



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022
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
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Combined Statement Contact Robert Albert Daniel, 847-605-3284, robert.daniel@zurichna.com
(Name) (Area Code) (Telephone Number) (E-mail Address)

NAMES OF COMPANIES INCLUDED IN THIS STATEMENT

Name of Company	NAIC Company Code	State of Domicile
American Guarantee & Liability Insurance Company	26247	NY
American Zurich Insurance Company	40142	IL
Colonial American Casualty and Surety Company	34347	IL
Empire Fire and Marine Insurance Company	21326	IL
Empire Indemnity Insurance Company	21334	OK
The Fidelity and Deposit Company of Maryland	39306	IL
Steadfast Insurance Company	26387	IL
Universal Underwriters Insurance Company	41181	IL
Universal Underwriters of Texas Insurance Company	40843	IL
Zurich American Insurance Company	16535	NY
Zurich American Insurance Company of Illinois	27855	IL
Rural Community Insurance Company	39039	MN

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

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

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	17,316,296,008		17,316,296,008	18,150,643,401
2. Stocks (Schedule D):				
2.1 Preferred stocks	6,000,000	6,000,000		
2.2 Common stocks	1,152,113,040	1,999,659	1,150,113,381	1,351,496,340
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)	3,914,162		3,914,162	4,082,514
4.2 Properties held for the production of income (less \$ encumbrances)	1,281,968,645		1,281,968,645	1,180,272,326
4.3 Properties held for sale (less \$ encumbrances)				10,753,930
5. Cash (\$ (9,673,581), Schedule E - Part 1), cash equivalents (\$ 462,560,514, Schedule E - Part 2) and short-term investments (\$ 63,653,641, Schedule DA)	516,540,573		516,540,573	226,757,924
6. Contract loans (including \$0 premium notes)				
7. Derivatives (Schedule DB)	1,967,250		1,967,250	4,892,042
8. Other invested assets (Schedule BA)	1,407,819,514	11,710,619	1,396,108,895	1,511,224,849
9. Receivable for securities	97,250,249	261,715	96,988,535	22,721,582
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	151,410,661		151,410,661	114,975,842
12. Subtotals, cash and invested assets (Lines 1 to 11)	21,935,280,102	19,971,993	21,915,308,110	22,577,820,750
13. Title plants less \$0 charged off (for Title insurers only)				
14. Investment income due and accrued	136,371,744	160,947	136,210,797	125,286,676
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,997,420,792	198,439,382	1,798,981,410	1,604,089,657
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$248,277,561 earned but unbilled premiums)	1,751,330,457	40,438,928	1,710,891,529	1,443,505,874
15.3 Accrued retrospective premiums (\$383,649,092) and contracts subject to redetermination (\$0)	383,649,446	18,044,658	365,604,788	414,730,367
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,695,545,175		1,695,545,175	1,382,409,801
16.2 Funds held by or deposited with reinsured companies	569,022		569,022	
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	77,957,871		77,957,871	2
18.2 Net deferred tax asset	671,434,996	37,458	671,397,538	475,122,341
19. Guaranty funds receivable or on deposit	14,607,504		14,607,504	9,774,019
20. Electronic data processing equipment and software	257,326,583	257,326,583		
21. Furniture and equipment, including health care delivery assets (\$0)	23,915,997	23,915,997		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	114,639,752	23,194,944	91,444,808	46,519,447
24. Health care (\$0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	1,487,137,428	246,892,045	1,240,245,384	1,316,476,338
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	30,547,186,868	828,422,934	29,718,763,935	29,395,735,272
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	30,547,186,868	828,422,934	29,718,763,935	29,395,735,272
DETAILS OF WRITE-INS				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	151,410,661		151,410,661	114,975,842
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,487,137,428	246,892,045	1,240,245,384	1,316,476,338

COMBINED STATEMENT FOR THE YEAR 2022 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)	10,048,857,228	9,943,096,328
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	53,554,441	55,766,894
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	2,211,753,693	2,301,473,580
4. Commissions payable, contingent commissions and other similar charges	344,126,167	278,948,869
5. Other expenses (excluding taxes, licenses and fees)	642,926,026	603,894,504
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	207,149,120	173,795,154
7.1 Current federal and foreign income taxes (including \$ 27,793,865 on realized capital gains (losses))		12,289,332
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 \$ 3,061,982,205 and including warranty reserves of \$ 85,564,004 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	4,529,888,599	4,276,836,095
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	8,753,799	7,805,742
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,941,526,504	1,632,456,025
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	792,115,266	674,401,099
14. Amounts withheld or retained by company for account of others	281,534,222	320,697,646
15. Remittances and items not allocated	364,046,908	341,421,455
16. Provision for reinsurance (including \$ 214,596 certified) (Schedule F, Part 3, Column 78)	84,318,876	89,554,951
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	70,701,156	75,647,444
20. Derivatives	3,427,980	741,394
21. Payable for securities	36,589,247	42,100,150
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$0 and interest thereon \$0		
25. Aggregate write-ins for liabilities	639,546,481	678,413,107
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	22,260,815,711	21,509,339,770
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	22,260,815,711	21,509,339,770
29. Aggregate write-ins for special surplus funds	3,404,000	3,996,000
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	4,394,142,442	4,394,131,321
35. Unassigned funds (surplus)	3,055,401,781	3,483,268,181
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$0)		
36.2 .....0 shares preferred (value included in Line 31 \$0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	7,457,948,223	7,886,395,503
38. TOTALS (Page 2, Line 28, Col. 3)	29,718,763,935	29,395,735,272
DETAILS OF WRITE-INS		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	639,546,481	678,413,107
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	3,404,000	3,996,000
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).....	5,469,875,440	4,742,233,654
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	3,648,139,508	2,936,559,442
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	590,208,431	503,672,580
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	979,443,691	861,786,510
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	5,217,791,630	4,302,018,532
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	252,083,810	440,215,122
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	559,107,760	544,905,979
10. Net realized capital gains (losses) less capital gains tax of \$ 18,504,219 (Exhibit of Capital Gains (Losses))	6,621,971	387,205,532
11. Net investment gain (loss) (Lines 9 + 10)	565,729,731	932,111,511
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$ 5,843,605)	(5,843,605)	5,118,348
13. Finance and service charges not included in premiums	(8,248,157)	(5,771,736)
14. Aggregate write-ins for miscellaneous income	(97,714,983)	(10,630,566)
15. Total other income (Lines 12 through 14)	(111,806,744)	(11,283,954)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	706,006,797	1,361,042,679
17. Dividends to policyholders	7,042,888	11,641,217
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)	698,963,909	1,349,401,462
19. Federal and foreign income taxes incurred	166,229,443	130,377,283
20. Net income (Line 18 minus Line 19)(to Line 22)	532,734,466	1,219,024,179
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	7,886,395,494	7,181,106,746
22. Net income (from Line 20)	532,734,466	1,219,024,179
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (75,712,527)	(317,093,292)	44,555,294
25. Change in net unrealized foreign exchange capital gain (loss)	(12,657,616)	(10,379,533)
26. Change in net deferred income tax	120,567,181	(13,400,022)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(11,646,983)	(86,953,771)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	5,236,075	85,773,045
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	11,121	
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(711,000,000)	(589,000,000)
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	(34,598,224)	55,669,557
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(428,447,271)	705,288,748
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	7,457,948,223	7,886,395,494
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)	(97,714,983)	(10,630,566)
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(34,598,224)	55,669,557

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	5,602,324,648	4,999,709,438
2. Net investment income	653,067,457	662,462,193
3. Miscellaneous income	(111,806,744)	(11,283,954)
4. Total (Lines 1 through 3)	6,143,585,361	5,650,887,678
5. Benefit and loss related payments	3,788,230,647	3,113,800,146
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	1,527,254,304	1,484,176,220
8. Dividends paid to policyholders	6,094,832	6,986,164
9. Federal and foreign income taxes paid (recovered) net of \$ (39,485,390) tax on capital gains (losses)	274,980,863	243,037,150
10. Total (Lines 5 through 9)	5,596,560,646	4,847,999,680
11. Net cash from operations (Line 4 minus Line 10)	547,024,716	802,887,998
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,337,908,218	5,328,452,493
12.2 Stocks	1,163,750,516	1,105,497,174
12.3 Mortgage loans		
12.4 Real estate	4,291,130	177,491,034
12.5 Other invested assets	232,942,791	467,812,659
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	220,293	(55,706)
12.7 Miscellaneous proceeds	36,759,024	106,106,031
12.8 Total investment proceeds (Lines 12.1 to 12.7)	5,775,871,972	7,185,303,684
13. Cost of investments acquired (long-term only):		
13.1 Bonds	3,748,756,085	6,244,480,952
13.2 Stocks	1,124,715,415	987,548,466
13.3 Mortgage loans		
13.4 Real estate	138,515,374	69,559,344
13.5 Other invested assets	176,213,804	283,163,213
13.6 Miscellaneous applications	116,439,353	17,790,745
13.7 Total investments acquired (Lines 13.1 to 13.6)	5,304,640,031	7,602,542,720
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)	471,231,940	(417,239,036)
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	11,121	
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	711,000,000	589,186,152
16.6 Other cash provided (applied)	(17,485,126)	(148,553,897)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(728,474,004)	(737,740,049)
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)	289,782,651	(352,091,087)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	226,757,922	578,849,009
19.2 End of period (Line 18 plus Line 19.1)	516,540,573	226,757,922

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	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	210,627,793	286,859,067	254,227,517	243,259,343
2.1 Allied lines	352,782,734	297,576,699	348,012,132	302,347,301
2.2 Multiple peril crop	1,283,134,419	238,239,684	322,892,726	1,198,481,377
2.3 Federal flood				
2.4 Private crop	167,969,724	12,024	123,871	167,857,877
2.5 Private flood	41,740,037	67,539,040	50,987,915	58,291,163
3. Farmowners multiple peril				
4. Homeowners multiple peril	65,785,097	52,743,719	55,623,901	62,904,915
5.1 Commercial multiple peril (non-liability portion)	190,464,510	214,477,813	209,290,020	195,652,303
5.2 Commercial multiple peril (liability portion)	62,738,154	43,043,245	47,984,057	57,797,343
6. Mortgage guaranty				
8. Ocean marine	36,834,613	37,288,239	34,957,184	39,165,668
9. Inland marine	527,969,915	381,639,851	492,622,294	416,987,471
10. Financial guaranty				
11.1 Medical professional liability - occurrence	698,751	140		698,891
11.2 Medical professional liability - claims-made	42,406	511		42,918
12. Earthquake	106,787,545	112,574,626	108,223,529	111,138,642
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group				
14. Credit accident and health (group and individual)				
15.1 Vision only				
15.2 Dental only				
15.3 Disability income	70	272	2,382	(2,040)
15.4 Medicare supplement				
15.5 Medicaid Title XIX				
15.6 Medicare Title XVIII				
15.7 Long-term care				
15.8 Federal employees health benefits plan				
15.9 Other health	174,374,738	2,302,210	(533,307)	177,210,255
16. Workers' compensation	788,222,830	261,645,867	330,837,188	719,031,510
17.1 Other liability - occurrence	500,936,456	392,625,458	458,569,839	434,992,075
17.2 Other liability - claims-made	279,753,335	430,338,817	381,633,554	328,458,598
17.3 Excess workers' compensation	24,554,918	11,757,350	13,947,889	22,364,378
18.1 Products liability - occurrence	42,637,101	26,896,823	39,498,150	30,035,774
18.2 Products liability - claims-made	30,753	58,312	35,407	53,658
19.1 Private passenger auto no-fault (personal injury protection)				
19.2 Other private passenger auto liability.....				
19.3 Commercial auto no-fault (personal injury protection)	2,875,644	4,280,537	2,765,339	4,390,842
19.4 Other commercial auto liability.....	425,542,183	277,793,951	298,497,560	404,838,574
21.1 Private passenger auto physical damage		987	(782,753)	783,740
21.2 Commercial auto physical damage	105,460,657	103,786,560	88,578,434	120,668,783
22. Aircraft (all perils)				
23. Fidelity	18,686,245	24,571,335	23,306,760	19,950,821
24. Surety	281,597,047	354,966,640	379,036,345	257,527,342
26. Burglary and theft	33,428,974	22,800,493	27,971,750	28,257,718
27. Boiler and machinery	46,698,849	51,951,942	50,575,437	48,075,354
28. Credit	366,922	2,723,106	1,085,711	2,004,317
29. International				
30. Warranty	18,543,218	83,738,708	85,564,004	16,717,921
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	788,574	(2,167,608)	(1,269,644)	(109,391)
35. TOTALS	5,792,074,213	3,782,066,417	4,104,265,189	5,469,875,440
DETAILS OF WRITE-INS				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	788,574	(2,167,608)	(1,269,644)	(109,391)

