	27	42	44	45	45		8
7. 2017.....	XXX	XXX	XXX	XXX	XXX			13	33	41	1	28
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX		1	2	3		14
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1		1
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	.000	40,654	75,821	94,244	105,707	121,539	136,694	152,047	158,646	163,140	604	
2. 2012.....	1,660	13,643	21,928	25,120	27,691	28,963	32,154	32,543	32,666	32,703	151	4,588
3. 2013.....	XXX	261	5,248	22,116	28,830	35,503	36,000	46,948	53,235	59,225	129	3,240
4. 2014.....	XXX	XXX	486	8,413	34,480	47,777	60,374	61,133	69,012	70,088	110	2,740
5. 2015.....	XXX	XXX	XXX	400	7,164	25,432	36,979	43,476	51,013	51,298	128	2,832
6. 2016.....	XXX	XXX	XXX	XXX	1,301	9,919	24,848	32,628	46,587	58,885	109	2,517
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,239	7,507	14,935	25,734	30,185	80	2,838
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	854	7,745	30,818	46,085	42	4,192
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,617	5,750	10,569	32	2,576
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204	695	8	1,724
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48		315

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

1. Prior.....	.000	6,032	18,774	28,184	29,689	28,524	28,754	28,790	28,896	27,899	XXX	XXX
2. 2012.....	14,107	24,267	23,385	26,271	26,853	27,411	28,384	28,265	28,274	28,277	XXX	XXX
3. 2013.....	XXX	23,634	38,418	40,452	41,449	41,604	41,677	41,867	41,896	41,907	XXX	XXX
4. 2014.....	XXX	XXX	15,124	35,535	36,780	39,673	40,073	40,135	40,017	40,018	XXX	XXX
5. 2015.....	XXX	XXX	XXX	15,304	26,286	28,749	29,508	30,142	30,258	30,290	XXX	XXX
6. 2016.....	XXX	XXX	XXX	XXX	5,132	12,265	14,512	14,950	15,058	16,172	XXX	XXX
7. 2017.....	XXX	XXX	XXX	XXX	XXX	3,443	11,591	12,838	15,225	15,652	XXX	XXX
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	6,913	21,321	24,156	25,727	XXX	XXX
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,290	10,963	12,821	XXX	XXX
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,043	17,024	XXX	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,530	XXX	XXX

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

1. Prior.....	.000	570,095	1,015,386	1,457,398	1,746,144	2,013,924	2,210,042	2,388,420	2,460,730	2,515,708	20,931	
2. 2012.....	15,697	68,429	164,982	265,912	334,530	399,030	438,800	470,610	487,329	505,399	19,053	53,216
3. 2013.....	XXX	16,085	99,330	244,147	345,606	432,445	494,052	534,058	562,873	584,718	22,025	51,034
4. 2014.....	XXX	XXX	14,021	62,489	171,875	268,619	370,374	438,804	483,757	506,485	22,778	51,165
5. 2015.....	XXX	XXX	XXX	33,315	114,978	209,920	321,523	410,777	474,938	517,067	23,847	53,067
6. 2016.....	XXX	XXX	XXX	XXX	17,090	60,102	149,638	249,077	309,301	351,026	30,952	52,987
7. 2017.....	XXX	XXX	XXX	XXX	XXX	12,204	76,658	155,434	227,698	288,565	31,827	52,059
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	13,273	56,852	124,433	196,520	27,388	48,930
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,219	52,775	104,359	24,200	40,242
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,887	36,764	14,538	22,186
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,845	4,154	12,164

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

1. Prior.....	.000	278,838	462,012	645,669	737,268	800,220	834,853	873,455	884,609	893,639	2,958	
2. 2012.....	12,530	55,648	106,311	159,274	195,801	247,080	251,766	270,991	274,930	276,027	1,572	8,662
3. 2013.....	XXX	6,427	44,974	96,577	133,418	186,184	197,496	207,298	214,031	224,696	1,479	8,807
4. 2014.....	XXX	XXX	10,555	50,537	93,505	134,677	158,300	190,893	211,245	239,999	1,335	9,161
5. 2015.....	XXX	XXX	XXX	19,232	59,498	109,297	140,744	168,507	193,829	202,233	1,557	8,852
6. 2016.....	XXX	XXX	XXX	XXX	11,937	65,501	120,876	175,407	205,022	227,017	1,569	8,788
7. 2017.....	XXX	XXX	XXX	XXX	XXX	9,504	49,832	95,945	144,826	179,234	1,566	8,287
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	11,900	71,429	119,443	156,885	1,580	8,610
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,685	58,570	93,786	1,180	8,297
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,052	49,900	1,455	6,661
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,070	525	2,453

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	321,119	405,504	XXX	XXX
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	799,881	1,068,473	XXX	XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	899,249	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	4,184	1,893		
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,488	71,266	20,292	14,263
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,782	16,772	13,132

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	81,223	80,136	XXX	XXX
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,974	67,013	XXX	XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,088	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	49,702	56,594	XXX	XXX
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,222	78,043	XXX	XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,443	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 2012											XXX	XXX
3. 2013	XXX										XXX	XXX
4. 2014	XXX	XXX									XXX	XXX
5. 2015	XXX	XXX	XXX								XXX	XXX
6. 2016	XXX	XXX	XXX	XXX							XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

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

NONE

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

NONE

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

NONE

COMBINED STATEMENT FOR THE YEAR 2021 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		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior	.000	133,487	278,077	357,158	409,757	474,155	549,060	587,633	599,944	608,856	4,741	
2. 2012	193	4,392	15,864	18,904	20,598	28,346	28,937	31,943	32,415	31,186	1,165	6,959
3. 2013	XXX	678	2,719	7,778	17,556	21,929	24,613	26,151	27,975	27,398	996	6,239
4. 2014	XXX	XXX	1,734	5,986	6,507	9,312	10,460	12,526	14,314	25,258	746	4,803
5. 2015	XXX	XXX	XXX	131	1,842	18,412	33,890	38,915	49,701	54,594	778	5,325
6. 2016	XXX	XXX	XXX	XXX	225	2,493	6,141	14,041	18,053	19,904	585	4,108
7. 2017	XXX	XXX	XXX	XXX	XXX	171	1,833	5,435	9,012	10,097	503	3,684
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	343	1,062	2,139	4,317	485	3,378
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	326	3,130	10,969	330	3,098
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	171	138	1,616
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	70	502

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

1. Prior	.000	1,691	2,403	2,883	3,140	3,143	3,146	3,150	3,150	3,150	88	
2. 2012	85	700	740	747	747	1,110	3,439	3,384	3,485	3,485	25	70
3. 2013	XXX	(8)	788	1,044	1,958	1,998	2,352	2,352	2,352	2,352	12	60
4. 2014	XXX	XXX	(2)	(16)	(30)	(30)	(30)	(30)	(30)	(30)	1	48
5. 2015	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)	(1)	7	29
6. 2016	XXX	XXX	XXX	XXX	(1)	(5)	(5)	(5)	(5)	(5)	2	50
7. 2017	XXX	XXX	XXX	XXX	XXX	XXX	(8)	(8)	(8)	(8)	2	37
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		33
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	8
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX		6
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		3

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2021	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	1,342	2,438	210,282	
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,383	6,136	176,471	31,845
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,841	167,327	33,017

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	3,147	963	785	629	168	35	35			
2. 2012.....	756	378	77	(50)	10					
3. 2013.....	XXX	1,186	(820)	(788)	33					
4. 2014.....	XXX	XXX	(1)	(1,043)	132					
5. 2015.....	XXX	XXX	XXX	125	28					
6. 2016.....	XXX	XXX	XXX	XXX	395	16				
7. 2017.....	XXX	XXX	XXX	XXX	XXX	19	16			
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	94	23	1	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	888	44	1
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,448	82
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,300

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

1. Prior.....	(2)	11	13	13	12	12	13	1	1	1
2. 2012.....										
3. 2013.....	XXX									
4. 2014.....	XXX	XXX								
5. 2015.....	XXX	XXX	XXX						(3)	(10)
6. 2016.....	XXX	XXX	XXX	XXX						
7. 2017.....	XXX	XXX	XXX	XXX	XXX	37	(2)	(2)	(1)	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27

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

1. Prior.....	164,420	94,505	50,692	27,290	15,325	7,948	4,879	2,874	2,538	2,201
2. 2012.....	132,408	84,055	52,701	27,963	15,913	6,097	3,957	2,094	949	515
3. 2013.....	XXX	143,259	89,679	63,802	31,532	13,136	6,476	3,897	1,169	829
4. 2014.....	XXX	XXX	155,006	121,021	75,159	28,176	15,871	8,254	3,362	487
5. 2015.....	XXX	XXX	XXX	209,995	139,729	65,432	33,138	12,602	10,802	7,063
6. 2016.....	XXX	XXX	XXX	XXX	199,684	131,078	72,960	30,559	16,646	9,037
7. 2017.....	XXX	XXX	XXX	XXX	XXX	199,076	120,117	64,700	39,700	12,931
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	163,251	110,743	72,072	38,019
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	168,797	113,019	78,664
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179,403	133,230
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	220,490

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

1. Prior.....	2,275,352	1,993,902	1,826,531	1,636,896	1,518,961	1,443,745	1,359,681	1,320,105	1,212,408	1,119,189
2. 2012.....	554,599	333,265	255,614	200,644	167,918	153,876	137,676	118,511	106,848	100,443
3. 2013.....	XXX	561,873	354,904	270,434	241,543	203,336	174,556	150,242	126,237	111,117
4. 2014.....	XXX	XXX	578,322	413,008	344,858	262,573	210,846	186,011	161,904	144,882
5. 2015.....	XXX	XXX	XXX	629,282	459,540	359,049	276,903	230,515	191,636	174,885
6. 2016.....	XXX	XXX	XXX	XXX	600,725	420,381	316,951	266,529	219,333	189,086
7. 2017.....	XXX	XXX	XXX	XXX	XXX	572,758	421,012	303,567	258,515	219,553
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	477,890	349,060	269,096	221,281
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	434,410	328,684	264,101
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	396,824	292,813
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	357,788

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	344,369	244,561	167,394	124,163	111,792	92,412	62,754	51,810	34,591	30,906
2. 2012.....	58,951	33,583	20,560	13,645	8,491	7,730	4,822	2,795	3,424	3,640
3. 2013.....	XXX	62,502	32,580	21,008	11,946	8,959	5,504	3,732	3,417	3,250
4. 2014.....	XXX	XXX	64,410	35,271	23,745	16,274	9,095	6,693	5,489	4,118
5. 2015.....	XXX	XXX	XXX	69,533	40,397	42,090	18,853	11,288	9,962	8,944
6. 2016.....	XXX	XXX	XXX	XXX	62,616	52,654	35,789	19,316	11,986	9,414
7. 2017.....	XXX	XXX	XXX	XXX	XXX	115,783	62,509	42,481	29,258	20,893
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	73,736	41,512	31,339	22,740
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,773	30,424	22,862
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,904	34,345
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,672