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	241,072,181	14,625,170	(1,469,834)		254,227,517
2.1 Allied lines	341,119,450	8,084,137	(1,191,455)		348,012,132
2.2 Multiple peril crop		322,892,726			322,892,726
2.3 Federal flood					
2.4 Private crop		123,871			123,871
2.5 Private flood	50,070,576	1,007,900	(90,561)		50,987,915
3. Farmowners multiple peril					
4. Homeowners multiple peril	53,475,494	3,055,029	(906,622)		55,623,901
5.1 Commercial multiple peril (non-liability portion)	197,486,056	14,771,377	(2,967,414)		209,290,020
5.2 Commercial multiple peril (liability portion)	50,528,230	478,930	(3,871,272)	848,168	47,984,057
6. Mortgage guaranty					
8. Ocean marine	32,466,579	2,490,605			34,957,184
9. Inland marine	258,774,631	246,489,092	(12,641,428)		492,622,294
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	98,100,714	10,122,814			108,223,529
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group					
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income	194	2,188			2,382
15.4 Medicare supplement					
15.5 Medicaid Title XIX					
15.6 Medicare Title XVIII					
15.7 Long-term care					
15.8 Federal employees health benefits plan					
15.9 Other health	20,903,721	12,046,750	(33,441,222)	(42,556)	(533,307)
16. Workers' compensation	536,973,443	25,131,648	(67,348,241)	(163,919,662)	330,837,188
17.1 Other liability - occurrence	323,084,033	182,929,619	(36,513,531)	(10,930,281)	458,569,839
17.2 Other liability - claims-made	253,370,648	127,451,192	(1,208,606)	2,020,319	381,633,554
17.3 Excess workers' compensation	16,771,821	1,376,168	(4,200,099)	(2)	13,947,889
18.1 Products liability - occurrence	22,909,100	21,436,625	(2,269,049)	(2,578,526)	39,498,150
18.2 Products liability - claims-made	18,258	20,606	(1,793)	(1,664)	35,407
19.1 Private passenger auto no-fault (personal injury protection)					
19.2 Other private passenger auto liability					
19.3 Commercial auto no-fault (personal injury protection)	5,031,993	(1,638,125)	(570,649)	(57,881)	2,765,339
19.4 Other commercial auto liability	312,106,953	13,172,059	(25,367,331)	(1,414,121)	298,497,560
21.1 Private passenger auto physical damage	987	3,888,499	(4,672,239)		(782,753)
21.2 Commercial auto physical damage	88,578,434				88,578,434
22. Aircraft (all perils)					
23. Fidelity	14,638,355	8,668,405			23,306,760
24. Surety	155,705,760	272,819,977	(49,489,392)		379,036,345
26. Burglary and theft	25,957,901	2,013,849			27,971,750
27. Boiler and machinery	48,584,336	2,047,925	(56,824)		50,575,437
28. Credit		1,085,711			1,085,711
29. International					
30. Warranty	2,542,248	83,021,756			85,564,004
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				(1,269,644)	(1,269,644)
35. TOTALS	3,150,272,095	1,379,616,503	(248,277,561)	(177,345,848)	4,104,265,189
36. Accrued retrospective premiums based on experience					177,345,848
37. Earned but unbilled premiums					248,277,561
38. Balance (Sum of Line 35 through 37)					4,529,888,599
DETAILS OF WRITE-INS					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				(1,269,644)	(1,269,644)

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

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	865,456,055	35,578,010	62,107,467	508,586,719	243,927,020	210,627,793
2.1 Allied lines	1,214,235,250		23,439,093	536,955,635	347,935,975	352,782,734
2.2 Multiple peril crop	3,168,857,049			1,198,481,377	687,241,254	1,283,134,419
2.3 Federal flood						
2.4 Private crop	333,377,151		8,251,745	167,857,877	5,801,294	167,969,724
2.5 Private flood	151,195,752		13,140,498	79,910,559	42,685,654	41,740,037
3. Farmowners multiple peril						
4. Homeowners multiple peril	128,101,935		686,874	62,904,915	98,797	65,785,097
5.1 Commercial multiple peril (non-liability portion)	474,823,598	94,934	4,388,566	210,588,880	78,253,708	190,464,510
5.2 Commercial multiple peril (liability portion)	172,019,536			57,797,343	51,484,039	62,738,154
6. Mortgage guaranty						
8. Ocean marine	117,790,044	3,315,452	10,709,916	81,274,126	13,706,674	36,834,613
9. Inland marine	1,277,574,193	706,288	4,041,032	468,968,003	285,383,595	527,969,915
10. Financial guaranty						
11.1 Medical professional liability - occurrence	2,833,813			737,589	1,397,472	698,751
11.2 Medical professional liability - claims- made	(33,280)			42,923	(118,610)	42,406
12. Earthquake	306,921,508		18,379,664	139,346,732	79,166,895	106,787,545
13.1 Comprehensive (hospital and medical) individual						
13.2 Comprehensive (hospital and medical) group						
14. Credit accident and health (group and individual)						
15.1 Vision only						
15.2 Dental only						
15.3 Disability income				(70)		70
15.4 Medicare supplement						
15.5 Medicaid Title XIX						
15.6 Medicare Title XVIII						
15.7 Long-term care						
15.8 Federal employees health benefits plan						
15.9 Other health	274,687,528	455,614	130,245,035	178,553,356	52,460,083	174,374,738
16. Workers' compensation	2,749,958,194	3,665,429	19,281,802	724,697,133	1,259,985,462	788,222,830
17.1 Other liability - occurrence	2,052,697,478	28,648,257	7,147,681	551,776,244	1,035,780,716	500,936,456
17.2 Other liability - claims-made	1,023,014,906	9,952,813	589,518	440,751,485	313,052,416	279,753,335
17.3 Excess workers' compensation	46,976,980			22,364,378	57,683	24,554,918
18.1 Products liability - occurrence	138,188,338	7,247,120	773,000	51,160,674	52,410,683	42,637,101
18.2 Products liability - claims-made	8,370,459	41,998	2,513	8,344,317	39,900	30,753
19.1 Private passenger auto no-fault (personal injury protection)						
19.2 Other private passenger auto liability						
19.3 Commercial auto no-fault (personal injury protection)	28,776,926	(251,206,618)	145,458	(246,236,626)	21,076,748	2,875,644
19.4 Other commercial auto liability	1,342,820,973	265,780,430	16,248,277	671,447,885	527,859,612	425,542,183
21.1 Private passenger auto physical damage						
21.2 Commercial auto physical damage	397,828,965		1,725,074	130,982,731	163,110,651	105,460,657
22. Aircraft (all perils)						
23. Fidelity	52,862,759		900	23,722,711	10,454,703	18,686,245
24. Surety	579,651,798	34,114,860	(1,097,977)	267,276,406	63,795,228	281,597,047
26. Burglary and theft	108,459,673		80,933	31,889,775	43,221,857	33,428,974
27. Boiler and machinery	169,584,747	4,726,421	19,745,739	95,381,313	51,976,744	46,698,849
28. Credit	2,777,347	4,166,668		1,929,222	4,647,870	366,922
29. International						
30. Warranty	428,058,924	(1,133)		406,240,698	3,273,876	18,543,218
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	679,183			(109,391)		788,574
35. TOTALS	17,618,547,780	147,286,543	340,032,808	6,873,624,918	5,440,168,000	5,792,074,213
DETAILS OF WRITE-INS						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	679,183			(109,391)		788,574

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No []

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 2022 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	501,222,071	50,711,329	401,190,325	150,743,075	158,143,690	209,157,067	99,729,698	41.0
2.1 Allied lines	973,803,083	75,464,668	795,755,503	253,512,248	274,909,723	228,372,264	300,049,707	99.2
2.2 Multiple peril crop	2,163,794,122		1,129,367,570	1,034,426,552	166,639,878	156,358,643	1,044,707,787	87.2
2.3 Federal flood								
2.4 Private crop	263,205,679	12,434,456	138,729,452	136,910,683	37,297,540	21,006,166	153,202,058	91.3
2.5 Private flood	83,127,748	4,478,750	81,777,487	5,829,011	36,207,763	28,653,124	13,383,650	23.0
3. Farmowners multiple peril								
4. Homeowners multiple peril	81,266,979	351,956	40,810,246	40,808,688	23,130,999	9,969,535	53,970,152	85.8
5.1 Commercial multiple peril (non-liability portion)	321,026,099	2,244,192	199,774,689	123,495,602	91,681,273	98,540,879	116,635,996	59.6
5.2 Commercial multiple peril (liability portion)	110,223,893		65,023,525	45,200,368	196,103,659	160,138,218	81,165,809	140.4
6. Mortgage guaranty								
8. Ocean marine	43,174,218	3,426,111	29,266,581	17,333,748	27,503,902	26,212,309	18,625,341	47.6
9. Inland marine	361,282,815	32,062	221,840,279	139,474,598	113,899,325	83,446,028	169,927,895	40.8
10. Financial guaranty								
11.1 Medical professional liability - occurrence	271,000		133,431	137,569	1,120,511	881,210	376,870	53.9
11.2 Medical professional liability - claims-made	72,878,666	32,874,427	58,171,194	47,581,898	217,748,696	163,754,560	101,576,035	236,675.9
12. Earthquake	1,052,347		688,758	363,589	1,998,625	4,184,079	(1,821,864)	(1.6)
13.1 Comprehensive (hospital and medical) individual								
13.2 Comprehensive (hospital and medical) group								
14. Credit accident and health (group and individual)								
15.1 Vision only								
15.2 Dental only								
15.3 Disability income	(2,152)		(1,076)	(1,076)	222	314	(1,169)	57.3
15.4 Medicare supplement								
15.5 Medicaid Title XIX								
15.6 Medicare Title XVIII								
15.7 Long-term care								
15.8 Federal employees health benefits plan								
15.9 Other health	93,325,102	84,447,304	95,781,347	81,991,059	83,003,691	75,731,526	89,263,224	50.4
16. Workers' compensation	1,364,592,469	17,459,658	989,581,538	392,470,590	4,181,166,617	4,608,438,600	(34,801,393)	(4.8)
17.1 Other liability - occurrence	1,432,036,978	50,928,397	1,030,243,291	452,722,084	2,256,576,321	1,941,471,804	767,826,600	176.5
17.2 Other liability - claims-made	631,216,305	7,491,856	426,145,254	212,562,907	875,157,697	839,284,002	248,436,602	75.6
17.3 Excess workers' compensation	17,432,017		8,253,536	9,178,481	262,402,931	265,571,097	6,010,314	26.9
18.1 Products liability - occurrence	187,748,771	694,339	144,237,207	44,205,902	193,668,970	201,228,147	36,646,725	122.0
18.2 Products liability - claims-made	432,001	150,188	507,095	75,094	2,012,383	1,420,077	667,401	1,243.8
19.1 Private passenger auto no-fault (personal injury protection)	104,123		50,781	53,342	1,079,514	1,342,353	(209,496)	
19.2 Other private passenger auto liability	54,190		27,483	26,708	19,549	37,660	8,596	
19.3 Commercial auto no-fault (personal injury protection)	10,112,255	145,485	6,754,884	3,502,856	5,931,600	9,751,950	(317,495)	(7.2)
19.4 Other commercial auto liability	869,178,620	19,353,512	647,369,037	241,163,095	691,529,442	643,065,741	289,626,796	71.5
21.1 Private passenger auto physical damage	262,204	110,622	241,724	131,102			131,102	16.7
21.2 Commercial auto physical damage	254,669,980	1,213,990	182,725,597	73,158,373	16,830,091	9,051,962	80,936,503	67.1
22. Aircraft (all perils)	43,055	32,147	68,079	7,123	288,315	295,999	(561)	
23. Fidelity	21,824,992		13,749,280	8,075,711	22,346,372	17,572,194	12,849,890	64.4
24. Surety	42,835,579	6,402,222	25,818,982	23,418,819	57,907,105	86,093,269	(4,767,344)	(1.9)
26. Burglary and theft	180,489	4,185	104,878	79,796	14,966,757	10,262,509	4,784,044	16.9
27. Boiler and machinery	1,221,506	3,150,729	2,527,035	1,845,200	6,029,312	5,948,115	1,926,397	4.0
28. Credit	(1,989,822)	(199,626)	(1,740,932)	(448,516)	13,793,295	16,547,808	(3,203,029)	(159.8)
29. International								
30. Warranty	171,540,833	97,693	169,369,743	2,268,783	14,797,225	15,409,183	1,656,824	9.9
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	147,086		73,543	73,543	2,964,237	3,897,935	(860,155)	786.3
35. TOTALS	10,073,295,302	373,500,650	6,904,417,343	3,542,378,609	10,048,857,228	9,943,096,328	3,648,139,508	66.7
DETAILS OF WRITE-INS								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	147,087		73,544	73,543	2,964,237	3,897,935	(860,156)	786.3