COMBINED STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	537	1,475	634	614	87	5	(14)	(47)	(46)	(22)
2. 2012.....	886	361	798	377	72	30	10	7	1	4
3. 2013.....	XXX	596	373	423	241	154	30	7	3	3
4. 2014.....	XXX	XXX	831	791	823	418	127	57	23	17
5. 2015.....	XXX	XXX	XXX	1,335	928	469	369	129	68	47
6. 2016.....	XXX	XXX	XXX	XXX	538	654	310	172	80	32
7. 2017.....	XXX	XXX	XXX	XXX	XXX	257	348	303	165	89
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	65	163	130	85
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140	150	101
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	14
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	73,040	38,993	3,600	1,866	(578)	2,181	(1,098)	1,018	328	72
2. 2012.....	48,665	34,445	22,776	10,648	5,325	2,925	2,251	716	278	640
3. 2013.....	XXX	48,410	31,417	22,085	12,098	10,104	8,650	4,807	851	(1,347)
4. 2014.....	XXX	XXX	46,908	36,531	11,084	14,652	12,731	11,770	6,366	6,831
5. 2015.....	XXX	XXX	XXX	48,506	35,737	21,797	22,173	12,636	8,783	2,908
6. 2016.....	XXX	XXX	XXX	XXX	45,274	38,574	22,703	11,663	13,177	11,300
7. 2017.....	XXX	XXX	XXX	XXX	XXX	42,602	44,232	34,942	19,521	9,221
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	51,005	42,049	15,996	34,752
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,782	15,382	3,762
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,227	9,878
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,062

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

1. Prior.....	998	797	465	(524)	176	193	140	92	92	85
2. 2012.....	3,133	(92)	922	19	(65)	21	6	3	3	1
3. 2013.....	XXX	8,210	1,008	156	(104)	63	91	11	10	5
4. 2014.....	XXX	XXX	11,045	481	(112)	436	648	12	10	5
5. 2015.....	XXX	XXX	XXX	9,558	535	231	470	13	11	4
6. 2016.....	XXX	XXX	XXX	XXX	6,693	1,162	171	10	8	2
7. 2017.....	XXX	XXX	XXX	XXX	XXX	6,813	503	164	87	8
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	7,622	170	48	18
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,543	173	17
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,301	451
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,767

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

1. Prior.....	2,309,125	1,737,589	1,356,219	1,123,032	949,080	794,686	636,873	437,516	372,331	433,223
2. 2012.....	473,904	386,419	278,681	202,685	146,407	108,031	89,398	73,464	56,793	42,433
3. 2013.....	XXX	501,544	386,440	304,521	208,951	165,848	114,781	84,816	90,528	72,714
4. 2014.....	XXX	XXX	527,390	461,316	350,496	234,040	171,780	132,185	107,406	93,199
5. 2015.....	XXX	XXX	XXX	602,045	483,130	343,118	249,185	186,488	159,604	112,237
6. 2016.....	XXX	XXX	XXX	XXX	499,558	419,021	332,619	243,288	217,054	159,231
7. 2017.....	XXX	XXX	XXX	XXX	XXX	442,468	381,803	294,535	258,392	209,505
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	350,696	296,243	286,642	212,848
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282,761	278,888	211,397
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	275,996	240,097
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268,986

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

1. Prior.....	622,136	392,449	260,845	165,490	125,497	106,222	91,807	54,619	36,354	29,090
2. 2012.....	245,345	185,278	124,480	87,673	56,013	60,589	32,683	22,146	12,628	12,471
3. 2013.....	XXX	242,702	176,401	110,086	69,512	61,169	30,086	21,823	19,059	11,268
4. 2014.....	XXX	XXX	227,442	166,884	108,762	78,591	51,804	37,055	16,431	19,162
5. 2015.....	XXX	XXX	XXX	229,035	185,108	123,018	96,656	74,038	34,810	21,784
6. 2016.....	XXX	XXX	XXX	XXX	208,190	151,607	91,468	66,628	49,372	33,086
7. 2017.....	XXX	XXX	XXX	XXX	XXX	188,876	129,502	91,385	64,298	53,398
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	157,733	110,989	82,390	54,682
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,793	110,579	65,931
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152,226	122,340
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,098

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126,792	52,753	22,627
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196,304	24,914
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	283,281

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,856	(917)	(2)
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,917	(1,132)
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(4,215)

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,020	24,840	5,636
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,027	19,836
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,048

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,184	23,648	14,829
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,967	3,908
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,904

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

N O N E

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

N O N E

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

N O N E

COMBINED STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	440,941	367,437	330,684	296,256	247,555	179,465	187,442	57,891	43,495	16,677
2. 2012	36,957	28,747	24,668	18,570	15,214	9,734	8,375	6,094	6,109	4,092
3. 2013	XXX	45,386	34,646	26,311	21,282	18,040	16,612	10,151	10,228	8,759
4. 2014	XXX	XXX	46,225	39,498	34,034	22,799	20,818	13,686	12,007	10,593
5. 2015	XXX	XXX	XXX	52,490	40,797	30,721	24,045	10,393	14,705	807
6. 2016	XXX	XXX	XXX	XXX	41,222	31,811	27,568	19,536	18,372	16,571
7. 2017	XXX	XXX	XXX	XXX	XXX	32,456	37,504	25,236	23,776	15,618
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	38,583	29,196	25,556	26,945
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,208	22,203	19,392
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,939	44,519
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,203

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

1. Prior	21,666	6,029	5,833	3,292	2,177	(1,692)	3,991	1,155	502	35
2. 2012	65	658	480	832	1,142	(40)	293	89	19	(8)
3. 2013	XXX	1,280	1,236	707	314	(254)	223	254	(28)	4
4. 2014	XXX	XXX	1,373	1,364	935	729	295	333	(95)	30
5. 2015	XXX	XXX	XXX	553	947	1,134	(363)	213	(76)	31
6. 2016	XXX	XXX	XXX	XXX	1,153	4,885	1,261	739	360	385
7. 2017	XXX	XXX	XXX	XXX	XXX	422	1,065	820	626	495
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	447	465	447	422
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(22)	194	144
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	61
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(27)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2021	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	14,775	14,808	11,557
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,867	1,392
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,123

COMBINED STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior										
2. 2012										
3. 2013	XXX	1	1	1	1	1	1	1	1	1
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	4	7	7	7
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	294	540	540
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,163	1,914
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,257

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX	1						
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160	40	
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	614	94
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,619

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	(122)									
2. 2012				1	1	1	1	1	1	1
3. 2013	XXX	1	1	1	1	1	1	1	1	1
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX	1						
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	4	11	11	11
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	737	1,030	990
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,654	3,344
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,624

COMBINED STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	1			1					2	
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX	5	7	7	7	7
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	2	2	2	2	2	2	2	2	2	2
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX	3				
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	(3)			1					2	
2. 2012										
3. 2013	XXX				1	1	1	1	1	1
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX		1	1	1	1	1
7. 2017	XXX	XXX	XXX	XXX	XXX	10	10	10	10	10
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	18,088	7,572	4,043	1,641	836	601	190	496	707	40
2. 2012	22,568	33,100	36,475	37,873	38,575	38,946	39,091	39,189	39,348	39,372
3. 2013	XXX	22,806	34,068	37,187	38,709	39,533	39,829	39,984	40,284	40,324
4. 2014	XXX	XXX	23,024	34,383	37,421	39,013	39,771	40,114	40,567	40,635
5. 2015	XXX	XXX	XXX	24,758	37,286	40,881	42,395	43,279	43,836	44,001
6. 2016	XXX	XXX	XXX	XXX	25,031	38,919	42,430	44,445	45,511	45,966
7. 2017	XXX	XXX	XXX	XXX	XXX	26,003	41,116	46,002	48,184	49,690
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	27,355	43,778	47,954	50,772
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,391	31,100	33,682
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,141	20,285
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,390

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	16,349	7,975	4,186	2,498	1,716	1,049	880	712	475	421
2. 2012	14,504	5,842	2,978	1,592	852	486	368	261	180	146
3. 2013	XXX	14,665	5,674	3,011	1,558	770	484	329	219	160
4. 2014	XXX	XXX	15,386	5,798	3,012	1,610	852	535	356	311
5. 2015	XXX	XXX	XXX	16,996	6,238	3,226	1,897	1,019	654	479
6. 2016	XXX	XXX	XXX	XXX	17,941	6,781	4,328	2,496	1,478	1,228
7. 2017	XXX	XXX	XXX	XXX	XXX	19,750	9,502	5,571	3,735	2,510
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	21,620	9,409	6,764	4,451
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,591	6,295	4,645
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,451	4,776
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,822

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	12,263	3,044	1,467	466	362	251	133	572	845	73
2. 2012	56,010	63,892	65,460	66,041	66,230	66,334	66,397	66,411	66,578	66,592
3. 2013	XXX	57,777	66,086	67,667	68,225	68,438	68,523	68,557	68,858	68,863
4. 2014	XXX	XXX	59,515	68,000	69,467	70,157	70,360	70,468	70,894	70,947
5. 2015	XXX	XXX	XXX	67,113	76,737	78,604	79,227	79,472	79,826	79,881
6. 2016	XXX	XXX	XXX	XXX	69,342	81,779	84,170	85,009	85,404	85,844
7. 2017	XXX	XXX	XXX	XXX	XXX	80,269	94,085	96,819	98,114	99,167
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	75,413	88,915	92,152	94,224
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,500	65,676	67,819
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,431	45,126
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,085

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	82,517	28,933	16,833	10,480	7,451	5,744	4,369	3,889	2,622	3,265
2. 2012	106,947	155,992	166,025	170,923	173,848	175,647	176,822	177,566	178,091	178,470
3. 2013	XXX	103,790	153,949	164,433	169,719	172,654	174,375	175,491	176,185	176,661
4. 2014	XXX	XXX	104,190	158,082	168,748	174,206	177,083	178,790	179,740	180,414
5. 2015	XXX	XXX	XXX	109,305	166,434	178,152	183,910	187,118	188,837	189,935
6. 2016	XXX	XXX	XXX	XXX	110,454	168,943	180,707	186,492	189,451	191,027
7. 2017	XXX	XXX	XXX	XXX	XXX	108,796	167,088	178,798	183,941	186,668
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	109,877	169,332	181,436	186,927
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,826	169,654	181,446
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,363	137,540
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99,266

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	68,140	46,377	34,681	27,590	22,370	19,009	16,337	14,323	12,749	11,478
2. 2012	53,426	17,739	10,363	6,400	4,159	2,927	2,133	1,629	1,309	1,078
3. 2013	XXX	54,577	18,313	10,369	6,131	3,994	2,762	1,999	1,506	1,227
4. 2014	XXX	XXX	57,827	18,568	10,264	5,984	3,845	2,648	1,991	1,511
5. 2015	XXX	XXX	XXX	63,183	20,181	10,957	6,469	4,056	2,923	2,207
6. 2016	XXX	XXX	XXX	XXX	63,509	20,083	10,772	6,346	4,061	2,893
7. 2017	XXX	XXX	XXX	XXX	XXX	63,414	19,447	10,105	6,030	4,000
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	60,573	19,908	10,970	6,749
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,148	20,649	11,533
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,286	18,446
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,871

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	35,204	10,656	8,161	4,645	3,162	3,675	2,586	2,324	1,433	2,492
2. 2012	190,674	211,726	215,375	216,720	217,653	218,403	218,988	219,291	219,531	219,714
3. 2013	XXX	187,052	209,378	212,659	214,318	215,785	216,939	217,389	217,655	217,885
4. 2014	XXX	XXX	192,903	216,531	219,963	221,883	223,079	223,709	224,124	224,364
5. 2015	XXX	XXX	XXX	205,708	229,400	232,889	234,625	235,627	236,407	236,873
6. 2016	XXX	XXX	XXX	XXX	206,863	231,881	235,313	237,103	238,098	238,621
7. 2017	XXX	XXX	XXX	XXX	XXX	205,461	230,220	233,523	235,082	235,937
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	203,816	232,744	237,010	238,709
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,542	233,091	236,626
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173,051	202,401
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199,270

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	8,232	4,128	2,911	1,916	1,244	1,040	541	407	239	107
2. 2012	13,658	17,887	19,196	19,675	19,850	20,157	20,246	20,322	20,338	20,341
3. 2013	XXX	8,056	11,739	12,579	12,928	13,422	13,560	13,625	13,653	13,663
4. 2014	XXX	XXX	5,411	7,421	7,920	8,413	8,647	8,762	8,817	8,838
5. 2015	XXX	XXX	XXX	3,724	5,581	6,158	6,580	6,829	6,939	6,984
6. 2016	XXX	XXX	XXX	XXX	3,171	4,828	5,370	5,757	5,925	6,014
7. 2017	XXX	XXX	XXX	XXX	XXX	3,228	5,139	5,793	6,132	6,317
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,420	5,356	5,894	6,229
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,868	4,550	5,009
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,356	3,871
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,907

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	12,045	9,546	7,090	4,950	3,454	2,064	1,458	949	640	510
2. 2012	5,762	2,621	1,349	784	635	255	155	67	43	52
3. 2013	XXX	6,085	2,080	1,229	923	321	172	114	70	63
4. 2014	XXX	XXX	4,456	1,596	1,206	562	287	164	102	78
5. 2015	XXX	XXX	XXX	4,207	1,548	990	546	269	142	96
6. 2016	XXX	XXX	XXX	XXX	3,429	1,231	835	463	256	163
7. 2017	XXX	XXX	XXX	XXX	XXX	4,040	1,371	822	483	325
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,739	1,345	849	524
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,325	1,139	780
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,942	1,135
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,739

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	12,815	8,016	5,022	3,109	2,139	1,243	761	410	277	178
2. 2012	26,237	30,295	31,023	31,320	31,467	31,534	31,567	31,596	31,606	31,623
3. 2013	XXX	21,042	23,813	24,536	24,797	24,901	24,949	24,998	25,015	25,035
4. 2014	XXX	XXX	17,466	19,466	20,022	20,209	20,266	20,305	20,322	20,335
5. 2015	XXX	XXX	XXX	16,615	18,416	18,898	19,089	19,160	19,189	19,212
6. 2016	XXX	XXX	XXX	XXX	14,354	16,000	16,475	16,650	16,707	16,738
7. 2017	XXX	XXX	XXX	XXX	XXX	14,442	16,149	16,626	16,774	16,869
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	14,049	15,970	16,396	16,555
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,716	14,316	14,752
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,393	11,705
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,968

COMBINED STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	18	15	6	11	5	12		1		
2. 2012	5	20	28	31	39	41	41	42	42	42
3. 2013	XXX	1	7	9	13	13	14	14	14	14
4. 2014	XXX	XXX	1	2	3	5	6	7	7	7
5. 2015	XXX	XXX	XXX		2	2	2	3	3	3
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX				1	1
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	59	47	42	23	13	7	1		1	1
2. 2012	34	19	12	11	3	3	1			
3. 2013	XXX	23	14	12	4	2	1		1	2
4. 2014	XXX	XXX	10	5	5	2	2			
5. 2015	XXX	XXX	XXX	3	5	5	2		1	1
6. 2016	XXX	XXX	XXX	XXX	7					
7. 2017	XXX	XXX	XXX	XXX	XXX		6	2	2	1
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	13		2	
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	55	34	17	3	2	10	(4)		1	
2. 2012	68	104	112	118	119	121	119	119	119	119
3. 2013	XXX	53	59	63	61	64	66	66	67	68
4. 2014	XXX	XXX	23	27	29	32	33	33	33	33
5. 2015	XXX	XXX	XXX	8	12	15	12	13	14	14
6. 2016	XXX	XXX	XXX	XXX	8	1	7	7	8	8
7. 2017	XXX	XXX	XXX	XXX	XXX		33	30	31	30
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	22	12	15	14
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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

SECTION 1B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	135	112	109	85	57	79	83	40	26	13
2. 2012	5	28	40	73	88	106	143	147	151	151
3. 2013	XXX	3	20	45	70	95	114	119	128	129
4. 2014	XXX	XXX	1	15	32	49	74	88	107	110
5. 2015	XXX	XXX	XXX	6	27	54	80	97	116	128
6. 2016	XXX	XXX	XXX	XXX	3	21	47	67	91	109
7. 2017	XXX	XXX	XXX	XXX	XXX	7	30	40	59	80
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	2	14	30	42
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	16	32
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	8
11. 2021	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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	1,414	1,086	806	596	425	269	150	91	77	64
2. 2012	520	264	259	201	153	113	44	37	28	22
3. 2013	XXX	596	385	262	201	125	74	51	38	29
4. 2014	XXX	XXX	743	271	275	203	122	90	55	52
5. 2015	XXX	XXX	XXX	681	355	267	248	208	142	91
6. 2016	XXX	XXX	XXX	XXX	691	294	318	260	179	130
7. 2017	XXX	XXX	XXX	XXX	XXX	693	352	355	262	189
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,236	352	370	271
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	737	335	251
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	830	308
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	2,013	2,009	357	219	86	49	127	30	33	20
2. 2012	2,935	4,179	4,439	4,592	4,642	4,665	4,724	4,743	4,757	4,761
3. 2013	XXX	2,098	2,832	3,140	3,265	3,303	3,347	3,372	3,388	3,398
4. 2014	XXX	XXX	1,710	2,265	2,571	2,718	2,811	2,865	2,880	2,902
5. 2015	XXX	XXX	XXX	1,724	2,355	2,671	2,894	3,001	3,034	3,051
6. 2016	XXX	XXX	XXX	XXX	1,551	2,160	2,531	2,650	2,714	2,756
7. 2017	XXX	XXX	XXX	XXX	XXX	1,698	2,610	2,955	3,071	3,107
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,234	4,109	4,420	4,505
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,056	2,685	2,859
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,638	2,040
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	651

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	13,178	6,471	4,312	2,987	2,208	1,458	1,112	973	1,107	303
2. 2012	7,995	13,926	15,824	17,127	17,956	18,433	18,687	18,848	18,995	19,053
3. 2013	XXX	10,622	16,784	18,753	20,125	21,069	21,511	21,739	21,938	22,025
4. 2014	XXX	XXX	11,687	17,731	19,697	20,981	21,859	22,340	22,642	22,778
5. 2015	XXX	XXX	XXX	12,310	18,831	20,841	22,211	23,159	23,625	23,847
6. 2016	XXX	XXX	XXX	XXX	13,762	26,581	28,579	29,784	30,506	30,952
7. 2017	XXX	XXX	XXX	XXX	XXX	20,644	28,095	29,969	31,103	31,827
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	17,077	24,550	26,176	27,388
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,832	22,664	24,200
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,683	14,538
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,154

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	26,081	18,207	13,602	10,446	7,597	5,776	4,510	3,513	3,009	2,730
2. 2012	13,640	6,256	4,322	2,872	1,702	1,039	698	480	413	331
3. 2013	XXX	13,723	6,519	4,683	2,777	1,547	952	654	508	404
4. 2014	XXX	XXX	13,789	6,623	4,506	2,853	1,632	1,013	715	536
5. 2015	XXX	XXX	XXX	14,040	6,630	4,665	2,911	1,699	1,085	824
6. 2016	XXX	XXX	XXX	XXX	12,870	6,103	4,133	2,721	1,832	1,274
7. 2017	XXX	XXX	XXX	XXX	XXX	13,288	6,246	4,579	3,381	2,429
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	12,659	6,070	4,889	3,447
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,767	5,922	4,597
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,235	4,675
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,965

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	23,073	11,916	7,880	5,127	3,650	2,278	1,661	1,329	2,386	593
2. 2012	56,041	66,505	69,324	70,729	71,373	71,730	71,972	72,147	72,484	72,600
3. 2013	XXX	56,891	67,400	70,411	71,741	72,325	72,627	72,819	73,361	73,463
4. 2014	XXX	XXX	57,628	67,708	70,612	71,918	72,511	72,845	74,350	74,479
5. 2015	XXX	XXX	XXX	59,395	70,167	73,284	74,614	75,270	77,477	77,738
6. 2016	XXX	XXX	XXX	XXX	59,940	77,265	80,078	81,363	84,723	85,213
7. 2017	XXX	XXX	XXX	XXX	XXX	66,873	78,427	81,321	85,554	86,315
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	61,996	72,979	78,206	79,765
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,545	66,185	69,039
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,969	41,399
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,283

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	1,666	968	673	416	285	230	127	144	75	40
2. 2012	410	892	1,166	1,328	1,423	1,492	1,530	1,549	1,566	1,572
3. 2013	XXX	429	899	1,150	1,292	1,375	1,432	1,460	1,474	1,479
4. 2014	XXX	XXX	381	787	1,019	1,162	1,244	1,292	1,314	1,335
5. 2015	XXX	XXX	XXX	407	919	1,198	1,379	1,477	1,532	1,557
6. 2016	XXX	XXX	XXX	XXX	457	991	1,285	1,454	1,537	1,569
7. 2017	XXX	XXX	XXX	XXX	XXX	464	1,053	1,330	1,475	1,566
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	451	1,187	1,444	1,580
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	460	977	1,180
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	888	1,455
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	525

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	6,896	4,297	2,827	2,144	1,516	1,064	814	474	365	292
2. 2012	4,401	2,171	1,176	739	465	290	188	102	78	66
3. 2013	XXX	4,312	2,202	1,204	725	446	308	214	171	146
4. 2014	XXX	XXX	4,813	2,774	1,281	705	410	264	218	173
5. 2015	XXX	XXX	XXX	5,098	2,751	1,291	727	432	291	218
6. 2016	XXX	XXX	XXX	XXX	5,200	2,461	1,177	607	345	252
7. 2017	XXX	XXX	XXX	XXX	XXX	4,874	2,177	1,041	589	338
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	5,292	2,367	1,166	699
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,127	2,381	1,290
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,290	2,625
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,488

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	2,335	804	500	605	396	108	61	44	32	14
2. 2012	8,175	9,507	9,789	10,014	10,210	10,266	10,280	10,286	10,296	10,300
3. 2013	XXX	8,326	9,555	9,946	10,255	10,361	10,395	10,415	10,426	10,432
4. 2014	XXX	XXX	8,637	10,180	10,400	10,575	10,620	10,644	10,666	10,669
5. 2015	XXX	XXX	XXX	8,635	10,033	10,444	10,538	10,589	10,612	10,627
6. 2016	XXX	XXX	XXX	XXX	8,730	10,270	10,472	10,559	10,588	10,609
7. 2017	XXX	XXX	XXX	XXX	XXX	8,533	9,823	10,065	10,131	10,191
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	9,162	10,636	10,798	10,889
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,415	10,579	10,767
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,837	10,741
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,466

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	1,582	1,066	778	654	488	319	260	235	871	70
2. 2012.....	467	848	957	1,020	1,086	1,114	1,138	1,153	1,160	1,165
3. 2013.....	XXX	466	742	813	880	918	957	977	989	996
4. 2014.....	XXX	XXX	325	568	625	677	708	732	740	746
5. 2015.....	XXX	XXX	XXX	336	582	642	684	737	768	778
6. 2016.....	XXX	XXX	XXX	XXX	268	422	476	531	573	585
7. 2017.....	XXX	XXX	XXX	XXX	XXX	183	323	383	437	503
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	198	382	431	485
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139	264	330
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	138
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	6,015	5,257	4,063	3,102	2,493	2,213	1,962	1,730	1,687	1,558
2. 2012.....	1,124	484	299	205	169	124	94	70	55	38
3. 2013.....	XXX	811	346	278	240	142	113	86	84	54
4. 2014.....	XXX	XXX	566	307	242	176	97	71	66	52
5. 2015.....	XXX	XXX	XXX	770	347	281	219	159	115	87
6. 2016.....	XXX	XXX	XXX	XXX	624	322	250	184	131	101
7. 2017.....	XXX	XXX	XXX	XXX	XXX	534	313	295	280	231
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	509	378	339	286
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	499	336	302
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	372	337
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	5,859	3,499	1,576	961	859	654	477	439	1,406	169
2. 2012.....	5,650	7,051	7,441	7,611	7,878	7,958	8,073	8,122	8,145	8,162
3. 2013.....	XXX	5,289	6,299	6,677	6,960	7,082	7,156	7,222	7,272	7,289
4. 2014.....	XXX	XXX	3,835	4,751	5,169	5,397	5,486	5,551	5,586	5,601
5. 2015.....	XXX	XXX	XXX	4,223	5,362	5,725	5,961	6,102	6,163	6,190
6. 2016.....	XXX	XXX	XXX	XXX	3,391	4,138	4,442	4,655	4,743	4,794
7. 2017.....	XXX	XXX	XXX	XXX	XXX	2,910	3,650	4,047	4,252	4,418
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	2,534	3,651	3,985	4,149
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,689	3,372	3,730
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,465	2,091
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	871