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	492,195,943	43,447,403	411,018,111	124,625,236	131,618,633	7,974,826	106,075,004	158,143,690	13,659,241
2.1 Allied lines	775,168,249	19,827,115	671,720,429	123,274,935	458,962,595	1,871,486	309,199,292	274,909,723	47,839,981
2.2 Multiple peril crop	2,830,962	(1,711,122)	2,289,768	(1,169,928)	908,009,085		740,199,280	166,639,878	25,000,000
2.3 Federal flood									
2.4 Private crop					73,054,394	1,540,686	37,297,540	37,297,540	
2.5 Private flood	160,062,334	3,896,859	154,238,996	9,720,197	66,262,889	1,109,802	40,885,126	36,207,763	4,325,781
3. Farmowners multiple peril									
4. Homeowners multiple peril	17,531,334	180,751	8,900,623	8,811,462	31,215,210	43,271	16,938,945	23,130,999	1,321,681
5.1 Commercial multiple peril (non-liability portion)	174,900,901	2,162,223	129,345,013	47,718,111	154,661,336	245,370	110,943,545	91,681,273	18,980,299
5.2 Commercial multiple peril (liability portion)	161,808,900	(168,341)	92,216,930	69,423,628	337,726,563	4,853	211,051,384	196,103,659	108,433,796
6. Mortgage guaranty									
8. Ocean marine	59,675,871	5,615,839	43,489,504	21,802,206	16,306,736	1,709,943	12,314,982	27,503,902	3,302,714
9. Inland marine	181,005,383	1,996,170	118,492,044	64,509,508	123,118,368	3,452,713	77,181,264	113,899,325	15,492,870
10. Financial guaranty									
11.1 Medical professional liability - occurrence	915,133		475,365	439,769	2,514,001	(27,010)	1,806,249	1,120,511	128,610
11.2 Medical professional liability - claims-made	172,993,902	104,230,526	150,801,250	126,423,178	183,041,523	6,570,229	98,286,235	217,748,696	21,262,743
12. Earthquake	1,102,309	3,999,116	3,106,092	1,995,333	293,397	4,010	294,115	1,998,625	156,504
13.1 Comprehensive (hospital and medical) individual								(a)	
13.2 Comprehensive (hospital and medical) group								(a)	
14. Credit accident and health (group and individual)									
15.1 Vision only								(a)	
15.2 Dental only								(a)	
15.3 Disability income					444		222	222	(9)
15.4 Medicare supplement								(a)	
15.5 Medicaid Title XIX								(a)	
15.6 Medicare Title XVIII								(a)	
15.7 Long-term care								(a)	
15.8 Federal employees health benefits plan								(a)	
15.9 Other health	61,745,161	25,610,692	46,061,061	41,294,791	60,505,613	34,290,842	53,087,555	83,003,691	5,726,888
16. Workers' compensation	4,290,086,793	95,051,868	2,338,726,814	2,046,411,846	4,934,559,757	46,022,673	2,845,827,660	4,181,166,617	875,243,786
17.1 Other liability - occurrence	2,365,456,724	101,762,544	1,700,394,186	766,825,082	4,448,951,365	190,127,688	3,149,327,815	2,256,576,321	588,859,189
17.2 Other liability - claims-made	827,808,159	34,113,599	559,998,189	301,923,569	1,725,907,650	18,299,057	1,170,972,579	875,157,697	162,724,244
17.3 Excess workers' compensation	184,909,814	(1,487)	76,089,428	108,818,899	288,539,131	100,216	135,055,315	262,402,931	60,394,839
18.1 Products liability - occurrence	372,667,874	6,040,615	319,179,686	59,528,803	502,011,968	25,094,229	392,966,030	193,668,970	56,234,086
18.2 Products liability - claims-made	1,526,304	1,624,103	2,336,443	813,964	17,202,579	173,574	16,177,734	2,012,383	821,282
19.1 Private passenger auto no-fault (personal injury protection)	1,332,321		252,806	1,079,514				1,079,514	39,682
19.2 Other private passenger auto liability	(314,880)	(17)	(332,909)	18,012	(217,283)		(218,819)	19,549	5,262
19.3 Commercial auto no-fault (personal injury protection)	33,040,471	108,699	35,571,827	(2,422,657)	24,854,699	19,230	16,519,673	5,931,600	3,588,086
19.4 Other commercial auto liability	898,750,934	35,231,627	651,567,102	282,415,459	1,296,665,937	19,876,974	907,428,928	691,529,442	160,477,946
21.1 Private passenger auto physical damage								1,276,577	
21.2 Commercial auto physical damage	49,180,873	(23,206)	33,798,397	15,359,271	9,027,432	(1,253,472)	6,303,139	16,830,091	601,769
22. Aircraft (all perils)	12,915	633,072	440,550	205,437		447,930	365,052	288,315	
23. Fidelity	36,186,400	975	20,985,180	15,202,194	19,090,330	4,699	11,950,852	22,346,372	2,112,157
24. Surety	58,278,371	6,501,439	39,294,901	25,484,910	65,775,371	15,045,139	48,398,314	57,907,105	27,393,202
26. Burglary and theft	699,377	28,966	470,594	257,748	51,321,816	37,315	14,966,757	36,650,123	3,703,307
27. Boiler and machinery	3,582,869	996,721	3,174,328	1,405,262	14,445,457	2,325,818	12,147,224	6,029,312	803,652
28. Credit	43,752	861,695	603,255	302,193	22,649,172	43,719,526	52,877,595	13,793,295	1,410,020
29. International									
30. Warranty	14,376,313	(2,544)	13,839,234	534,534	33,887,516	53,049	19,677,874	14,797,225	568,729
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					5,928,474		2,964,237	2,964,237	1,141,354
35. TOTALS	11,399,561,765	492,015,900	7,628,545,199	4,263,032,466	16,007,892,158	420,161,243	10,642,228,639	10,048,857,228	2,211,753,693
DETAILS OF WRITE-INS									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					5,928,473		2,964,237	2,964,237	1,141,354

(a) Including \$ for present value of life indemnity claims reported in Lines 13 and 15.

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	586,411,827			586,411,827
1.2 Reinsurance assumed	(53,848,207)			(53,848,207)
1.3 Reinsurance ceded	338,211,596			338,211,596
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	194,352,023			194,352,023
2. Commission and brokerage:				
2.1 Direct excluding contingent		1,677,534,718		1,677,534,718
2.2 Reinsurance assumed, excluding contingent		87,257,082		87,257,082
2.3 Reinsurance ceded, excluding contingent		2,312,691,903		2,312,691,903
2.4 Contingent - direct		148,323,327		148,323,327
2.5 Contingent - reinsurance assumed		2,493,135		2,493,135
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) ..		(397,083,640)		(397,083,640)
3. Allowances to managers and agents		1,200,444		1,200,444
4. Advertising		28,010,319		28,010,319
5. Boards, bureaus and associations		33,404,758		33,404,758
6. Surveys and underwriting reports		2,937,147		2,937,147
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	404,330,285	626,684,249		1,031,014,533
8.2 Payroll taxes	27,903,249	40,226,641		68,129,890
9. Employee relations and welfare	82,210,049	92,302,701		174,512,751
10. Insurance	1,363	11,673,940		11,675,303
11. Directors' fees		280,712		280,712
12. Travel and travel items	10,875,486	26,489,505		37,364,991
13. Rent and rent items	53,656	64,619,944		64,673,600
14. Equipment	1,884,853	223,037,716		224,922,569
15. Cost or depreciation of EDP equipment and software		41,247,239		41,247,239
16. Printing and stationery	649,366	3,080,038		3,729,404
17. Postage, telephone and telegraph, exchange and express	2,732,039	11,360,167		14,092,206
18. Legal and auditing	15,408,918	14,838,080	42,223,550	72,470,549
19. Totals (Lines 3 to 18)	546,049,266	1,221,393,598	42,223,550	1,809,666,415
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	317,432,467		317,432,467
20.2 Insurance department licenses and fees		22,009,071		22,009,071
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)		14,386,885		14,386,885
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		353,828,423		353,828,423
21. Real estate expenses			26,820,455	26,820,455
22. Real estate taxes			15,072,191	15,072,191
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	(150,192,859)	(198,694,691)	335,160	(348,552,389)
25. Total expenses incurred	590,208,431	979,443,691	84,451,357	1,654,103,479
26. Less unpaid expenses - current year	2,211,753,693	1,176,700,349	17,500,964	3,405,955,006
27. Add unpaid expenses - prior year	2,301,473,580	1,039,749,160	16,889,367	3,358,112,107
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)	679,928,318	842,492,502	83,839,761	1,606,260,580
DETAILS OF WRITE-INS				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	(150,192,859)	(198,694,691)	335,160	(348,552,389)

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 74,844,029	79,120,163
1.1 Bonds exempt from U.S. tax	(a) 93,650,721	93,183,605
1.2 Other bonds (unaffiliated)	(a) 332,962,453	338,352,940
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	30,524,077	30,719,632
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 106,589,804	106,847,021
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 10,748,022	12,079,174
7. Derivative instruments	(f)	
8. Other invested assets	22,098,195	22,098,195
9. Aggregate write-ins for investment income	4,483,717	4,736,468
10. Total gross investment income	675,901,018	687,137,198
11. Investment expenses		(g) 69,379,166
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 15,072,191
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 43,578,081
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		128,029,438
17. Net investment income (Line 10 minus Line 16)		559,107,760
DETAILS OF WRITE-INS		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	4,483,717	4,736,468
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 16,620,985 accrual of discount less \$ 79,924,734 amortization of premium and less \$ 9,899,700 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 2,652,846 accrual of discount less \$ 41,903 amortization of premium and less \$ 981,324 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 \$ 43,578,081 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	(19,175,654)		(19,175,654)		
1.1 Bonds exempt from U.S. tax	(136,771)		(136,771)	(70,555)	
1.2 Other bonds (unaffiliated)	(72,643,617)	(16,948,796)	(89,592,413)	(75,472,867)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	78,246,741	(19,353,544)	58,893,197	(167,933,259)	(6,729,973)
2.21 Common stocks of affiliates				(44,588,159)	
3. Mortgage loans					
4. Real estate	127,875		127,875		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	218,607		218,607	1,686	
7. Derivative instruments	34,877,287		34,877,287	56,909	(5,668,287)
8. Other invested assets	47,110,675	(7,167,509)	39,943,166	(105,029,599)	80,079
9. Aggregate write-ins for capital gains (losses)	(29,114)		(29,114)	230,025	
10. Total capital gains (losses)	68,596,029	(43,469,849)	25,126,180	(392,805,819)	(12,318,181)
DETAILS OF WRITE-INS					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(29,114)		(29,114)	230,025	

COMBINED STATEMENT FOR THE YEAR 2022 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		147,287	2,062	181,823	183,885		10,937	82,734			126,421	235,801
0799999		Total - Other (Non-U.S.)		147,287	2,062	181,823	183,885		10,937	82,734			126,421	235,801
0899999		Total - Affiliates		147,287	2,062	181,823	183,885		10,937	82,734			126,421	235,801
0999999		Total Other U.S. Unaffiliated Insurers		261,326	6,185	118,886	125,072		30,768	56,412	569			
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		40,856	45,311	107,278	152,589		63,450	15,854				
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		438	27	10,163	10,190		129	(106)				
1299999		Total - Pools and Associations		41,295	45,338	117,441	162,779		63,579	15,748				
1399999		Total Other Non-U.S. Insurers		37,412	(31)	96,330	96,299		9,631	21,368				
9999999		Totals		487,319	53,554	514,480	568,034		114,915	176,262	569	126,421		235,801

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3	4 Description of Contract	5 Original Premium	6 Reinsurance Premium
0199999		Total Reinsurance Ceded By Portfolio			
0299999		Total Reinsurance Assumed By Portfolio			

NONE

COMBINED STATEMENT FOR THE YEAR 2022 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 Company 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 Commissions	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				793	186	16,186	688	25,872	16,641				60,366		(6)		60,372		
0499999		Total Authorized - Affiliates - U.S. Non-Pool				793	186	16,186	688	25,872	16,641				60,366		(6)		60,372		
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				793	186	16,186	688	25,872	16,641				60,366		(6)		60,372		
0999999		Total Authorized - Other U.S. Unaffiliated Insurers			1,227,722	199,537	25,739	866,432	68,471	1,456,033	279,279	449,385			3,344,876	1,303	127,536		3,217,339	81,476	
1099999		Total Authorized - Pools - Mandatory Pools			668,976	636	5	75,190	77	573,088	370	182,313			831,679		48,793		782,886		
1199999		Total Authorized - Pools - Voluntary Pools			2,588	2,612	3,172	2,144	1,937	1,208	1,346	61,283			73,701	999	2,554		71,148		
1299999		Total Authorized - Other Non-U.S. Insurers			118,113	24,967	2,575	73,815	4,279	69,721	14,956	31,499			221,812		(10,513)		232,325		
1399999		Total Authorized - Protected Cell																			
1499999		Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			2,017,398	228,544	31,677	1,033,767	75,451	2,125,923	312,592	724,481			4,532,435	2,303	168,364		4,364,071	81,476	
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			419,753	13,381	103	12,851		8,714		1,208,935			1,243,983		(2,730)		1,246,713		
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			268,041	562,274	83,615	4,233,852	438,955	4,265,857	1,088,623	22,006			10,695,182		27,306		10,667,876	154,898	
2199999		Total Unauthorized - Affiliates - Other (Non-U.S.)			687,793	575,655	83,718	4,246,702	438,955	4,274,571	1,088,623	1,230,941			11,939,165		24,576		11,914,589	154,898	
2299999		Total Unauthorized - Affiliates			687,793	575,655	83,718	4,246,702	438,955	4,274,571	1,088,623	1,230,941			11,939,165		24,576		11,914,589	154,898	
2399999		Total Unauthorized - Other U.S. Unaffiliated Insurers			361,454	22,495	3,877	248,830	11,031	193,225	65,697	61,683			606,838	18	49,468		557,370	25,112	
2499999		Total Unauthorized - Pools - Mandatory Pools																			
2599999		Total Unauthorized - Pools - Voluntary Pools			176	25	43	2,928	1	2,307	94	1,520			6,918		(199)		7,117		
2699999		Total Unauthorized - Other Non-U.S. Insurers			2,599,845	257,966	41,218	1,064,505	167,450	1,797,759	526,444	588,358			4,443,699	16	754,093		3,689,607	227,730	
2799999		Total Unauthorized - Protected Cell																			
2899999		Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			3,649,269	856,140	128,856	5,562,964	617,437	6,267,861	1,680,858	1,882,502			16,996,620	34	827,937		16,168,683	407,740	
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			461,294	128,286	12,712	351,995	21,929	557,659	97,273	127,950			1,297,805		34,973		1,262,832	6	
4199999		Total Certified - Protected Cell																			
4299999		Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			461,294	128,286	12,712	351,995	21,929	557,659	97,273	127,950			1,297,805		34,973		1,262,832	6	
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 2022 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			6,185,832	299,824	9,505	679,819	43,386	1,690,785	222,878	327,050		3,273,246		910,252		2,362,994	302,893	
4999999		Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			6,185,832	299,824	9,505	679,819	43,386	1,690,785	222,878	327,050		3,273,246		910,252		2,362,994	302,893	
5099999		Total Reciprocal Jurisdiction - Affiliates			6,185,832	299,824	9,505	679,819	43,386	1,690,785	222,878	327,050		3,273,246		910,252		2,362,994	302,893	
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)			6,185,832	299,824	9,505	679,819	43,386	1,690,785	222,878	327,050		3,273,246		910,252		2,362,994	302,893	
5799999		Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			12,313,793	1,512,795	182,750	7,628,545	758,203	10,642,229	2,313,601	3,061,982		26,100,106	2,336	1,941,527		24,158,579	792,115	
5899999		Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																		
9999999		Totals			12,313,793	1,512,795	182,750	7,628,545	758,203	10,642,229	2,313,601	3,061,982		26,100,106	2,336	1,941,527		24,158,579	792,115	

COMBINED STATEMENT FOR THE YEAR 2022 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				1	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, 139)	67, 506		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX		(7, 139)	67, 506		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, 139)	67, 506	1							XXX		
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	129, 932	15, 931	XXX	149, 660	409, 970	2, 934, 906	14, 599	3, 330, 729	3, 996, 875	206, 076	3, 790, 799	232, 303	3, 558, 495	XXX	6, 280	78, 835
1099999	Total Authorized - Pools - Mandatory Pools			XXX		48, 792	782, 887		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999	Total Authorized - Pools - Voluntary Pools			XXX		2, 554	71, 148	2, 392	71, 309	85, 571	2, 554	83, 018	83, 018	83, 018	XXX		2, 324
1299999	Total Authorized - Other Non-U.S. Insurers	235, 411		XXX		221, 812		568	221, 545	265, 854	(13, 004)	278, 858	235, 404	43, 454	XXX	6, 079	1, 467
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)	365, 343	15, 931	XXX	149, 660	675, 989	3, 856, 446	17, 560	3, 623, 584	4, 348, 300	195, 626	4, 152, 675	467, 708	3, 684, 967	XXX	12, 359	82, 626
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX		(14, 793)	14, 793		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		99	XXX	1, 509, 951	1, 243, 983			1, 243, 983	1, 492, 779	(2, 730)	1, 495, 509	1, 495, 490	20	XXX	44, 865	2
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		1, 817, 028	XXX	8, 985, 276	10, 695, 182		11, 167	10, 684, 419	12, 821, 303	181, 897	12, 639, 405	10, 802, 304	1, 837, 101	XXX	233, 587	47, 976
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)		1, 817, 127	XXX	10, 495, 227	11, 939, 165		11, 167	11, 928, 402	14, 314, 082	179, 168	14, 134, 914	12, 297, 793	1, 837, 121	XXX	278, 452	47, 979
2299999	Total Unauthorized - Affiliates		1, 817, 127	XXX	10, 495, 227	11, 924, 372	14, 793	11, 167	11, 928, 402	14, 314, 082	179, 168	14, 134, 914	12, 297, 793	1, 837, 121	XXX	278, 452	47, 979
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers		238, 401	XXX	487, 629	599, 923	6, 915	6, 823	600, 062	720, 075	71, 248	648, 827	598, 309	50, 518	XXX	17, 869	5, 482
2499999	Total Unauthorized - Pools - Mandatory Pools			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools			XXX		2, 909	2, 641	4, 078	2, 840	3, 408	(199)	3, 607	2, 839	767	XXX	80	21
2699999	Total Unauthorized - Other Non-U.S. Insurers		4, 173, 731	XXX	236, 855	4, 400, 845	42, 854	44, 476	4, 401, 770	5, 282, 124	955, 332	4, 326, 792	3, 819, 459	507, 333	XXX	108, 841	43, 119
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, 229, 259	XXX	11, 222, 620	16, 927, 781	68, 839	66, 544	16, 933, 074	20, 319, 689	1, 205, 549	19, 114, 140	16, 718, 401	2, 395, 739	XXX	405, 241	96, 602
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX				(319)	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				(319)							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	18, 668	221, 043	XXX	109, 158	268, 895	1, 028, 910	534	1, 297, 376	1, 556, 851	34, 907	1, 521, 945	235, 349	1, 286, 595	XXX	5, 024	27, 610
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)	18, 668	221, 043	XXX	109, 158	268, 895	1, 028, 910	215	1, 297, 376	1, 556, 851	34, 907	1, 521, 945	235, 349	1, 286, 595	XXX	5, 024	27, 610
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling			XXX				(1)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2022 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		546,379	XXX	1,200,291	2,959,815	313,431	1	3,273,245	3,927,894	1,213,145	2,714,749	1,746,670	968,079	XXX	36,680	20,330
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		546,379	XXX	1,200,291	2,959,815	313,431	1	3,273,245	3,927,894	1,213,145	2,714,749	1,746,670	968,079	XXX	36,680	20,330
5099999	Total Reciprocal Jurisdiction - Affiliates		546,379	XXX	1,200,291	2,959,815	313,431		3,273,245	3,927,894	1,213,145	2,714,749	1,746,670	968,079	XXX	36,680	20,330
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)		546,379	XXX	1,200,291	2,959,815	313,431		3,273,245	3,927,894	1,213,145	2,714,749	1,746,670	968,079	XXX	36,680	20,330
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	384,011	7,012,612	XXX	12,681,729	20,832,479	5,267,627	84,319	25,127,279	30,152,735	2,649,227	27,503,508	19,168,128	8,335,381	XXX	459,304	227,167
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999	Totals	384,011	7,012,612	XXX	12,681,729	20,832,479	5,267,627	84,319	25,127,279	30,152,735	2,649,227	27,503,508	19,168,128	8,335,381	XXX	459,304	227,167

COMBINED STATEMENT FOR THE YEAR 2022 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												
		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											Total Due Cols. 37+42 (In total should equal Cols. 7+8)	
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		979					979		979									XXX	
0499999 Total Authorized - Affiliates - U.S. Non-Pool		979					979		979									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		979					979		979									XXX	
0999999 Total Authorized - Other U.S. Unaffiliated Insurers		159,559	54,832	4,457	2,289	4,139	65,716	225,275	1,303	1,217	223,972	9,305	170,419	29.2	2.4	1.8	XXX	4,368	
1099999 Total Authorized - Pools - Mandatory Pools		641						641			641		648					XXX	
1199999 Total Authorized - Pools - Voluntary Pools		243	(24)	295	91	5,178	5,541	5,784	999	980	4,784	4,290	588	95.8	79.9	89.5	XXX		
1299999 Total Authorized - Other Non-U.S. Insurers		12,892	7,656	4,447	35	2,512	14,650	27,542			27,542	2,838	20,376	53.2	5.9	9.1	XXX	849	
1399999 Total Authorized - Protected Cell																		XXX	
1499999 Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		174,314	62,464	9,199	2,416	11,829	85,907	260,221	2,303	2,196	257,919	16,433	192,030	33.0	3.7	4.5	XXX	5,217	
1599999 Total Unauthorized-Affiliates-U.S. Intercompany Pooling																		XXX	
1699999 Total Unauthorized - Affiliates - U.S. Non-Pool - Captive																		XXX	
1799999 Total Unauthorized - Affiliates - U.S. Non-Pool - Other																		XXX	
1899999 Total Unauthorized - Affiliates - U.S. Non-Pool																		XXX	
1999999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive		13,484						13,484			13,484		43,903					XXX	
2099999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		556,675	14,796	27,209	9,580	37,628	89,214	645,889			645,889	55,850	180,258	13.8	6.8	5.8	XXX	1,886	
2199999 Total Unauthorized - Affiliates - Other (Non-U.S.)		570,159	14,796	27,209	9,580	37,628	89,214	659,372			659,372	55,850	224,161	13.5	6.3	5.7	XXX	1,886	
2299999 Total Unauthorized - Affiliates		570,159	14,796	27,209	9,580	37,628	89,214	659,372			659,372	55,850	224,161	13.5	6.3	5.7	XXX	1,886	
2399999 Total Unauthorized - Other U.S. Unaffiliated Insurers		18,795	2,212	2,173	535	2,657	7,577	26,372	18	18	26,354	3,766	48,995	28.7	5.0	10.1	XXX	764	
2499999 Total Unauthorized - Pools - Mandatory Pools																		XXX	
2599999 Total Unauthorized - Pools - Voluntary Pools		64				4	4	68			68	4	97	5.4	2.2	5.4	XXX		
2699999 Total Unauthorized - Other Non-U.S. Insurers		241,676	27,087	8,185	858	21,378	57,507	299,184	16	16	299,168	29,575	327,694	19.2	4.7	7.1	XXX	5,967	
2799999 Total Unauthorized - Protected Cell																		XXX	
2899999 Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		830,694	44,094	37,567	10,973	61,667	154,302	984,996	34	34	984,962	89,195	600,947	15.7	5.6	6.3	XXX	8,617	
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		131,178	7,878	81	319	1,542	9,820	140,999			140,999	1,870	48,568	7.0	1.0	1.1	XXX	1,251	
4199999 Total Unauthorized - Protected Cell																		XXX	
4299999 Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		131,178	7,878	81	319	1,542	9,820	140,999			140,999	1,870	48,568	7.0	1.0	1.1	XXX	1,251	
4399999 Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																		XXX	