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	42	36	30	7	9	3			3	
2. 2012	4	11	20	23	24	25	25	25	25	25
3. 2013	XXX	1	2	5	8	10	10	10	11	12
4. 2014	XXX	XXX		1	1	1	1	1	1	1
5. 2015	XXX	XXX	XXX		1	2	6	7	7	7
6. 2016	XXX	XXX	XXX	XXX			1	1	2	2
7. 2017	XXX	XXX	XXX	XXX	XXX			1	2	2
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2	2
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	157	104	53	36	21	17	5	5	6	5
2. 2012	44	20	8	6	4	1	1	1	1	1
3. 2013	XXX	18	13	10	6	4	5	5	4	3
4. 2014	XXX	XXX	9	6	5	3	2	1	2	2
5. 2015	XXX	XXX	XXX	11	11	9	2	1	1	1
6. 2016	XXX	XXX	XXX	XXX	8	6	6	5		
7. 2017	XXX	XXX	XXX	XXX	XXX	10	5	4	3	4
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1	1		
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	1
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	53	8	(1)		1	1	1	2	5	
2. 2012	84	95	96	97	97	96	96	96	96	96
3. 2013	XXX	56	65	69	73	74	75	75	75	75
4. 2014	XXX	XXX	45	49	50	50	50	50	51	51
5. 2015	XXX	XXX	XXX	20	34	36	37	37	37	37
6. 2016	XXX	XXX	XXX	XXX	39	49	52	52	52	52
7. 2017	XXX	XXX	XXX	XXX	XXX	33	40	41	41	43
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	28	34	33	33
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	12	11
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	7
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.196,202	.11,963	.2,117
2. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.166,013	.176,471
3. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.167,327

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.8,531	.2,628	.19,193
2. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6,528	.879
3. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.8,630

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.232,483	.8,913	.19,191
2. 2020.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.203,465	.209,195
3. 2021.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.208,974

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	16,230	(3,714)	1,812	(699)	1,080	(510)	1,147	(164)	(132)	(1,698)	(1,698)
2. 2012.....	998,306	1,015,989	1,014,808	1,014,766	1,014,575	1,014,549	1,014,242	1,014,467	1,014,088	1,014,165	78
3. 2013.....	XXX	997,771	1,020,557	1,024,591	1,024,826	1,022,501	1,022,276	1,022,379	1,021,963	1,021,658	(305)
4. 2014.....	XXX	XXX	1,005,611	1,017,337	1,018,344	1,016,880	1,017,092	1,016,404	1,016,109	1,016,093	(16)
5. 2015.....	XXX	XXX	XXX	1,132,250	1,136,911	1,127,759	1,126,722	1,126,188	1,127,521	1,127,831	310
6. 2016.....	XXX	XXX	XXX	XXX	1,247,448	1,249,323	1,263,835	1,263,305	1,263,872	1,263,996	125
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,327,014	1,319,993	1,332,651	1,370,615	1,371,232	617
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	1,221,159	1,240,390	1,351,547	1,352,287	740
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,059,362	1,080,769	1,082,799	2,031
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,091,853	1,096,466	4,614
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,237,622	1,237,622
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,244,116
13. Earned Premiums (Sch P-Pt. 1)	1,014,536	1,011,739	1,029,030	1,147,267	1,254,241	1,315,412	1,228,439	1,089,664	1,263,058	1,244,116	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	12,700	(2,378)	60	(197)	41	(2)	1	(53)	22	(20)	(20)
2. 2012.....	653,753	663,851	663,814	663,836	663,729	663,729	663,729	663,729	663,679	663,679	
3. 2013.....	XXX	651,655	669,808	670,045	670,130	670,128	670,133	670,133	670,126	670,126	
4. 2014.....	XXX	XXX	659,552	669,246	669,141	669,208	669,216	669,216	669,468	669,468	
5. 2015.....	XXX	XXX	XXX	743,457	753,827	753,402	753,415	753,438	753,439	753,471	32
6. 2016.....	XXX	XXX	XXX	XXX	866,523	875,099	887,852	887,715	888,201	888,184	(18)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	956,191	955,368	966,194	1,004,288	1,004,362	74
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	884,886	907,459	1,016,513	1,016,437	(76)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	738,068	746,796	746,450	(346)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	759,463	766,274	6,811
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	860,244	860,244
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	866,701
13. Earned Premiums (Sch P-Pt. 1)	666,453	659,375	677,728	753,212	876,808	964,406	896,842	771,298	916,044	866,701	XXX

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	57,257	(9,097)	(19,460)	(21,959)	(17,869)	(19,987)	5,841	(8,439)	(2,056)	(18)	(18)
2. 2012.....	2,391,199	2,435,135	2,440,123	2,446,925	2,446,642	2,442,892	2,435,708	2,435,008	2,432,483	2,433,853	1,370
3. 2013.....	XXX	2,587,668	2,627,917	2,646,404	2,649,762	2,641,289	2,634,680	2,630,306	2,625,337	2,624,876	(461)
4. 2014.....	XXX	XXX	2,608,496	2,598,970	2,604,458	2,603,023	2,603,818	2,597,496	2,589,423	2,586,478	(2,946)
5. 2015.....	XXX	XXX	XXX	2,898,615	2,887,740	2,885,557	2,894,911	2,893,800	2,888,878	2,884,557	(4,320)
6. 2016.....	XXX	XXX	XXX	XXX	2,930,676	2,924,086	2,919,037	2,910,601	2,917,056	2,914,888	(2,169)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	2,980,428	2,958,043	2,946,994	2,943,074	2,941,735	(1,339)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	2,861,224	2,873,178	2,857,169	2,853,584	(3,585)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,767,460	2,766,247	2,731,288	(34,958)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,595,509	2,495,454	(100,054)
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,509,112	2,509,112
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,360,631
13. Earned Premiums (Sch P-Pt. 1)	2,448,456	2,622,507	2,634,274	2,892,418	2,910,495	2,939,011	2,834,987	2,738,982	2,558,277	2,360,631	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	25,897	71,232	4,491	1,490	(322)	(4,721)	8,423	2,134	(2,035)	475	475
2. 2012.....	1,470,344	1,490,968	1,491,113	1,494,836	1,497,554	1,497,067	1,492,711	1,492,443	1,492,853	1,492,853	
3. 2013.....	XXX	1,570,590	1,593,545	1,595,809	1,598,424	1,599,745	1,597,564	1,597,463	1,597,079	1,597,070	(9)
4. 2014.....	XXX	XXX	1,617,745	1,608,833	1,608,514	1,610,338	1,615,028	1,615,231	1,611,920	1,611,920	
5. 2015.....	XXX	XXX	XXX	1,841,806	1,842,436	1,846,748	1,851,543	1,851,798	1,849,706	1,849,701	(5)
6. 2016.....	XXX	XXX	XXX	XXX	1,903,859	1,920,913	1,918,711	1,918,675	1,920,860	1,920,822	(38)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,940,436	1,933,724	1,928,617	1,933,011	1,933,094	84
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	1,918,200	1,919,579	1,915,438	1,915,077	(360)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,896,618	1,892,978	1,879,700	(13,278)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,833,001	1,789,033	(43,967)
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,768,200	1,768,200
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,711,102
13. Earned Premiums (Sch P-Pt. 1)	1,496,241	1,662,446	1,645,335	1,840,372	1,909,182	1,959,738	1,920,656	1,895,078	1,824,385	1,711,102	XXX

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	10,659	452	(430)	(2,637)	4,424	620	2,839	(365)	219	1,543	1,543
2. 2012.....	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	1,142,558	
3. 2013.....	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	1,158,239	
4. 2014.....	XXX	XXX	950,048	931,958	931,031	931,090	931,056	931,064	931,030	931,030	
5. 2015.....	XXX	XXX	XXX	828,634	812,536	812,367	812,113	812,111	812,116	812,103	(13)
6. 2016.....	XXX	XXX	XXX	XXX	712,476	697,646	695,895	695,703	695,560	695,618	58
7. 2017.....	XXX	XXX	XXX	XXX	XXX	650,603	634,503	632,455	632,290	632,418	129
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	637,659	619,743	616,797	617,312	515
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	638,145	611,328	609,158	(2,171)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	719,001	691,927	(27,074)
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724,918	724,918
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	697,906
13. Earned Premiums (Sch P-Pt. 1)	1,161,182	1,171,423	929,594	808,325	699,673	636,277	621,346	617,631	689,248	697,906	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	(89)	(2,617)	55	(36)	46	(86)	103	(14)	7	2	2
2. 2012.....	836,902	833,723	831,563	830,453	829,811	830,264	829,701	829,703	830,065	830,062	(3)
3. 2013.....	XXX	806,807	806,253	806,366	804,851	804,851	804,850	804,849	804,849	804,849	
4. 2014.....	XXX	XXX	569,025	570,087	568,354	568,354	568,353	568,353	568,353	568,353	
5. 2015.....	XXX	XXX	XXX	447,961	448,660	448,684	448,683	448,683	448,683	448,683	
6. 2016.....	XXX	XXX	XXX	XXX	402,079	401,776	399,846	399,846	399,846	399,846	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	369,755	369,667	369,383	369,383	369,383	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	369,925	369,762	369,462	369,487	25
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	417,635	417,401	417,088	(313)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436,700	435,744	(956)
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	427,632	427,632
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	426,386
13. Earned Premiums (Sch P-Pt. 1)	836,813	801,011	566,366	447,989	398,935	369,843	367,444	417,176	436,534	426,386	XXX

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	48,897	(18,339)	(21,559)	(5,773)	9,197	9,526	33,161	(15,330)	(6,364)	(4,623)	(4,623)
2. 2012.....	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	1,926,368	693
3. 2013.....	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	1,980,086	924
4. 2014.....	XXX	XXX	2,037,894	2,054,520	2,045,700	2,024,582	2,010,675	2,002,074	1,992,470	1,989,699	(2,771)
5. 2015.....	XXX	XXX	XXX	2,221,255	2,170,381	2,160,220	2,150,786	2,137,926	2,123,786	2,123,704	(81)
6. 2016.....	XXX	XXX	XXX	XXX	2,030,511	1,982,215	1,951,091	1,941,477	1,935,200	1,923,303	(11,897)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,916,204	1,888,465	1,891,999	1,894,124	1,887,374	(6,751)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	1,801,859	1,787,411	1,804,575	1,802,085	(2,489)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,709,145	1,724,350	1,735,489	11,140
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,618,124	1,630,174	12,051
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,799,009	1,799,009
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,795,205
13. Earned Premiums (Sch P-Pt. 1)	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	1,795,205	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	29,009	735	(5,132)	(4,691)	(5,344)	(6,305)	(107)	189,735	(4,230)	(3,769)	(3,769)
2. 2012.....	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	1,187,851	(132)
3. 2013.....	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	1,218,123	377
4. 2014.....	XXX	XXX	1,301,036	1,192,597	1,190,778	1,192,729	1,190,292	1,189,990	1,189,774	1,191,635	1,862
5. 2015.....	XXX	XXX	XXX	1,553,692	1,545,052	1,545,910	1,544,392	1,545,236	1,544,260	1,545,226	966
6. 2016.....	XXX	XXX	XXX	XXX	1,292,657	1,274,589	1,273,184	1,275,414	1,272,463	1,273,890	1,426
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,233,702	1,241,795	1,240,614	1,241,544	1,242,038	494
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	1,258,872	1,230,598	1,238,615	1,242,723	4,107
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,268,231	1,276,168	1,278,020	1,852
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,235,090	1,227,455	(7,635)
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,386,700	1,386,700
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,386,248
13. Earned Premiums (Sch P-Pt. 1)	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	1,386,248	XXX