COMBINED STATEMENT FOR THE YEAR 2022 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 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												42 Total Overdue Cols. 38+39 +40+41
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	309,284	217	(102)	(37)	(33)	45	309,329		309,329	5	(42,869)	0.0	0.0	0.0	XXX	5	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	309,284	217	(102)	(37)	(33)	45	309,329		309,329	5	(42,869)	0.0	0.0	0.0	XXX	5	
5099999	Total Reciprocal Jurisdiction - Affiliates	309,284	217	(102)	(37)	(33)	45	309,329		309,329	5	(42,869)	0.0	0.0	0.0	XXX	5	
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)	309,284	217	(102)	(37)	(33)	45	309,329		309,329	5	(42,869)	0.0	0.0	0.0	XXX	5	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	1,445,471	114,653	46,745	13,671	75,006	250,074	1,695,545	2,336	2,230	1,693,208	107,504	798,677	14.7	4.3	4.4	XXX	15,091
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																XXX	
9999999	Totals	1,445,471	114,653	46,745	13,671	75,006	250,074	1,695,545	2,336	2,230	1,693,208	107,504	798,677	14.7	4.3	4.4	XXX	15,091

COMBINED STATEMENT FOR THE YEAR 2022 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. 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									(319)
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									(319)
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			1,262,832	154,102	XXX	XXX		1,268,612	3	374	1,133	1,324	265	531
4199999	Total Unauthorized - Protected Cell			XXX					XXX	XXX								
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX			1,262,832	154,102	XXX	XXX		1,268,612	3	374	1,133	1,324	265	212
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 2022 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		67	68
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
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			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
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
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			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
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers			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
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools			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
5599999	Total Reciprocal Jurisdiction - Protected Cells			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
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX		1,262,832	154,102	XXX	XXX		1,268,612	3	374	1,133	1,324	265	212	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX				XXX	XXX									
9999999	Totals			XXX		1,262,832	154,102	XXX	XXX		1,268,612	3	374	1,133	1,324	265	212	

COMBINED STATEMENT FOR THE YEAR 2022 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	1,861	XXX	XXX		1,077	13,522	14,599	XXX	XXX		14,599
1099999	Total Authorized - Pools - Mandatory Pools		XXX	XXX					XXX	XXX		
1199999	Total Authorized - Pools - Voluntary Pools	858	XXX	XXX			2,392	2,392	XXX	XXX		2,392
1299999	Total Authorized - Other Non-U.S. Insurers	568	XXX	XXX		170	398	568	XXX	XXX		568
1399999	Total Authorized - Protected Cell		XXX	XXX					XXX	XXX		
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	3,287	XXX	XXX		1,248	16,312	17,560	XXX	XXX		17,560
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	(2,903)		(7,989)	(2,903)		XXX	XXX	XXX	XXX		
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive						XXX	XXX	XXX	XXX		
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other						XXX	XXX	XXX	XXX		
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool						XXX	XXX	XXX	XXX		
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive						XXX	XXX	XXX	XXX		
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	11,170			11,170		XXX	XXX	XXX	11,167	XXX	11,167
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	11,170			11,170		XXX	XXX	XXX	11,167	XXX	11,167
2299999	Total Unauthorized - Affiliates	8,267	(7,989)		8,267		XXX	XXX	XXX	11,167	XXX	11,167
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	753	6,915		757		XXX	XXX	XXX	6,823	XXX	6,823
2499999	Total Unauthorized - Pools - Mandatory Pools						XXX	XXX	XXX	XXX		
2599999	Total Unauthorized - Pools - Voluntary Pools	1	4,277		1		XXX	XXX	XXX	4,078	XXX	4,078
2699999	Total Unauthorized - Other Non-U.S. Insurers	5,915	42,854		5,918		XXX	XXX	XXX	44,476	XXX	44,476
2799999	Total Unauthorized - Protected Cell						XXX	XXX	XXX	XXX		
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	14,936	46,058		14,943		XXX	XXX	XXX	66,544	XXX	66,544
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(319)	(319)
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	(319)	(319)
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	534	534
4199999	Total Unauthorized - Protected Cell	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215	215

COMBINED STATEMENT FOR THE YEAR 2022 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)
4399999 Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling		(1)	XXX	XXX	(1)		(1)	XXX	XXX	(1)
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	1		XXX	XXX	1		1	XXX	XXX	1
4999999 Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	1		XXX	XXX	1		1	XXX	XXX	1
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)		18,223	46,058	14,943	1,248	16,312	17,560	66,544	215	84,319
5899999 Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)										
9999999 Totals		18,223	46,058	14,943	1,248	16,312	17,560	66,544	215	84,319

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	174,374,808	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	177,208,214	XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	89,262,055	50.4												
4. Cost containment expenses	6,484,912	3.7												
5. Incurred claims and cost containment expenses (Lines 3 and 4)	95,746,967	54.0												
6. Increase in contract reserves														
7. Commissions (a)	12,102,957	6.8												
8. Other general insurance expenses	52,610,230	29.7												
9. Taxes, licenses and fees	6,832,342	3.9												
10. Total other expenses incurred	71,545,529	40.4												
11. Aggregate write-ins for deductions														
12. Gain from underwriting before dividends or refunds	9,915,718	5.6												
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	9,915,718	5.6												
DETAILS OF WRITE-INS														
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)														

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written		XXX		XXX		XXX	70	XXX		XXX	174,374,738	XXX
2. Premiums earned		XXX		XXX		XXX	(70)	XXX		XXX	177,208,285	XXX
3. Incurred claims							(1,169)	1,666.4			89,263,224	50.4
4. Cost containment expenses											6,484,912	3.7
5. Incurred claims and cost containment expenses (Lines 3 and 4)							(1,169)	1,666.4			95,748,136	54.0
6. Increase in contract reserves												
7. Commissions (a)							68	(97.6)			12,102,889	6.8
8. Other general insurance expenses							(174)	247.6			52,610,403	29.7
9. Taxes, licenses and fees											6,832,342	3.9
10. Total other expenses incurred							(105)	150.0			71,545,634	40.4
11. Aggregate write-ins for deductions												
12. Gain from underwriting before dividends or refunds							1,204	(1,716.5)			9,914,515	5.6
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds							1,204	(1,716.5)			9,914,515	5.6
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 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	32,952,853										2,382		32,950,471
2. Advance premiums													
3. Reserve for rate credits	(42,556)												(42,556)
4. Total premium reserves, current year	32,910,297										2,382		32,907,915
5. Total premium reserves, prior year	29,778,354										2,242		29,776,113
6. Increase in total premium reserves	3,131,943										140		3,131,802
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	83,003,913										222		83,003,691
2. Total prior year	75,731,841										314		75,731,526
3. Increase	7,272,072										(92)		7,272,164

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	47,258,397										(1,076)		47,259,473
1.2 On claims incurred during current year	34,731,587												34,731,587
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	25,344,085										222		25,343,863
2.2 On claims incurred during current year	57,659,828												57,659,828
3. Test:													
3.1 Lines 1.1 and 2.1	72,602,481										(854)		72,603,335
3.2 Claim reserves and liabilities, December 31, prior year	75,731,841										314		75,731,526
3.3 Line 3.1 minus Line 3.2	(3,129,359)										(1,169)		(3,128,191)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	130,700,649												130,700,649
2. Premiums earned	130,724,193		1,181										130,723,012
3. Incurred claims	94,939,849		(4,043)										94,943,892
4. Commissions	31,460,439												31,460,439
B. Reinsurance Ceded:													
1. Premiums written	231,013,369										(70)		231,013,439
2. Premiums earned	231,190,015		(1,181)								(70)		231,191,266
3. Incurred claims	104,889,384		4,043								(1,167)		104,886,508
4. Commissions	69,568,186										(68)		69,568,255

(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.....	357,878	175,074	119,795	70,401	(1,757)	(3,595)	50,389	234,036	XXX.....
2. 2013.....	14,528,140	9,440,924	5,087,216	8,470,567	5,552,932	770,693	495,100	362,116	5,663	206,310	3,549,681	XXX.....
3. 2014.....	14,007,867	9,010,314	4,997,554	7,792,639	5,026,759	690,275	440,598	357,395	3,833	216,344	3,369,119	XXX.....
4. 2015.....	14,310,610	9,194,024	5,116,586	7,134,939	4,506,521	786,559	522,141	336,520	961	169,988	3,228,396	XXX.....
5. 2016.....	13,551,010	9,114,327	4,436,683	6,774,321	4,465,280	750,846	505,656	415,092	4,170	188,348	2,965,153	XXX.....
6. 2017.....	13,420,171	8,797,868	4,622,303	8,885,241	6,334,279	872,915	628,671	384,563	15,128	226,306	3,164,642	XXX.....
7. 2018.....	13,306,211	8,907,031	4,399,180	7,856,879	5,308,614	752,547	541,630	405,074	37,983	230,196	3,126,273	XXX.....
8. 2019.....	13,346,258	9,688,191	3,658,067	7,560,515	5,283,341	565,274	423,058	420,463	21,453	165,464	2,818,399	XXX.....
9. 2020.....	13,944,457	9,738,632	4,205,825	6,511,110	4,613,493	419,649	318,319	322,437	16,941	76,456	2,304,443	XXX.....
10. 2021.....	15,123,259	10,381,026	4,742,234	5,436,300	3,460,630	256,612	203,345	246,746	3,782	74,947	2,271,902	XXX.....
11. 2022.....	17,419,285	11,949,410	5,469,875	3,624,926	2,159,140	85,192	68,570	124,225	1,806	15,894	1,604,826	XXX.....
12. Totals.....	XXX	XXX	XXX	70,405,315	46,886,063	6,070,357	4,217,489	3,372,874	108,123	1,620,643	28,636,870	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					
1. Prior.....	3,119,464	1,640,060	2,291,962	1,034,508	291,472	191,901	773,993	379,354	(59,841)	(73,320)	10,036	3,244,549	XXX.....
2. 2013.....	335,967	186,020	251,536	144,918	26,277	14,468	94,521	52,772	(6,145)	(6,810)	13,033	310,788	XXX.....
3. 2014.....	282,838	154,510	359,672	198,991	25,952	14,626	109,528	59,945	(4,859)	(9,308)	14,123	354,368	XXX.....
4. 2015.....	444,677	245,181	463,078	263,653	39,380	22,869	144,483	81,551	(3,263)	(10,698)	18,082	485,799	XXX.....
5. 2016.....	449,983	268,113	559,469	323,081	35,804	22,494	171,816	98,934	(5,415)	(10,680)	22,863	509,714	XXX.....
6. 2017.....	710,122	432,732	770,976	453,979	75,275	46,412	205,944	123,531	1,100	(11,481)	34,765	718,245	XXX.....
7. 2018.....	988,781	642,810	938,879	594,310	113,036	71,724	268,741	171,473	9,352	(12,922)	46,173	851,394	XXX.....
8. 2019.....	1,056,746	743,609	1,141,410	764,264	106,946	76,042	324,415	214,122	8,033	(11,457)	68,865	850,969	XXX.....
9. 2020.....	1,158,768	884,181	1,685,487	1,191,235	143,900	96,851	429,222	298,525	16,158	(9,719)	71,603	972,461	XXX.....
10. 2021.....	1,634,256	1,250,741	2,576,709	1,854,678	147,285	108,092	582,697	416,345	34,255	(12,468)	84,886	1,357,814	XXX.....
11. 2022.....	1,717,670	1,188,283	5,389,157	3,818,892	132,436	92,743	831,102	593,649	220,017	(7,697)	92,872	2,604,511	XXX.....
12. Totals.....	11,899,274	7,636,242	16,428,335	10,642,511	1,137,763	758,223	3,936,463	2,490,201	209,392	(176,560)	477,300	12,260,611	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
	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.....	2,736,859	507,691
2. 2013.....	10,305,532	6,445,063	3,860,469	70.9	68.3	75.9			100.0	256,564	54,224
3. 2014.....	9,613,440	5,889,954	3,723,486	68.6	65.4	74.5			100.0	289,009	65,359
4. 2015.....	9,346,374	5,632,179	3,714,195	65.3	61.3	72.6			100.0	398,922	86,877
5. 2016.....	9,151,916	5,677,049	3,474,866	67.5	62.3	78.3			100.0	418,257	91,456
6. 2017.....	11,906,137	8,023,250	3,882,887	88.7	91.2	84.0			100.0	594,388	123,857
7. 2018.....	11,333,290	7,355,623	3,977,667	85.2	82.6	90.4			100.0	690,540	160,854
8. 2019.....	11,183,801	7,514,432	3,669,369	83.8	77.6	100.3			100.0	690,283	160,686
9. 2020.....	10,686,731	7,409,827	3,276,904	76.6	76.1	77.9			100.0	768,839	203,622
10. 2021.....	10,914,861	7,285,145	3,629,716	72.2	70.2	76.5			100.0	1,105,546	252,268
11. 2022.....	12,124,725	7,915,387	4,209,337	69.6	66.2	77.0			100.0	2,099,652	504,859
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	10,048,857	2,211,754

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	10,909,327	11,025,055	11,031,358	11,025,263	11,022,134	10,981,673	10,475,171	10,292,935	10,281,295	10,319,070	37,775	26,135
2. 2013.....	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	3,536,951	(15,732)	(56,124)
3. 2014.....	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	3,384,008	(45,278)	(36,389)
4. 2015.....	XXX	XXX	3,726,002	3,563,217	3,504,856	3,489,219	3,467,595	3,428,308	3,379,659	3,393,935	14,275	(34,373)
5. 2016.....	XXX	XXX	XXX	3,250,746	3,235,705	3,210,776	3,175,117	3,173,324	3,138,664	3,077,866	(60,798)	(95,458)
6. 2017.....	XXX	XXX	XXX	XXX	3,582,914	3,557,136	3,507,134	3,572,008	3,543,517	3,523,379	(20,138)	(48,629)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3,363,011	3,488,944	3,546,012	3,589,361	3,617,060	27,698	71,048
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,094,661	3,212,113	3,194,157	3,271,154	76,997	59,041
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,074,038	3,025,949	2,972,562	(53,386)	(101,476)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,358,466	3,364,630	6,164	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,890,077	XXX	XXX
12. Totals											(32,422)	(216,225)

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	12 Number of
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	Claims Closed With Loss Payment	Claims Closed Without Loss Payment
1. Prior.....	000	1,783,917	3,232,523	4,187,321	5,051,395	5,664,662	6,186,423	6,464,436	6,676,498	6,908,697	XXX	XXX
2. 2013.....	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	3,193,228	XXX	XXX
3. 2014.....	XXX	879,459	1,708,687	2,096,944	2,382,295	2,624,208	2,774,599	2,873,478	2,950,201	3,015,557	XXX	XXX
4. 2015.....	XXX	XXX	884,235	1,610,876	2,005,273	2,355,422	2,579,301	2,735,023	2,818,180	2,892,836	XXX	XXX
5. 2016.....	XXX	XXX	XXX	614,934	1,382,959	1,778,178	2,117,452	2,302,752	2,433,140	2,554,231	XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX	981,175	1,730,257	2,112,888	2,401,046	2,601,193	2,795,207	XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX	985,541	1,840,750	2,228,910	2,490,315	2,759,183	XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,201,241	1,815,635	2,111,383	2,419,389	XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,148,786	1,735,749	1,998,947	XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,223,228	2,028,937	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,482,407	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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....	6,063,626	4,823,245	3,950,853	3,401,790	2,986,534	2,632,835	2,165,712	1,900,565	1,803,008	1,703,685
2. 2013.....	2,053,611	1,158,171	825,308	602,745	484,616	361,305	284,492	253,916	207,618	159,538
3. 2014.....	XXX	2,019,599	1,300,427	966,691	667,351	497,513	396,026	314,702	286,230	217,526
4. 2015.....	XXX	XXX	2,199,835	1,424,093	996,183	721,780	538,517	432,663	331,700	271,594
5. 2016.....	XXX	XXX	XXX	2,032,380	1,283,606	913,408	656,751	549,501	429,187	317,025
6. 2017.....	XXX	XXX	XXX	XXX	1,895,757	1,283,759	878,850	731,599	567,060	408,320
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,684,800	1,004,857	804,852	614,166	454,492
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,330,739	935,843	674,007	496,752
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,449,416	926,749	638,192
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,504,506	901,316
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,830,580

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX.....	XXX.....	XXX.....	1							1	XXX.....	
2. 2013.....	111,889	91,638	20,252	39,968	32,546	4,954	5,104	2,161				9,431	1
3. 2014.....	74,446	62,455	11,992	43,080	35,648	3,644	3,020	230				8,285	
4. 2015.....	19,097	14,457	4,641	7,230	5,589	664	446	143				2,002	
5. 2016.....	4,763	2,469	2,295	2,899	1,510	304	154	132				1,671	
6. 2017.....	4,850	2,537	2,313	2,165	1,104	283	145	52				1,251	
7. 2018.....	4,596	2,418	2,178	2,805	1,428	289	153	12				1,526	11
8. 2019.....	18,757	9,484	9,273	11,725	5,957	1,019	743	456		42		6,501	990
9. 2020.....	59,089	29,617	29,471	31,716	15,860	2,444	2,098	1,792		263		17,995	3,445
10. 2021.....	105,053	52,577	52,475	85,748	42,877	3,985	4,202	9,168		159		51,822	6,787
11. 2022.....	125,914	63,009	62,905	42,709	21,355	1,580	1,879	2,773		51		23,829	3,740
12. Totals	XXX	XXX	XXX	270,046	163,874	19,165	17,944	16,919		515		124,313	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.....	9	4										4	
2. 2013.....	130	109										21	
3. 2014.....	2	1										1	
4. 2015.....	5	2										2	
5. 2016.....	9	4										4	
6. 2017.....	26	13										13	
7. 2018.....	39	19										19	
8. 2019.....	306	153			16	8						161	
9. 2020.....	782	391	35	18	40	20	3	1				430	42
10. 2021.....	3,862	1,931	4,809	3,711	136	68	382	294				3,185	200
11. 2022.....	12,544	6,273	26,415	13,210	369	185	1,903	952				20,611	932
12. Totals	17,713	8,901	31,258	16,939	561	280	2,288	1,247				24,453	1,174

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	4	
2. 2013.....	47,212	37,759	9,453	42.2	41.2	46.7			100.0	21	
3. 2014.....	46,955	38,669	8,286	63.1	61.9	69.1			100.0	1	
4. 2015.....	8,042	6,037	2,005	42.1	41.8	43.2			100.0	2	
5. 2016.....	3,343	1,668	1,675	70.2	67.6	73.0			100.0	4	
6. 2017.....	2,526	1,262	1,264	52.1	49.7	54.6			100.0	13	
7. 2018.....	3,146	1,600	1,545	68.5	66.2	71.0			100.0	19	
8. 2019.....	13,522	6,860	6,661	72.1	72.3	71.8			100.0	153	8
9. 2020.....	36,812	18,387	18,425	62.3	62.1	62.5			100.0	408	21
10. 2021.....	108,090	53,083	55,007	102.9	101.0	104.8			100.0	3,028	156
11. 2022.....	88,294	43,853	44,440	70.1	69.6	70.6			100.0	19,475	1,136
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	23,131	1,322

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	107	52	19					73	XXX
2. 2013.....				942	471	(4)	(2)	3		(3)	472	1
3. 2014.....				53	27	4	3	2		(1)	30	
4. 2015.....				(31)	(16)	(4)	(3)	(598)			(614)	
5. 2016.....	(1)	(1)	(1)	(107)	(49)	(5)	(2)	601			539	1
6. 2017.....	2	1	1	(92)	186	(7)	(1)	32	1		(252)	10
7. 2018.....	7	4	4	3	43		1				(41)	
8. 2019.....	(1)	154	(155)	5	3	9	5	30		2	37	
9. 2020.....				17	10	2	2	2			9	
10. 2021.....	(8)	(4)	(4)	50	25	7	4				29	
11. 2022.....				38	19	10	3	(3)			23	1
12. Totals	XXX	XXX	XXX	985	771	31	10	69	1	(2)	303	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.....	1,346	254	1		15	14			40			1,134	2
2. 2013.....													
3. 2014.....													
4. 2015.....	(75)	(75)	(95)	(92)	(8)	(8)	(49)	(47)				(4)	
5. 2016.....			(4)	(4)	(5)	(5)	(2)	(2)					
6. 2017.....	(262)	(264)	(121)	(124)	4	1	(62)	(63)				8	
7. 2018.....													
8. 2019.....													
9. 2020.....													
10. 2021.....	2	1										1	
11. 2022.....	7	3	2	1	1							5	
12. Totals	1,017	(80)	(217)	(219)	7	2	(112)	(112)	40			1,144	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,093	41
2. 2013.....	941	469	472	(220,342.1)	(105,449.1)	2,620,070.1			100.0		
3. 2014.....	60	30	30	(351,247.6)	(350,318.2)	(352,177.1)			100.0		
4. 2015.....	(859)	(241)	(618)	42,957,065.5	12,048,244.0				100.0	(3)	(1)
5. 2016.....	477	(62)	539	(42,072.3)	10,871.9	(95,016.6)			100.0		
6. 2017.....	(508)	(263)	(244)	(23,928.1)	(24,844.8)	(23,011.4)			100.0	4	4
7. 2018.....	3	44	(41)	38.3	1,215.2	(1,138.7)			100.0		
8. 2019.....	44	7	37	(8,549.1)	4.8	(23.8)			100.0		
9. 2020.....	21	12	9						100.0		
10. 2021.....	59	29	29	(768.0)	(767.9)	(768.1)			100.0	1	
11. 2022.....	54	27	28						100.0	4	1
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,099	45

COMBINED STATEMENT FOR THE YEAR 2022 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.....	3,740.....	1,978.....	949.....	471.....	293.....	4.....	49.....	2,528.....	XXX.....
2. 2013.....	1,011,739.....	659,375.....	352,364.....	575,713.....	349,438.....	79,967.....	49,002.....	54,985.....	773.....	5,661.....	311,452.....	68,867.....
3. 2014.....	1,029,030.....	677,728.....	351,302.....	579,625.....	355,439.....	77,853.....	47,295.....	55,220.....	(138).....	6,850.....	310,102.....	70,961.....
4. 2015.....	1,147,267.....	753,212.....	394,055.....	733,398.....	458,901.....	103,263.....	64,597.....	62,684.....	242.....	5,695.....	375,606.....	79,910.....
5. 2016.....	1,254,241.....	876,808.....	377,433.....	865,987.....	614,053.....	111,956.....	79,663.....	71,070.....	684.....	6,513.....	354,613.....	85,913.....
6. 2017.....	1,315,412.....	964,406.....	351,006.....	1,031,935.....	793,975.....	136,931.....	105,918.....	62,991.....	1,197.....	8,096.....	330,767.....	99,415.....
7. 2018.....	1,228,439.....	896,842.....	331,597.....	1,002,558.....	800,148.....	136,241.....	109,870.....	53,834.....	947.....	7,238.....	281,669.....	94,839.....
8. 2019.....	1,089,664.....	771,298.....	318,366.....	527,593.....	366,259.....	65,606.....	46,598.....	51,201.....	2,127.....	7,171.....	229,415.....	68,510.....
9. 2020.....	1,263,058.....	916,044.....	347,014.....	304,253.....	208,928.....	31,375.....	22,306.....	30,189.....	1,583.....	5,017.....	133,000.....	46,916.....
10. 2021.....	1,244,116.....	866,701.....	377,415.....	247,652.....	173,747.....	21,808.....	15,495.....	32,620.....	1,510.....	10,208.....	111,328.....	53,058.....
11. 2022.....	1,363,068.....	953,839.....	409,229.....	85,837.....	63,702.....	6,071.....	4,464.....	15,711.....	762.....	2,927.....	38,692.....	48,801.....
12. Totals.....	XXX.....	XXX.....	XXX.....	5,958,291.....	4,186,566.....	772,019.....	545,680.....	490,796.....	9,690.....	65,425.....	2,479,171.....	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.....	37,425.....	34,377.....	3,882.....	599.....	2,259.....	1,136.....	1,949.....	795.....	851.....	197.....		9,264.....	488.....
2. 2013.....	3,048.....	1,527.....	59.....	46.....	412.....	206.....	29.....	23.....	141.....	73.....	67.....	1,815.....	99.....
3. 2014.....	3,820.....	2,546.....	1,297.....	730.....	843.....	481.....	663.....	374.....	208.....	60.....	94.....	2,639.....	140.....
4. 2015.....	19,938.....	13,109.....	7,332.....	4,380.....	1,085.....	681.....	3,367.....	2,050.....	502.....	72.....	155.....	11,933.....	186.....
5. 2016.....	25,279.....	17,397.....	11,202.....	8,930.....	2,256.....	1,385.....	5,729.....	4,572.....	912.....	63.....	241.....	13,031.....	405.....
6. 2017.....	61,335.....	49,370.....	29,252.....	24,802.....	7,233.....	5,064.....	13,957.....	12,197.....	1,504.....	95.....	561.....	21,753.....	884.....
7. 2018.....	135,269.....	104,456.....	48,296.....	39,712.....	14,465.....	11,439.....	24,605.....	20,285.....	3,554.....	140.....	885.....	50,157.....	1,988.....
8. 2019.....	146,905.....	104,532.....	63,853.....	42,314.....	14,578.....	10,069.....	21,817.....	14,483.....	889.....	223.....	730.....	76,423.....	2,353.....
9. 2020.....	174,276.....	116,187.....	164,649.....	107,322.....	14,882.....	10,461.....	41,840.....	27,445.....	4,450.....	420.....	932.....	138,261.....	2,869.....
10. 2021.....	195,705.....	133,087.....	352,751.....	237,728.....	15,477.....	10,931.....	75,954.....	51,646.....	7,561.....	731.....	1,526.....	213,325.....	5,398.....
11. 2022.....	164,403.....	110,824.....	658,844.....	457,386.....	14,195.....	9,679.....	114,451.....	79,467.....	29,522.....	1,134.....	2,561.....	322,926.....	14,314.....
12. Totals.....	967,405.....	687,412.....	1,341,417.....	923,949.....	87,686.....	61,532.....	304,362.....	213,336.....	50,093.....	3,207.....	7,753.....	861,527.....	29,124.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	6,331.....	2,932.....
2. 2013.....	714,354.....	401,088.....	313,267.....	70.6.....	60.8.....	88.9.....			100.0.....	1,535.....	280.....
3. 2014.....	719,529.....	406,788.....	312,741.....	69.9.....	60.0.....	89.0.....			100.0.....	1,841.....	799.....
4. 2015.....	931,569.....	544,030.....	387,539.....	81.2.....	72.2.....	98.3.....			100.0.....	9,782.....	2,152.....
5. 2016.....	1,094,391.....	726,748.....	367,643.....	87.3.....	82.9.....	97.4.....			100.0.....	10,154.....	2,877.....
6. 2017.....	1,345,138.....	992,618.....	352,520.....	102.3.....	102.9.....	100.4.....			100.0.....	16,416.....	5,338.....
7. 2018.....	1,418,822.....	1,086,996.....	331,826.....	115.5.....	121.2.....	100.1.....			100.0.....	39,396.....	10,761.....
8. 2019.....	892,442.....	586,604.....	305,837.....	81.9.....	76.1.....	96.1.....			100.0.....	63,913.....	12,510.....
9. 2020.....	765,913.....	494,652.....	271,261.....	60.6.....	54.0.....	78.2.....			100.0.....	115,415.....	22,846.....
10. 2021.....	949,528.....	624,875.....	324,653.....	76.3.....	72.1.....	86.0.....			100.0.....	177,642.....	35,683.....
11. 2022.....	1,089,036.....	727,418.....	361,618.....	79.9.....	76.3.....	88.4.....			100.0.....	255,037.....	67,889.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	697,461.....	164,066.....