COMBINED STATEMENT FOR THE YEAR 2021 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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	9,976	8,208	5,519	(2,269)	(345)	4,996	150	5,905	217	(1,060)	(1,060)
2. 2012.....	788,494	789,504	790,738	788,953	789,418	789,499	789,271	790,704	790,704	790,703	
3. 2013.....	XXX	786,625	790,517	786,733	786,455	786,457	785,659	789,016	788,742	788,742	
4. 2014.....	XXX	XXX	773,129	774,743	774,902	774,954	774,373	782,781	782,358	782,358	
5. 2015.....	XXX	XXX	XXX	778,668	773,122	773,293	773,096	781,439	780,221	781,135	914
6. 2016.....	XXX	XXX	XXX	XXX	765,503	760,899	760,756	771,230	771,371	771,560	189
7. 2017.....	XXX	XXX	XXX	XXX	XXX	735,079	732,388	742,549	742,724	742,775	51
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	749,769	748,312	747,765	747,691	(74)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	760,257	751,281	751,912	631
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	822,397	825,920	3,523
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	966,284	966,284
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	970,457
13. Earned Premiums (Sch P-Pt. 1)	798,470	795,843	783,775	772,443	759,958	735,777	745,280	806,882	811,491	970,457	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	1,126	(3,435)	761	(820)	(8)	4,363	51	1,005	17	(318)	(318)
2. 2012.....	443,810	444,589	446,072	445,465	445,469	445,478	445,503	445,564	445,563	445,563	
3. 2013.....	XXX	432,364	436,398	435,943	435,862	435,841	435,839	436,150	436,150	436,149	
4. 2014.....	XXX	XXX	431,929	431,737	431,744	431,694	431,687	433,259	433,236	433,241	4
5. 2015.....	XXX	XXX	XXX	431,515	432,550	432,437	432,432	432,700	432,621	432,653	31
6. 2016.....	XXX	XXX	XXX	XXX	434,627	439,424	439,705	440,944	440,992	441,000	9
7. 2017.....	XXX	XXX	XXX	XXX	XXX	436,647	439,825	442,477	441,783	441,856	73
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	478,358	477,234	473,823	473,670	(153)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	537,365	531,956	532,047	92
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	562,681	563,727	1,046
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	665,680	665,680
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	666,464
13. Earned Premiums (Sch P-Pt. 1)	444,936	429,708	438,207	429,442	435,583	445,632	481,880	543,349	553,129	666,464	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....											
2. 2012.....											
3. 2013.....	XXX										
4. 2014.....	XXX	XXX									
5. 2015.....	XXX	XXX									
6. 2016.....	XXX	XXX									
7. 2017.....	XXX	XXX									
8. 2018.....	XXX	XXX									
9. 2019.....	XXX	XXX									
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....											
2. 2012.....											
3. 2013.....	XXX										
4. 2014.....	XXX	XXX									
5. 2015.....	XXX	XXX									
6. 2016.....	XXX	XXX									
7. 2017.....	XXX	XXX									
8. 2018.....	XXX	XXX									
9. 2019.....	XXX	XXX									
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	(4,725)	(8,494)	2,220	(4,706)	828	2,081	6,171	(4,446)	(1,086)	1,040	1,040
2. 2012.....	180,322	179,827	179,793	178,946	178,856	178,889	179,995	179,993	180,023	180,024	
3. 2013.....	XXX	192,358	201,120	199,586	199,145	199,480	200,014	199,834	200,227	200,227	1
4. 2014.....	XXX	XXX	187,095	192,691	192,848	193,424	193,442	193,680	193,839	193,839	
5. 2015.....	XXX	XXX	XXX	195,943	199,886	200,981	200,684	200,925	201,276	201,238	(37)
6. 2016.....	XXX	XXX	XXX	XXX	181,289	203,685	203,724	204,124	204,201	204,675	474
7. 2017.....	XXX	XXX	XXX	XXX	XXX	178,069	188,260	187,747	188,411	188,644	232
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	178,006	198,590	197,159	197,297	137
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,982	212,813	210,590	(2,223)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281,714	278,380	(3,333)
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211,444	211,444
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,735
13. Earned Premiums (Sch P-Pt. 1)	175,597	183,368	198,042	194,453	185,686	204,584	195,769	221,304	288,703	207,735	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	(437)	(1,470)	1,686	849	158	(5)	(611)	294,128	(940)	2,984	2,984
2. 2012.....	117,521	119,438	118,379	118,295	118,295	118,346	118,340	118,340	118,348	118,348	
3. 2013.....	XXX	118,691	120,955	121,027	120,919	121,006	120,997	120,997	121,008	121,008	
4. 2014.....	XXX	XXX	119,679	128,563	128,774	128,958	128,893	128,894	128,902	128,902	
5. 2015.....	XXX	XXX	XXX	114,252	123,185	124,125	124,012	124,015	124,024	124,023	(1)
6. 2016.....	XXX	XXX	XXX	XXX	112,262	130,981	131,486	131,508	131,508	131,526	18
7. 2017.....	XXX	XXX	XXX	XXX	XXX	118,436	132,119	132,515	132,662	132,695	33
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	124,421	146,303	145,638	145,757	120
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,606	155,777	154,071	(1,705)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209,688	211,317	1,629
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,947	156,947
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160,025
13. Earned Premiums (Sch P-Pt. 1)	117,084	119,138	122,570	123,972	121,456	138,413	137,804	463,037	217,438	160,025	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	404		14	(28)	6	(2)	(2)	1			
2. 2012.....	12,221	12,617	12,613	12,578	12,578	12,578	12,578	12,578	12,578	12,578	
3. 2013.....	XXX	17,481	17,459	17,406	17,407	17,407	17,407	17,407	17,407	17,407	
4. 2014.....	XXX	XXX	21,940	21,738	21,699	21,700	21,699	21,699	21,699	21,699	
5. 2015.....	XXX	XXX	XXX	22,814	22,364	22,338	22,337	22,337	22,337	22,337	
6. 2016.....	XXX	XXX	XXX	XXX	21,993	21,865	21,847	21,847	21,847	21,847	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	10,597	10,520	10,501	10,505	10,505	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	3,691	3,777	3,776	3,776	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,731	2,884	2,884	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,263	2,349	85
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,065	4,065
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,150
13. Earned Premiums (Sch P-Pt. 1)	12,625	17,876	21,928	22,497	21,509	10,441	3,594	2,799	2,419	4,150	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	450	45				(1)		72			
2. 2012.....	10,255	10,895	10,888	10,887	10,887	10,887	10,887	10,887	10,887	10,887	
3. 2013.....	XXX	15,721	15,883	16,163	16,163	16,163	16,163	16,163	16,163	16,163	
4. 2014.....	XXX	XXX	20,673	27,780	27,742	27,742	27,742	27,742	27,742	27,742	
5. 2015.....	XXX	XXX	XXX	14,488	14,054	14,028	14,028	14,028	14,028	14,028	
6. 2016.....	XXX	XXX	XXX	XXX	20,834	20,723	20,705	20,705	20,705	20,705	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	9,464	9,406	9,387	9,391	9,391	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	2,926	3,013	3,012	3,012	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,407	2,559	2,559	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,148	2,233	86
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,958	3,958
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,044
13. Earned Premiums (Sch P-Pt. 1)	10,705	16,406	20,828	21,874	20,362	9,326	2,850	2,547	2,302	4,044	XXX

COMBINED STATEMENT FOR THE YEAR 2021 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	10,486			66,831		
2. Private Passenger Auto Liability/ Medical	1,432		0.0	4	4	100.0
3. Commercial Auto/Truck Liability/ Medical	828,295	3,545	0.4	404,664	3,097	0.8
4. Workers' Compensation	5,124,883	536,827	10.5	658,112	67,555	10.3
5. Commercial Multiple Peril	416,274			268,018		
6. Medical Professional Liability - Occurrence	926			(23)		
7. Medical Professional Liability - Claims - Made	194,115			(5,052)		
8. Special Liability	35,701			100,819		
9. Other Liability - Occurrence	3,189,928	190,020	6.0	484,348	15,433	3.2
10. Other Liability - Claims-Made	1,054,451	746	0.1	355,065	(481)	(0.1)
11. Special Property	827,076			2,192,363		
12. Auto Physical Damage	9,453	(113)	(1.2)	122,162	266	0.2
13. Fidelity/Surety	143,228			252,822		
14. Other	101,487	2,434	2.4	147,111	278	0.2
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	287,682	6,740	2.3	(4,783)	437	(9.1)
20. Products Liability - Claims-Made	2,293		0.0	(64)		(0.3)
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	16,860			19,542		
23. Totals	12,244,570	740,199	6.0	5,061,938	86,588	1.7

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	7,086,604	7,108,456	7,103,701	7,141,715	7,107,795	7,088,053	7,051,022	7,038,071	7,051,924	4,960,729
2. 2012	149,483	286,228	312,110	315,892	304,286	299,941	307,647	301,863	297,055	146,266
3. 2013	XXX	179,912	352,966	372,067	368,225	343,983	331,169	320,631	315,829	155,758
4. 2014	XXX	XXX	205,743	502,017	462,975	434,666	438,204	412,008	396,546	194,220
5. 2015	XXX	XXX	XXX	251,658	503,325	460,344	443,226	416,203	401,933	198,694
6. 2016	XXX	XXX	XXX	XXX	171,281	358,482	314,815	323,389	321,982	160,714
7. 2017	XXX	XXX	XXX	XXX	XXX	159,790	336,620	331,953	342,241	172,429
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	139,367	255,356	289,932	155,600
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119,678	235,112	110,218
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,803	61,248
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,974

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	876,226	721,118	578,760	485,714	412,284	358,848	313,537	290,498	283,970	176,359
2. 2012	115,911	168,753	122,825	95,624	69,440	47,523	37,367	26,415	22,860	10,115
3. 2013	XXX	132,841	204,106	158,252	126,697	80,221	59,071	45,036	39,921	19,586
4. 2014	XXX	XXX	149,223	328,303	234,153	153,272	112,626	75,514	58,502	22,772
5. 2015	XXX	XXX	XXX	192,296	323,391	216,098	133,971	92,198	67,405	26,544
6. 2016	XXX	XXX	XXX	XXX	127,675	221,675	127,789	93,040	72,930	31,210
7. 2017	XXX	XXX	XXX	XXX	XXX	115,404	188,593	114,510	89,477	35,036
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	91,908	113,893	88,098	37,744
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,014	124,039	38,604
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,353	26,678
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,006