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	165,543	70,883	31,778	13,401	(7,153)	(3,572)	17,807	109,456	XXX.....
2. 2013.....	2,622,507	1,662,446	960,060	1,262,208	814,163	233,241	153,820	139,360	612	52,094	666,214	218,079
3. 2014.....	2,634,274	1,645,335	988,939	1,048,806	701,791	210,206	140,612	100,666	(787)	44,748	518,063	224,659
4. 2015.....	2,892,418	1,840,372	1,052,047	1,109,706	764,139	226,359	156,405	82,486	(128)	41,897	498,134	237,161
5. 2016.....	2,910,495	1,909,182	1,001,314	1,143,794	812,299	227,319	161,771	107,222	1,173	37,743	503,092	239,059
6. 2017.....	2,939,011	1,959,738	979,272	1,137,259	815,522	223,578	159,881	78,718	4,313	33,659	459,840	236,591
7. 2018.....	2,834,987	1,920,656	914,331	1,140,289	830,620	219,082	159,339	110,548	23,392	28,601	456,568	239,684
8. 2019.....	2,738,982	1,895,078	843,904	1,042,262	778,624	192,770	144,982	123,516	9,357	15,738	425,584	238,377
9. 2020.....	2,558,277	1,824,385	733,892	717,731	571,024	131,817	105,202	89,136	5,924	6,040	256,535	205,697
10. 2021.....	2,360,631	1,711,102	649,528	641,018	511,338	105,381	86,475	45,523	(3,999)	2,632	198,107	231,493
11. 2022	2,685,501	1,966,469	719,032	292,327	233,212	42,205	34,227	4,158	(1,677)	973	72,927	192,970
12. Totals	XXX	XXX	XXX	9,700,942	6,903,616	1,843,738	1,316,116	874,180	34,608	281,931	4,164,520	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	1,979,690	846,919	1,341,861	602,596	63,703	33,118	572,202	255,906	(101,060)	(76,035)	10,036	2,193,891	11,364
2. 2013.....	178,626	97,121	119,997	65,900	5,632	3,128	66,711	35,697	(13,237)	(7,053)	8,947	162,936	1,029
3. 2014.....	146,873	77,798	176,349	92,724	6,889	3,920	72,573	38,074	(12,258)	(9,492)	6,681	187,401	1,203
4. 2015.....	156,363	84,894	203,184	108,310	7,593	4,456	85,096	45,155	(15,292)	(10,934)	8,171	205,064	1,675
5. 2016.....	179,673	101,114	236,149	126,829	10,265	6,112	93,908	50,347	(19,080)	(10,896)	11,100	227,409	2,100
6. 2017.....	204,276	121,963	265,550	144,274	10,470	6,745	104,053	56,456	(20,877)	(11,803)	14,462	245,837	2,791
7. 2018.....	251,042	145,177	297,373	165,400	14,534	9,665	120,872	66,859	(22,459)	(13,397)	20,011	287,658	4,406
8. 2019.....	257,482	162,227	368,077	211,839	20,501	14,522	137,264	78,708	(21,711)	(12,507)	25,424	306,823	6,890
9. 2020.....	259,230	165,658	403,133	252,566	23,828	18,216	144,676	89,255	(21,975)	(11,367)	25,875	294,564	10,179
10. 2021.....	352,029	237,507	649,013	421,185	38,336	31,073	197,770	127,448	(28,435)	(15,359)	31,984	406,860	21,577
11. 2022	423,038	301,532	919,896	654,204	47,866	39,248	258,407	179,911	51,939	(11,718)	28,789	537,968	60,443
12. Totals	4,388,321	2,341,910	4,980,582	2,845,828	249,617	170,204	1,853,531	1,023,816	(224,446)	(190,561)	191,481	5,056,410	123,657

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	1,872,036	321,855
2. 2013.....	1,992,538	1,163,388	829,150	76.0	70.0	86.4			100.0	135,602	27,334
3. 2014.....	1,750,103	1,044,640	705,464	66.4	63.5	71.3			100.0	152,700	34,701
4. 2015.....	1,855,496	1,152,298	703,198	64.2	62.6	66.8			100.0	166,343	38,720
5. 2016.....	1,979,250	1,248,749	730,502	68.0	65.4	73.0			100.0	187,879	39,530
6. 2017.....	2,003,028	1,297,351	705,677	68.2	66.2	72.1			100.0	203,590	42,247
7. 2018.....	2,131,281	1,387,055	744,226	75.2	72.2	81.4			100.0	237,838	49,820
8. 2019.....	2,120,161	1,387,754	732,407	77.4	73.2	86.8			100.0	251,492	55,331
9. 2020.....	1,747,577	1,196,478	551,099	68.3	65.6	75.1			100.0	244,139	50,425
10. 2021.....	2,000,635	1,395,668	604,967	84.8	81.6	93.1			100.0	342,350	64,510
11. 2022	2,039,834	1,428,939	610,895	76.0	72.7	85.0			100.0	387,197	150,771
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,181,167	875,244

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	5,548	2,727	3,611	1,451	572	1	357	5,551	XXX.....
2. 2013.....	1,171,423	801,011	370,412	512,669	340,152	61,935	40,912	21,575	1	7,634	215,114	25,044
3. 2014.....	929,594	566,366	363,229	468,664	266,663	49,454	30,932	27,045	(3)	12,885	247,572	20,343
4. 2015.....	808,325	447,989	360,336	375,946	189,768	44,121	24,951	25,973	(2)	10,640	231,322	19,229
5. 2016.....	699,673	398,935	300,738	451,656	227,790	45,749	25,686	25,980	(2)	8,440	269,911	16,757
6. 2017.....	636,278	369,843	266,435	572,638	336,411	47,130	30,409	36,904	21	23,212	289,832	16,908
7. 2018.....	621,346	367,444	253,902	395,371	208,082	36,841	23,773	22,830	111	11,800	223,077	16,614
8. 2019.....	617,631	417,176	200,456	356,747	218,530	32,429	23,276	26,011	107	11,086	173,275	14,898
9. 2020.....	689,248	436,534	252,714	382,471	232,404	26,017	22,615	23,681	49	3,678	177,100	12,028
10. 2021.....	697,906	426,386	271,520	340,899	196,360	12,808	12,927	19,665	64	3,925	164,021	8,084
11. 2022.....	648,328	394,879	253,450	89,571	48,136	4,200	3,308	8,762	14	312	51,075	5,328
12. Totals	XXX	XXX	XXX	3,952,181	2,267,025	364,296	240,238	238,998	361	93,971	2,047,850	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
									13	14			
1. Prior.....	15,065	7,088	31,942	16,805	10,458	1,453	17,076	9,619	2,737			42,314	614
2. 2013.....	2,688	1,536	6,137	3,914	1,020	530	3,389	2,472	540		237	5,320	45
3. 2014.....	3,482	1,806	6,271	3,473	1,915	959	2,958	1,805	538		358	7,121	53
4. 2015.....	9,516	4,844	11,189	5,689	1,118	577	4,614	2,346	900		350	13,882	69
5. 2016.....	8,616	4,308	13,145	6,579	1,567	784	5,416	2,710	950		561	15,314	91
6. 2017.....	14,526	7,268	18,367	9,199	3,550	1,775	7,011	3,512	1,368		946	23,067	184
7. 2018.....	27,334	15,484	27,636	16,330	3,848	2,222	10,601	6,336	2,225		1,074	31,271	249
8. 2019.....	40,962	25,318	35,769	25,409	6,055	3,712	14,707	10,457	2,379		1,610	34,976	458
9. 2020.....	39,658	34,052	69,841	56,608	14,102	7,907	20,344	14,584	614		1,819	31,408	570
10. 2021.....	101,546	77,506	97,118	74,731	8,601	4,758	28,950	20,091	1,167		3,548	60,297	1,062
11. 2022.....	75,698	42,738	175,222	103,258	6,894	3,743	40,150	25,397	27,399		2,530	150,229	2,298
12. Totals	339,092	221,950	492,638	321,995	59,128	28,418	155,216	99,328	40,817		13,034	415,199	5,693

	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
							26	27		28	29	30	31
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	23,114	19,200		
2. 2013.....	609,952	389,518	220,433	52.1	48.6	59.5			100.0	3,373	1,946		
3. 2014.....	560,329	305,636	254,693	60.3	54.0	70.1			100.0	4,474	2,647		
4. 2015.....	473,377	228,173	245,204	58.6	50.9	68.0			100.0	10,173	3,709		
5. 2016.....	553,081	267,855	285,226	79.0	67.1	94.8			100.0	10,875	4,439		
6. 2017.....	701,494	388,595	312,899	110.2	105.1	117.4			100.0	16,426	6,642		
7. 2018.....	526,686	272,338	254,348	84.8	74.1	100.2			100.0	23,155	8,116		
8. 2019.....	515,059	306,809	208,250	83.4	73.5	103.9			100.0	26,003	8,972		
9. 2020.....	576,727	368,219	208,508	83.7	84.4	82.5			100.0	18,839	12,569		
10. 2021.....	610,755	386,436	224,319	87.5	90.6	82.6			100.0	46,428	13,869		
11. 2022.....	427,897	226,593	201,304	66.0	57.4	79.4			100.0	104,925	45,304		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	287,785	127,414		

COMBINED STATEMENT FOR THE YEAR 2022 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	(6)	(5)	9	1				7	XXX
2. 2013.....	5,244	2,622	2,622	2,708	1,354	282	144	117			1,610	67
3. 2014.....	2,265	1,133	1,133	451	225	129	69	67			353	33
4. 2015.....	2,732	1,366	1,366	1,035	517	73	39	41			593	14
5. 2016.....	1,252	626	626	40	20	51	26	18			64	8
6. 2017.....	1,767	909	858	284	142	63	32	12			185	30
7. 2018.....	384	182	201			9	4	9			13	15
8. 2019.....	834	427	408			2	1	2			3	3
9. 2020.....	166	95	70					(28)			(28)	1
10. 2021.....	74	50	25					1			1	1
11. 2022.....	2,831	2,132	699									
12. Totals	XXX	XXX	XXX	4,512	2,254	619	315	240			2,802	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.....	372	204	40	64		4	(2)	5	1			133	
2. 2013.....	62	31	13	6								38	
3. 2014.....	95	48	9	5			1					53	
4. 2015.....	90	45	7	3								49	
5. 2016.....	95	48	22	11			1	1				59	
6. 2017.....	82	41	(101)	(51)			(23)	(11)				(21)	
7. 2018.....	90	45	111	56			(1)					100	1
8. 2019.....	24	12	69	35			(1)	0				46	
9. 2020.....	4	2	24	12								14	
10. 2021.....			2,290	1,661			254	185	80		1	778	
11. 2022.....			4	4									
12. Totals	915	475	2,487	1,806		4	231	179	81		1	1,249	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	144	(10)
2. 2013.....	3,182	1,535	1,647	60.7	58.5	62.8			100.0	38	
3. 2014.....	752	346	406	33.2	30.6	35.8			100.0	52	
4. 2015.....	1,247	605	642	45.6	44.3	47.0			100.0	49	
5. 2016.....	228	105	123	18.2	16.7	19.6			100.0	59	1
6. 2017.....	316	153	164	17.9	16.8	19.1			100.0	(10)	(11)
7. 2018.....	218	105	113	56.8	57.3	56.4			100.0	101	
8. 2019.....	97	47	49	11.6	11.1	12.1			100.0	47	0
9. 2020.....	1	14	(13)	0.6	15.1	(19.0)			100.0	14	
10. 2021.....	2,625	1,846	779	3,533.2	3,718.0	3,161.2			100.0	628	150
11. 2022.....	4	4		0.1	0.2	0.0			100.0		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,121	129