COMBINED STATEMENT FOR THE YEAR 2021 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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	8,520,901	8,540,180	8,589,332	8,599,018	8,593,944	8,604,442	8,425,825	8,891,462	8,409,196	5,735,433
2. 2012	152,893	323,641	351,747	387,245	397,861	407,785	401,494	390,225	388,947	194,089
3. 2013	XXX	201,759	399,165	443,373	469,631	469,016	467,547	456,807	448,412	222,732
4. 2014	XXX	XXX	227,521	505,927	512,541	550,055	543,114	526,735	509,538	254,370
5. 2015	XXX	XXX	XXX	243,748	492,970	493,535	499,711	478,657	470,305	237,096
6. 2016	XXX	XXX	XXX	XXX	134,510	380,488	367,637	374,663	358,179	177,556
7. 2017	XXX	XXX	XXX	XXX	XXX	173,044	359,788	354,821	351,558	177,434
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	156,998	288,812	290,958	155,917
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,098	276,181	122,496
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,272	69,414
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,041

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	86,808	79,816	70,277	48,469	25,189	29,640	60,705	52,171	46,957	44,970
2. 2012	(43,270)	(47,015)	(10,010)	4,083	9,076	4,855	13,026	4,655	2,869	3,031
3. 2013	XXX	(35,677)	(28,795)	17,696	34,878	19,422	32,530	20,513	11,396	9,273
4. 2014	XXX	XXX	(21,621)	2,722	47,587	39,837	26,726	23,337	11,359	10,615
5. 2015	XXX	XXX	XXX	(17,765)	17,112	30,323	10,953	16,973	26,381	24,813
6. 2016	XXX	XXX	XXX	XXX	(39,483)	(3,167)	22,037	47,126	37,672	31,269
7. 2017	XXX	XXX	XXX	XXX	XXX	8,544	15,845	50,998	44,683	29,836
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	10,349	34,852	46,776	46,683
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,683	42,928	51,907
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(9,709)	(2,437)
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(6,244)

COMBINED STATEMENT FOR THE YEAR 2021 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	10,486			66,831		
2. Private Passenger Auto Liability/Medical	1,432			4		
3. Commercial Auto/Truck Liability/Medical	828,295			404,664		
4. Workers' Compensation	5,124,883			658,112		
5. Commercial Multiple Peril	416,274			268,018		
6. Medical Professional Liability - Occurrence	926			(23)		
7. Medical Professional Liability - Claims - Made	194,115			(5,052)		
8. Special Liability	35,701			100,819		
9. Other Liability - Occurrence	3,189,928			484,348		
10. Other Liability - Claims-Made	1,054,451			355,065		
11. Special Property	827,076			2,192,363		
12. Auto Physical Damage	9,453			122,162		
13. Fidelity/Surety	143,228			252,822		
14. Other	101,487			147,111		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	287,682			(4,783)		
20. Products Liability - Claims-Made	2,293			(64)		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	16,860			19,542		
23. Totals	12,244,570			5,061,938		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021
1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XX							
6. 2016	XXX	XXX	XX	XX						
7. 2017	XXX	XXX	XX	XXX	XX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021
1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XX							
6. 2016	XXX	XXX	XX	XX						
7. 2017	XXX	XXX	XX	XXX	XX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama	AL	L	173,713,667	170,563,938	1,526	74,520,998	77,979,826	271,454,069	37,950	473,157
2. Alaska	AK	L	30,150,363	31,672,929		8,131,953	5,423,577	56,436,757	33	131,250
3. Arizona	AZ	L	198,530,940	189,380,183	760	88,021,365	75,505,446	339,760,066	221	750,703
4. Arkansas	AR	L	97,163,473	90,127,147	260	72,107,482	47,154,352	144,796,620	23,110	210,514
5. California	CA	L	1,847,844,923	1,775,967,232	12,656	906,764,097	1,005,812,082	4,599,078,632	44,903	2,395,412
6. Colorado	CO	L	276,028,935	258,470,493	126	115,328,563	110,325,323	650,898,045	36,159	1,088,961
7. Connecticut	CT	L	176,176,264	168,423,027	202	105,723,220	89,342,567	349,882,624	7,243	424,436
8. Delaware	DE	L	85,118,806	80,963,296		17,510,449	24,027,835	137,388,554	5,076	79,898
9. District of Columbia	DC	L	60,057,087	53,053,988		45,166,693	42,224,151	111,336,479		23,997
10. Florida	FL	L	1,079,666,970	1,026,138,384	1,830,936	383,320,711	437,854,421	1,369,300,056	19,508	3,210,257
11. Georgia	GA	L	385,407,127	369,257,592	221	249,226,005	172,647,451	537,166,228	73,953	774,592
12. Hawaii	HI	L	54,374,011	52,434,584		17,362,495	8,399,317	84,260,948	823	106,949
13. Idaho	ID	L	79,321,189	70,188,358		56,538,849	66,861,996	62,994,991	4,364	255,830
14. Illinois	IL	L	680,237,515	673,987,669	3,243	296,921,810	387,881,188	1,335,567,495	167,582	1,572,890
15. Indiana	IN	L	253,934,261	242,167,371	3,003	80,905,714	86,611,102	241,921,158	47,541	597,565
16. Iowa	IA	L	240,361,067	239,684,278	1,118	102,260,218	92,740,778	205,392,717	52,522	310,860
17. Kansas	KS	L	303,226,081	286,651,345	99	99,834,447	106,331,998	177,841,353	99,025	438,807
18. Kentucky	KY	L	149,555,566	150,248,124	299	68,929,197	56,056,772	297,386,807	60,853	1,267,735
19. Louisiana	LA	L	229,368,246	215,767,190	435	414,546,165	444,037,294	890,535,763	289	491,755
20. Maine	ME	L	31,062,453	28,515,028	1,006	8,572,183	4,895,309	32,241,820	904	214,277
21. Maryland	MD	L	189,487,436	197,576,981	1,020	99,313,051	74,689,716	413,503,166	12,229	656,302
22. Massachusetts	MA	L	323,378,092	307,558,170	401	176,353,747	146,055,418	603,543,329	4,977	818,209
23. Michigan	MI	L	287,659,544	294,414,223	566	113,352,210	137,931,135	414,313,722	55,999	722,433
24. Minnesota	MN	L	471,787,737	465,450,244	10,512	315,054,034	294,145,590	404,646,166	104,423	582,772
25. Mississippi	MS	L	98,778,345	95,820,904	669	45,447,659	35,639,714	122,705,490	7,560	226,665
26. Missouri	MO	L	266,620,475	256,874,206	6,109	137,360,189	102,580,082	351,294,163	49,669	599,655
27. Montana	MT	L	62,502,615	59,234,609	76	80,776,311	94,422,930	64,284,287	2,157	272,385
28. Nebraska	NE	L	322,463,553	315,993,589	170	119,600,276	168,250,672	159,100,700	89,595	259,418
29. Nevada	NV	L	128,743,304	123,173,051	6	115,818,136	85,661,608	213,587,453	1,752	244,605
30. New Hampshire	NH	L	40,008,292	39,123,355	361	17,222,644	6,590,780	63,630,295	570	228,719
31. New Jersey	NJ	L	525,191,211	514,466,040	178	263,439,508	450,959,567	1,457,102,136	1,277	804,085
32. New Mexico	NM	L	70,395,709	65,795,581	310	60,938,388	57,949,938	129,726,076	14,772	255,961
33. New York	NY	L	980,351,339	963,459,532	784	521,671,191	397,830,319	2,769,780,694	19,709	1,923,349
34. North Carolina	NC	L	359,915,336	351,144,749	695	172,808,813	174,684,822	426,467,093	41,088	1,039,440
35. North Dakota	ND	L	253,545,895	251,850,286		330,743,490	352,943,275	69,884,355	40,561	124,773
36. Ohio	OH	L	321,007,511	306,391,031	181	124,858,311	112,735,486	358,998,455	70,668	1,186,954
37. Oklahoma	OK	L	163,523,814	158,244,030	4	87,752,518	86,485,502	240,216,016	19,616	541,923
38. Oregon	OR	L	107,746,056	98,820,263	425	57,690,075	54,935,109	113,664,717	854	612,882
39. Pennsylvania	PA	L	607,092,969	590,470,552	2,484	347,693,424	380,977,230	1,231,612,326	10,308	1,486,551
40. Rhode Island	RI	L	51,074,411	48,297,120	65	19,609,954	71,953,258	154,786,321	15	102,779
41. South Carolina	SC	L	204,864,019	192,568,797	279	101,020,799	95,131,825	302,009,770	5,773	451,831
42. South Dakota	SD	L	159,978,495	153,958,450	123	81,947,638	96,047,675	68,064,325	28,395	170,183
43. Tennessee	TN	L	190,786,378	188,325,284	290	151,891,905	143,895,591	454,235,851	12,199	632,779
44. Texas	TX	L	1,192,033,594	1,145,415,501	2,810,424	926,256,803	1,209,065,273	2,088,195,747	34,233	4,074,202
45. Utah	UT	L	128,988,929	119,154,977	62	41,162,492	61,546,366	184,900,781	1,006	161,710
46. Vermont	VT	L	19,288,282	18,401,263		9,673,569	6,081,607	31,045,058	1,165	150,159
47. Virginia	VA	L	307,263,540	303,757,969	50,104	148,865,051	156,068,387	505,542,160	53,717	1,025,724
48. Washington	WA	L	268,604,083	244,672,323		215,514,741	214,403,882	218,731,292	3,769	881,474
49. West Virginia	WV	L	45,559,498	43,683,745		12,698,203	16,415,128	122,990,623	1,293	154,538
50. Wisconsin	WI	L	331,634,705	333,252,960	2,223,582	136,179,988	135,537,828	429,890,004	60,213	673,098
51. Wyoming	WY	L	27,420,391	26,204,596		17,866,888	11,264,440	15,731,028	2,245	115,326
52. American Samoa	AS	N								1,190
53. Guam	GU	L	5,024,901	3,441,625		34,311	136,673	868,337		89,023
54. Puerto Rico	PR	L	7,728,247	8,030,316		(2,381,331)	(12,088,386)	11,733,310		4,097
55. U.S. Virgin Islands	VI	L	201,612	351,238		9,355,108	6,238,997	218,405		
56. Northern Mariana Islands	MP	L	307,609	28,448			(3,740)	3,267		
57. Canada	CAN	N								
58. Aggregate other alien	OT	XXX	63,407,520	61,313,165		18,820,030	46,212,802	122,336,491		
59. Totals	XXX		15,015,664,390	14,520,381,329	6,965,770	8,288,102,856	8,815,489,283	26,214,984,591	1,433,862	36,095,540
DETAILS OF WRITE-INS										
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		63,407,520	61,313,165		18,820,030	46,212,802	122,336,491		

(a) Active Status Counts:

- L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....55
- E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....
- D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....
- R - Registered - Non-domiciled RRGs.....
- Q - Qualified - Qualified or accredited reinsurer.....
- N - None of the above - Not allowed to write business in the state.....2

(b) Explanation of basis of allocation of premiums by states, etc.

- LOCATION OF PROPERTY - FIRE, EARTHQUAKE, ALLIED LINES, HOMEOWNERS MULTIPLE PERIL, BURGLARY AND THEFT, COMMERCIAL MULTIPLE PERIL, WARRANTY (HOME), BOILER AND MACHINERY, OCEAN MARINE, INLAND MARINE, GLASS
- PLACE WHERE PRINCIPALLY GARAGED - AUTO PHYSICAL DAMAGE, AUTO LIABILITY, AIRCRAFT (ALL PERILS)
- LOCATION OF OPERATION - WORKERS COMPENSATION
- LOCATION OF OPERATION OF PREMISES - LIABILITY OTHER THAN AUTO
- LOCATION OF EMPLOYMENT - GROUP ACCIDENT AND HEALTH - LOCATION OF RISK - MEDICAL MALPRACTICE
- ADDRESS OF INSURED - OTHER ACCIDENT AND HEALTH, WARRANTY (DEALERSHIP)
- LOCATION OF RISK WHERE OBLIGATION EXISTS, LOCATION OF WORK PERFORMED, LOCATION OF OBLIGEE - FIDELITY, SURETY
- PRINCIPAL PLACE OF INSURED - CREDIT
- "Other Alien" premium not allocated to a specific country due to unique exposures not currently contemplated by the NAIC list of country codes or system limitations

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	4,378,309,475	4,392,297,879	4,419,773,497	4,383,417,945
	2. Canada	364,004,203	371,654,241	368,757,379	360,555,000
	3. Other Countries	881,426,217	899,445,662	877,653,414	876,224,000
	4. Totals	5,623,739,895	5,663,397,782	5,666,184,290	5,620,196,945
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	305,461,849	323,642,661	323,899,350	273,825,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	384,825,987	413,778,979	407,783,576	383,170,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	3,505,758,514	3,704,832,045	3,630,099,978	3,262,429,393
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	6,828,609,210	7,077,441,768	6,876,608,650	6,798,376,023
	9. Canada	164,916,434	168,894,671	165,681,094	164,271,140
	10. Other Countries	1,337,331,507	1,362,497,183	1,336,863,417	7,740,977,179
	11. Totals	8,330,857,151	8,608,833,622	8,379,153,161	14,703,624,342
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	18,150,643,396	18,714,485,089	18,407,120,355	24,243,245,680
PREFERRED STOCKS					
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	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	942,689,275	942,689,275	840,712,063	
	21. Canada				
	22. Other Countries	219,577,968	219,577,968	163,493,534	
	23. Totals	1,162,267,243	1,162,267,243	1,004,205,597	
Parent, Subsidiaries and Affiliates	24. Totals	189,239,098	189,229,098	445,254,941	
	25. Total Common Stocks	1,351,506,341	1,351,496,341	1,449,460,538	
	26. Total Stocks	1,357,506,341	1,357,496,341	1,455,460,538	
	27. Total Bonds and Stocks	19,508,149,737	20,071,981,430	19,862,580,893	

COMBINED STATEMENT FOR THE YEAR 2021 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	747,363,982	1,952,002,578	714,962,881	492,513,551	472,029,440	XXX	4,378,872,432	24.1	3,815,891,011	22.1	4,378,872,428	4
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	747,363,982	1,952,002,578	714,962,881	492,513,551	472,029,440	XXX	4,378,872,432	24.1	3,815,891,011	22.1	4,378,872,428	4
2. All Other Governments												
2.1 NAIC 1	355,110,834	584,450,076	305,619,981	249,529		XXX	1,245,430,420	6.9	1,269,590,035	7.4	1,222,876,961	22,553,459
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	355,110,834	584,450,076	305,619,981	249,529		XXX	1,245,430,420	6.9	1,269,590,035	7.4	1,222,876,961	22,553,459
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	25,159,558	119,886,306	124,035,934	18,875,212	6,080,164	XXX	294,037,174	1.6	278,695,770	1.6	294,037,175	(1)
3.2 NAIC 2	4,788,444		6,636,229			XXX	11,424,673	0.1	6,371,976	0.0	11,424,673	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals	29,948,002	119,886,306	130,672,163	18,875,212	6,080,164	XXX	305,461,847	1.7	285,067,746	1.7	305,461,848	(1)
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	6,436,726	214,559,718	70,302,158	33,851,982	57,889,234	XXX	383,039,818	2.1	405,241,220	2.3	383,039,817	1
4.2 NAIC 2		1,786,166				XXX	1,786,166	0.0	1,808,790	0.0	1,786,166	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	6,436,726	216,345,884	70,302,158	33,851,982	57,889,234	XXX	384,825,984	2.1	407,050,010	2.4	384,825,983	1
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	264,161,246	1,079,708,046	734,303,026	518,391,552	670,834,295	XXX	3,267,398,165	18.0	3,406,099,364	19.7	3,263,219,771	4,178,394
5.2 NAIC 2	8,044,988	20,316,968	89,473,379	42,795,521	71,962,454	XXX	232,593,310	1.3	220,233,272	1.3	232,593,311	(1)
5.3 NAIC 3		4,004,208	1,762,820			XXX	5,767,028	0.0	4,066,715	0.0	5,767,028	
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	272,206,234	1,104,029,222	825,539,225	561,187,073	742,796,749	XXX	3,505,758,503	19.3	3,630,399,351	21.0	3,501,580,110	4,178,393

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COMBINED STATEMENT FOR THE YEAR 2021 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)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	565,896,994	2,390,539,855	1,458,260,447	260,692,177	70,316,797	XXX	4,745,706,270	26.1	4,566,555,873	26.4	2,511,021,771	2,234,684,499
6.2 NAIC 2	128,405,392	764,375,466	954,423,244	156,098,240	5,004,542	XXX	2,008,306,884	11.1	1,932,479,459	11.2	812,774,588	1,195,532,296
6.3 NAIC 3	30,526,459	186,600,855	183,801,335	23,691,172	16,924,320	XXX	441,544,141	2.4	374,194,472	2.2	100,746,976	340,797,165
6.4 NAIC 4	49,862,750	184,906,220	46,611,396	1,561,017	229,798	XXX	283,171,181	1.6	232,014,405	1.3	25,423,748	257,747,433
6.5 NAIC 5	1,025,850	2,417,696	1,197,978	804	10	XXX	4,642,338	0.0	8,674,065	0.1	658,980	3,983,358
6.6 NAIC 6		61				XXX	61	0.0	1,306,657	0.0		61
6.7 Totals	775,717,445	3,528,840,153	2,644,294,400	442,043,410	92,475,467	XXX	7,483,370,875	41.2	7,115,224,931	41.2	3,450,626,063	4,032,744,812
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2				10,528,673		XXX	10,528,673	0.1	10,541,236	0.1	10,528,673	
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				10,528,673	7,644,826	XXX	18,173,499	0.1	18,186,062	0.1	18,173,499	
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2	41,493	155,597	10,770,698			XXX	10,967,788	0.1	38,402,172	0.2		10,967,788
10.3 NAIC 3	3,185,759	133,230,133	134,537,312			XXX	270,953,204	1.5	234,227,565	1.4		270,953,204
10.4 NAIC 4	3,704,776	234,701,720	280,818,791			XXX	519,225,287	2.9	414,278,687	2.4		519,225,287
10.5 NAIC 5	213,076	19,701,739				XXX	19,914,815	0.1	31,347,852	0.2		19,914,815
10.6 NAIC 6	87,089	8,164,589				XXX	8,251,678	0.0	5,455,136	0.0		8,251,678
10.7 Totals	7,232,193	395,953,778	426,126,801			XXX	829,312,772	4.6	723,711,412	4.2		829,312,772

COMBINED STATEMENT FOR THE YEAR 2021 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)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 1,964,129,340	6,341,146,579	3,407,484,427	1,324,574,003	1,277,149,930		14,314,484,279	78.9	XXX	XXX	12,053,067,923	2,261,416,356
11.2 NAIC 2	(d) 141,280,317	786,634,197	1,061,303,550	209,422,434	76,966,996		2,275,607,494	12.5	XXX	XXX	1,069,107,411	1,206,500,083
11.3 NAIC 3	(d) 33,712,218	323,835,196	320,101,467	23,691,172	24,569,146		725,909,199	4.0	XXX	XXX	114,158,830	611,750,369
11.4 NAIC 4	(d) 53,567,526	419,607,940	327,430,187	1,561,017	229,798		802,396,468	4.4	XXX	XXX	25,423,748	776,972,720
11.5 NAIC 5	(d) 1,238,926	22,119,435	1,197,978	804	10		(c) 24,557,153	0.1	XXX	XXX	658,980	23,898,173
11.6 NAIC 6	(d) 87,089	8,164,650					(c) 8,251,739	0.0	XXX	XXX		8,251,739
11.7 Totals	2,194,015,416	7,901,507,997	5,117,517,609	1,559,249,430	1,378,915,880		(b) 18,151,206,332	100.0	XXX	XXX	13,262,416,892	4,888,789,440
11.8 Line 11.7 as a % of Col. 7	12.1	43.5	28.2	8.6	7.6		100.0	XXX	XXX	XXX	73.1	26.9
12. Total Bonds Prior Year												
12.1 NAIC 1	1,734,062,809	6,605,991,363	3,372,334,648	857,016,519	1,172,667,934		XXX	XXX	13,742,073,273	79.6	11,639,438,566	2,102,634,707
12.2 NAIC 2	124,443,984	735,686,032	1,057,227,317	225,330,137	67,149,435		XXX	XXX	2,209,836,905	12.8	984,811,099	1,225,025,806
12.3 NAIC 3	40,927,302	255,120,552	259,387,076	42,192,109	22,506,539		XXX	XXX	620,133,578	3.6	108,340,512	511,793,066
12.4 NAIC 4	14,946,710	418,725,239	210,001,849	1,927,528	691,766		XXX	XXX	646,293,092	3.7	29,913,017	616,380,075
12.5 NAIC 5	603,991	23,896,572	15,467,847	53,507			XXX	XXX	(c) 40,021,917	0.2	2,497,727	37,524,190
12.6 NAIC 6	54,271	6,459,453	248,069				XXX	XXX	(c) 6,761,793	0.0	699,189	6,062,604
12.7 Totals	1,915,039,067	8,045,879,211	4,914,666,806	1,126,519,800	1,263,015,674		XXX	XXX	(b) 17,265,120,558	100.0	12,765,700,110	4,499,420,448
12.8 Line 12.7 as a % of Col. 9	11.1	46.6	28.5	6.5	7.3		XXX	XXX	100.0	XXX	73.9	26.1
13. Total Publicly Traded Bonds												
13.1 NAIC 1	1,680,627,728	5,242,751,916	2,798,264,887	1,113,913,458	1,217,509,933		12,053,067,922	66.4	11,639,438,566	67.4	12,053,067,922	XXX
13.2 NAIC 2	41,559,502	432,387,732	443,755,720	75,428,850	75,975,605		1,069,107,409	5.9	984,811,099	5.7	1,069,107,409	XXX
13.3 NAIC 3	3,582,936	43,381,200	36,226,644	8,695,209	22,272,841		114,158,830	0.6	108,340,512	0.6	114,158,830	XXX
13.4 NAIC 4	3,941,993	16,390,250	3,929,306	932,402	229,798		25,423,749	0.1	29,913,017	0.2	25,423,749	XXX
13.5 NAIC 5	69,391	160,502	428,273	804	10		658,980	0.0	2,497,727	0.0	658,980	XXX
13.6 NAIC 6									699,189	0.0		XXX
13.7 Totals	1,729,781,550	5,735,071,600	3,282,604,830	1,198,970,723	1,315,988,187		13,262,416,890	73.1	12,765,700,110	73.9	13,262,416,890	XXX
13.8 Line 13.7 as a % of Col. 7	13.0	43.2	24.8	9.0	9.9		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	9.5	31.6	18.1	6.6	7.3		73.1	XXX	XXX	XXX	73.1	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	283,501,612	1,098,394,663	609,219,540	210,660,545	59,639,997		2,261,416,357	12.5	2,102,634,707	12.2	XXX	2,261,416,357
14.2 NAIC 2	99,720,815	354,246,465	617,547,830	133,993,584	991,391		1,206,500,085	6.6	1,225,025,806	7.1	XXX	1,206,500,085
14.3 NAIC 3	30,129,282	280,453,996	283,874,823	14,995,963	2,296,305		611,750,369	3.4	511,793,066	3.0	XXX	611,750,369
14.4 NAIC 4	49,625,533	403,217,690	323,500,881	628,615			776,972,719	4.3	616,380,075	3.6	XXX	776,972,719
14.5 NAIC 5	1,169,535	21,958,933	769,705				23,898,173	0.1	37,524,190	0.2	XXX	23,898,173
14.6 NAIC 6	87,089	8,164,650					8,251,739	0.0	6,062,604	0.0	XXX	8,251,739
14.7 Totals	464,233,866	2,166,436,397	1,834,912,779	360,278,707	62,927,693		4,888,789,442	26.9	4,499,420,448	26.1	XXX	4,888,789,442
14.8 Line 14.7 as a % of Col. 7	9.5	44.3	37.5	7.4	1.3		100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	2.6	11.9	10.1	2.0	0.3		26.9	XXX	XXX	XXX	XXX	26.9

(a) Includes \$ 2,210,406,775 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 72,029,108 current year of bonds with Z designations and \$ 55,569,686 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, \$ 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 \$ 562,958 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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COMBINED STATEMENT FOR THE YEAR 2021 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
1. U.S. Governments												
1.01 Issuer Obligations	724,817,700	1,877,992,427	687,441,514	481,518,392	471,162,841	XXX	4,242,932,874	23.4	3,735,252,099	21.6	4,242,932,874	
1.02 Residential Mortgage-Backed Securities	22,395,357	73,359,935	26,736,099	10,995,159	866,598	XXX	134,353,148	0.7	78,909,411	0.5	134,353,150	(2)
1.03 Commercial Mortgage-Backed Securities	150,923	650,216	785,267			XXX	1,586,406	0.0	1,729,496	0.0	1,586,406	
1.04 Other Loan-Backed and Structured Securities						XXX						
1.05 Totals	747,363,980	1,952,002,578	714,962,880	492,513,551	472,029,439	XXX	4,378,872,428	24.1	3,815,891,006	22.1	4,378,872,430	(2)
2. All Other Governments												
2.01 Issuer Obligations	355,110,834	584,450,076	305,619,981	249,529		XXX	1,245,430,420	6.9	1,269,590,035	7.4	1,222,876,961	22,553,459
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	355,110,834	584,450,076	305,619,981	249,529		XXX	1,245,430,420	6.9	1,269,590,035	7.4	1,222,876,961	22,553,459
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	29,948,002	119,886,306	130,672,163	18,875,212	6,080,164	XXX	305,461,847	1.7	285,067,746	1.7	305,461,848	(1)
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	29,948,002	119,886,306	130,672,163	18,875,212	6,080,164	XXX	305,461,847	1.7	285,067,746	1.7	305,461,848	(1)
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	6,436,726	216,345,884	70,302,158	33,851,982	57,889,234	XXX	384,825,984	2.1	407,050,010	2.4	384,825,983	1
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	6,436,726	216,345,884	70,302,158	33,851,982	57,889,234	XXX	384,825,984	2.1	407,050,010	2.4	384,825,983	1
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	73,839,489	625,089,044	606,562,895	478,718,100	734,422,219	XXX	2,518,631,747	13.9	2,457,208,388	14.2	2,518,631,746	1
5.02 Residential Mortgage-Backed Securities	195,329,932	438,922,277	192,416,314	60,989,675	8,374,531	XXX	896,032,729	4.9	1,075,325,322	6.2	891,854,335	4,178,394
5.03 Commercial Mortgage-Backed Securities	3,036,814	40,017,900	26,560,017	21,479,298		XXX	91,094,029	0.5	97,865,644	0.6	91,094,029	
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals	272,206,235	1,104,029,221	825,539,226	561,187,073	742,796,750	XXX	3,505,758,505	19.3	3,630,399,354	21.0	3,501,580,110	4,178,395
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	377,817,298	1,856,028,907	1,967,320,282	429,709,402	90,696,566	XXX	4,721,572,455	26.0	4,342,207,096	25.2	2,143,029,571	2,578,542,884
6.02 Residential Mortgage-Backed Securities	51,690,212	128,292,154	17,876,887	5,667,193	1,778,902	XXX	205,305,348	1.1	127,766,212	0.7	19,906,036	185,399,312
6.03 Commercial Mortgage-Backed Securities	179,799,329	906,034,162	484,252,096	4,861,717		XXX	1,574,947,304	8.7	1,555,555,146	9.0	1,180,486,992	394,460,312
6.04 Other Loan-Backed and Structured Securities	166,410,605	638,484,929	174,845,135	1,805,100		XXX	981,545,769	5.4	1,089,696,469	6.3	107,203,467	874,342,302
6.05 Totals	775,717,444	3,528,840,152	2,644,294,400	442,043,412	92,475,468	XXX	7,483,370,876	41.2	7,115,224,923	41.2	3,450,626,066	4,032,744,810
7. Hybrid Securities												
7.01 Issuer Obligations				10,528,673	7,644,826	XXX	18,173,499	0.1	18,186,062	0.1	18,173,498	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				10,528,673	7,644,826	XXX	18,173,499	0.1	18,186,062	0.1	18,173,498	1
8. Parent, Subsidiaries and Affiliates												
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						

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COMBINED STATEMENT FOR THE YEAR 2021 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
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired	7,232,193	395,953,777	426,126,801			XXX	829,312,771	4.6	723,711,412	4.2		829,312,771
10.03 Totals	7,232,193	395,953,777	426,126,801			XXX	829,312,771	4.6	723,711,412	4.2		829,312,771
11. Total Bonds Current Year												
11.01 Issuer Obligations	1,567,970,049	5,279,792,644	3,767,918,993	1,453,451,290	1,367,895,850	XXX	13,437,028,826	74.0	XXX	XXX	10,835,932,481	2,601,096,345
11.02 Residential Mortgage-Backed Securities	269,415,501	640,574,366	237,029,300	77,652,027	11,020,031	XXX	1,235,691,225	6.8	XXX	XXX	1,046,113,521	189,577,704
11.03 Commercial Mortgage-Backed Securities	182,987,066	946,702,278	511,597,380	26,341,015		XXX	1,667,627,739	9.2	XXX	XXX	1,273,167,427	394,460,312
11.04 Other Loan-Backed and Structured Securities	166,410,605	638,484,929	174,845,135	1,805,100		XXX	981,545,769	5.4	XXX	XXX	107,203,467	874,342,302
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	7,232,193	395,953,777	426,126,801			XXX	829,312,771	4.6	XXX	XXX		829,312,771
11.08 Totals	2,194,015,414	7,901,507,994	5,117,517,609	1,559,249,432	1,378,915,881		18,151,206,330	100.0	XXX	XXX	13,262,416,896	4,888,789,434
11.09 Line 11.08 as a % of Col. 7	12.1	43.5	28.2	8.6	7.6		100.0	XXX	XXX	XXX	73.1	26.9
12. Total Bonds Prior Year												
12.01 Issuer Obligations	1,278,883,569	5,393,706,847	3,572,144,292	1,014,159,535	1,255,667,193	XXX	XXX	XXX	12,514,561,436	72.5	10,094,112,167	2,420,449,269
12.02 Residential Mortgage-Backed Securities	263,981,176	615,138,332	315,178,222	80,354,734	7,348,481	XXX	XXX	XXX	1,282,000,945	7.4	1,183,309,964	98,690,981
12.03 Commercial Mortgage-Backed Securities	145,915,421	937,028,612	542,906,199	29,300,054		XXX	XXX	XXX	1,655,150,286	9.6	1,264,695,464	390,454,822
12.04 Other Loan-Backed and Structured Securities	218,561,758	696,610,225	171,819,010	2,705,476		XXX	XXX	XXX	1,089,696,469	6.3	223,582,511	866,113,958
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							
12.06 Affiliated Bank Loans						XXX						
12.07 Unaffiliated Bank Loans	7,697,142	403,395,190	312,619,080			XXX	XXX	XXX	723,711,412	4.2		723,711,412
12.08 Totals	1,915,039,066	8,045,879,206	4,914,666,803	1,126,519,799	1,263,015,674		XXX	XXX	17,265,120,548	100.0	12,765,700,106	4,499,420,442
12.09 Line 12.08 as a % of Col. 9	11.1	46.6	28.5	6.5	7.3		XXX	XXX	100.0	XXX	73.9	26.1
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	1,360,921,429	4,426,430,578	2,637,528,261	1,104,543,641	1,306,508,570	XXX	10,835,932,479	59.7	10,094,112,167	58.5	10,835,932,479	XXX
13.02 Residential Mortgage-Backed Securities	222,631,641	519,892,796	221,541,784	72,567,682	9,479,619	XXX	1,046,113,522	5.8	1,183,309,964	6.9	1,046,113,522	XXX
13.03 Commercial Mortgage-Backed Securities	81,926,434	759,545,303	410,216,393	21,479,298		XXX	1,273,167,428	7.0	1,264,695,464	7.3	1,273,167,428	XXX
13.04 Other Loan-Backed and Structured Securities	64,302,047	29,202,926	13,318,389	380,104		XXX	107,203,466	0.6	223,582,511	1.3	107,203,466	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	1,729,781,551	5,735,071,603	3,282,604,827	1,198,970,725	1,315,988,189		13,262,416,895	73.1	12,765,700,106	73.9	13,262,416,895	XXX
13.09 Line 13.08 as a % of Col. 7	13.0	43.2	24.8	9.0	9.9		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	9.5	31.6	18.1	6.6	7.3		73.1	XXX	XXX	XXX	73.1	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	207,048,620	853,362,066	1,130,390,732	348,907,649	61,387,280	XXX	2,601,096,347	14.3	2,420,449,269	14.0	XXX	2,601,096,347
14.02 Residential Mortgage-Backed Securities	46,783,860	120,681,570	15,487,516	5,084,345	1,540,412	XXX	189,577,703	1.0	98,690,981	0.6	XXX	189,577,703
14.03 Commercial Mortgage-Backed Securities	101,060,632	187,156,975	101,380,987	4,861,717		XXX	394,460,311	2.2	390,454,822	2.3	XXX	394,460,311
14.04 Other Loan-Backed and Structured Securities	102,108,558	609,282,003	161,526,746	1,424,996		XXX	874,342,303	4.8	866,113,958	5.0	XXX	874,342,303
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans	7,232,193	395,953,777	426,126,801			XXX	829,312,771	4.6	723,711,412	4.2	XXX	829,312,771
14.08 Totals	464,233,863	2,166,436,391	1,834,912,782	360,278,707	62,927,692		4,888,789,435	26.9	4,499,420,442	26.1	XXX	4,888,789,435
14.09 Line 14.08 as a % of Col. 7	9.5	44.3	37.5	7.4	1.3		100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	2.6	11.9	10.1	2.0	0.3		26.9	XXX	XXX	XXX	XXX	26.9

COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	Coding	For	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
8399999 - Total Bonds						18,407,120,355	XXX	18,714,485,089	24,243,245,685	18,150,643,401	1,108,003	(68,020,463)	591,359		XXX	XXX	XXX		120,500,794	482,355,649	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

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

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COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	21 Date Acquired	
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
8999999 - Total Preferred Stocks							6,000,000	XXX	6,000,000	6,000,000									XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ..\$ 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6 ..\$

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COMBINED STATEMENT FOR THE YEAR 2021 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	3 Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	7 Fair Value		9 Actual Cost	10 Dividends			11 Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
9899999 - Total Preferred and Common Stocks					1,357,506,341	XXX	1,357,496,341	1,455,460,536	766,084	19,946,100		68,509,180	1,671,593	66,837,587	(13,154,097)	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ..\$ 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6 ..\$

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COMBINED STATEMENT FOR THE YEAR 2021 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	
NONE					

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

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