COMBINED STATEMENT FOR THE YEAR 2022 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.....	139.....	56.....	126.....	61.....	80.....			228.....	XXX.....
2. 2013.....	136,362.....	68,115.....	68,248.....	106,370.....	53,185.....	14,098.....	7,108.....	3,554.....	(2).....	1,185.....	63,731.....	3,405.....
3. 2014.....	129,914.....	65,019.....	64,895.....	135,046.....	67,523.....	5,584.....	2,830.....	3,862.....	(1).....	1.....	74,141.....	2,913.....
4. 2015.....	121,510.....	60,936.....	60,574.....	98,288.....	49,238.....	7,725.....	3,898.....	4,746.....			57,624.....	3,075.....
5. 2016.....	116,429.....	58,395.....	58,035.....	124,188.....	62,094.....	6,647.....	3,344.....	4,863.....			70,261.....	2,774.....
6. 2017.....	113,714.....	57,032.....	56,682.....	72,086.....	36,043.....	7,863.....	3,948.....	7,590.....	(1).....		47,548.....	3,136.....
7. 2018.....	109,237.....	54,706.....	54,531.....	129,412.....	64,807.....	9,053.....	4,533.....	6,494.....	(4).....	17.....	75,624.....	4,538.....
8. 2019.....	66,304.....	41,074.....	25,230.....	34,561.....	19,964.....	3,933.....	2,315.....	5,704.....	(4).....		21,923.....	2,930.....
9. 2020.....	61,939.....	46,083.....	15,856.....	13,451.....	9,982.....	1,720.....	1,263.....	1,618.....			5,544.....	2,102.....
10. 2021.....	19,627.....	14,766.....	4,862.....	204.....	153.....	88.....	66.....	919.....	(1).....		993.....	658.....
11. 2022.....	(33).....	(76).....	43.....			19.....	9.....	1.....			10.....	4.....
12. Totals.....	XXX.....	XXX.....	XXX.....	713,746.....	363,045.....	56,856.....	29,375.....	39,433.....	(11).....	1,203.....	417,627.....	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.....	30,911.....	16,550.....	11,181.....	5,679.....	862.....	443.....	1,524.....	772.....	857.....			21,892.....	60.....
2. 2013.....	23,476.....	11,738.....	(11,120).....	(5,560).....	1,179.....	590.....	(1,516).....	(758).....	406.....		(28).....	6,416.....	25.....
3. 2014.....	5,343.....	2,672.....	2,986.....	1,494.....	721.....	361.....	407.....	204.....	149.....		61.....	4,876.....	45.....
4. 2015.....	25,607.....	12,804.....	10,501.....	5,263.....	1,084.....	542.....	305.....	154.....	604.....		55.....	19,339.....	81.....
5. 2016.....	13,738.....	6,869.....	26,103.....	13,093.....	460.....	230.....	1,721.....	866.....	412.....		78.....	21,376.....	104.....
6. 2017.....	67,980.....	33,990.....	35,204.....	17,652.....	3,583.....	1,791.....	(2,650).....	(1,318).....	301.....		88.....	52,302.....	150.....
7. 2018.....	57,766.....	28,883.....	46,226.....	23,154.....	23,402.....	11,701.....	(1,018).....	(503).....	(1,434).....		205.....	61,708.....	197.....
8. 2019.....	24,333.....	16,418.....	17,994.....	5,069.....	1,744.....	1,082.....	(290).....	(681).....	605.....		83.....	22,498.....	193.....
9. 2020.....	27,905.....	20,833.....	35,494.....	21,436.....	1,962.....	1,449.....	2,821.....	1,914.....	993.....		92.....	23,543.....	226.....
10. 2021.....	455.....	339.....	15,310.....	11,141.....	149.....	111.....	1,701.....	1,238.....	285.....		26.....	5,071.....	216.....
11. 2022.....	11.....	6.....	(269).....	(134).....	267.....	134.....	(28).....	(14).....				(9).....	2.....
12. Totals.....	277,525.....	151,102.....	189,612.....	98,286.....	35,412.....	18,432.....	2,976.....	1,872.....	3,179.....		660.....	239,011.....	1,299.....

	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.....	19,863.....	2,029.....
2. 2013.....	136,447.....	66,301.....	70,147.....	100.1.....	97.3.....	102.8.....			100.0.....	6,178.....	238.....
3. 2014.....	154,099.....	75,082.....	79,017.....	118.6.....	115.5.....	121.8.....			100.0.....	4,163.....	713.....
4. 2015.....	148,862.....	71,899.....	76,963.....	122.5.....	118.0.....	127.1.....			100.0.....	18,042.....	1,297.....
5. 2016.....	178,133.....	86,496.....	91,637.....	153.0.....	148.1.....	157.9.....			100.0.....	19,880.....	1,497.....
6. 2017.....	191,955.....	92,105.....	99,849.....	168.8.....	161.5.....	176.2.....			100.0.....	51,542.....	760.....
7. 2018.....	269,902.....	132,570.....	137,332.....	247.1.....	242.3.....	251.8.....			100.0.....	51,956.....	9,752.....
8. 2019.....	88,583.....	44,163.....	44,421.....	133.6.....	107.5.....	176.1.....			100.0.....	20,840.....	1,658.....
9. 2020.....	85,964.....	56,876.....	29,088.....	138.8.....	123.4.....	183.5.....			100.0.....	21,130.....	2,414.....
10. 2021.....	19,112.....	13,048.....	6,064.....	97.4.....	88.4.....	124.7.....			100.0.....	4,284.....	786.....
11. 2022.....	1.....		1.....	(3.1).....	0.0.....	2.3.....			100.0.....	(129).....	119.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	217,749.....	21,263.....

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	292	176	101	93	26			151	XXX.....
2. 2013.....	239,951	149,433	90,517	109,933	69,006	4,054	3,111	5,356	4	6,204	47,223	XXX.....
3. 2014.....	249,844	160,653	89,191	162,591	123,310	3,301	2,564	5,371	6	5,280	45,382	XXX.....
4. 2015.....	243,080	160,803	82,277	93,776	64,259	5,441	4,668	5,987	32	4,440	36,245	XXX.....
5. 2016.....	180,375	129,790	50,585	60,814	45,148	3,788	3,271	2,989	102	2,676	19,070	XXX.....
6. 2017.....	148,590	102,018	46,571	55,301	39,454	2,934	2,298	3,071	602	3,386	18,952	XXX.....
7. 2018.....	162,008	112,859	49,149	91,680	66,163	3,826	3,562	3,835	712	4,695	28,904	XXX.....
8. 2019.....	176,914	120,867	56,047	43,010	29,721	2,886	2,822	3,225	962	4,600	15,615	XXX.....
9. 2020.....	211,403	145,735	65,667	52,721	33,196	1,900	1,908	3,133	640	1,218	22,010	XXX.....
10. 2021.....	255,981	176,616	79,365	44,710	29,004	3,689	2,893	3,072	501	3,513	19,073	XXX.....
11. 2022.....	306,704	219,462	87,241	12,023	7,606	86	170	896	165	104	5,064	XXX.....
12. Totals	XXX	XXX	XXX	726,852	507,042	32,006	27,361	36,960	3,727	36,117	257,688	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	2,085	1,172	449	373	106	53		1	17			1,058	61
2. 2013.....	266	141			25	17			3			138	20
3. 2014.....	333	217			14	10			3		15	124	37
4. 2015.....	49	26			16	12			1		37	27	7
5. 2016.....	1,349	1,343	2	1	163	156			21		36	35	4
6. 2017.....	1,083	542	4	2	129	85			6		44	594	29
7. 2018.....	1,332	810	18	9	160	99			16		142	608	38
8. 2019.....	6,774	5,496	24	12	591	451			74		145	1,504	63
9. 2020.....	4,021	2,522	38	22	846	463	1	1	50		257	1,949	72
10. 2021.....	18,279	13,534	3,399	2,591	1,373	823	266	203	258		508	6,422	267
11. 2022.....	34,947	21,303	31,301	21,817	1,798	1,099	2,467	1,719	895		1,111	25,470	520
12. Totals	70,518	47,105	35,236	24,827	5,221	3,269	2,734	1,924	1,344		2,295	37,928	1,118

	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.....	988	69
2. 2013.....	119,638	72,278	47,360	49.9	48.4	52.3			100.0	126	12
3. 2014.....	171,614	126,108	45,506	68.7	78.5	51.0			100.0	117	7
4. 2015.....	105,268	68,997	36,271	43.3	42.9	44.1			100.0	23	4
5. 2016.....	69,125	50,020	19,105	38.3	38.5	37.8			100.0	7	28
6. 2017.....	62,529	42,983	19,546	42.1	42.1	42.0			100.0	544	51
7. 2018.....	100,867	71,355	29,512	62.3	63.2	60.0			100.0	531	77
8. 2019.....	56,584	39,465	17,119	32.0	32.7	30.5			100.0	1,290	215
9. 2020.....	62,710	38,751	23,959	29.7	26.6	36.5			100.0	1,515	433
10. 2021.....	75,045	49,551	25,495	29.3	28.1	32.1			100.0	5,552	870
11. 2022.....	84,413	53,880	30,533	27.5	24.6	35.0			100.0	23,129	2,341
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	33,822	4,106

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10	11	12		
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		Salvage and Subrogation Received				Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9						
1. Prior.....	XXX.....	XXX.....	XXX.....	136,546	58,838	46,536	27,593	2,775	(42)	10,883	99,467	XXX.....			
2. 2013.....	1,981,924	1,235,191	746,733	1,245,496	736,748	228,260	136,690	56,733	(21)	17,987	657,072	73,534			
3. 2014.....	2,061,740	1,299,759	761,980	1,179,496	730,338	202,941	123,732	75,944	204	47,019	604,108	74,567			
4. 2015.....	2,261,706	1,420,473	841,233	1,222,293	759,258	247,132	157,468	77,329	381	10,167	629,647	77,879			
5. 2016.....	1,967,940	1,276,120	691,820	1,003,391	669,430	190,558	126,409	88,784	1,308	33,367	485,587	85,426			
6. 2017.....	1,838,052	1,212,044	626,008	881,486	582,006	226,681	159,237	79,775	2,197	14,505	444,503	86,777			
7. 2018.....	1,773,983	1,264,441	509,542	830,388	586,313	148,765	107,121	85,151	4,573	6,027	366,298	80,543			
8. 2019.....	1,630,038	1,431,250	198,789	745,399	578,442	122,867	95,699	74,825	2,620	4,499	266,330	70,575			
9. 2020.....	1,611,314	1,243,143	368,170	299,139	235,283	45,305	35,691	43,194	1,890	686	114,773	43,675			
10. 2021.....	1,795,205	1,386,248	408,957	144,773	105,287	21,116	16,581	23,632	1,854	1,243	65,800	33,162			
11. 2022	2,066,666	1,609,419	457,247	30,030	23,319	3,647	3,022	11,699	807	38	18,227	28,598			
12. Totals	XXX	XXX	XXX	7,718,437	5,065,261	1,483,808	989,243	619,842	15,770	146,421	3,751,812	XXX			

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
1. Prior.....	705,434	457,352	737,378	286,932	118,516	81,772	141,036	77,996	30,731	2,376		826,666	2,862
2. 2013.....	92,329	49,890	103,962	61,082	11,894	6,404	21,436	12,648	4,770	120	2,746	104,246	311
3. 2014.....	77,970	43,989	136,889	79,111	12,614	7,341	29,687	17,702	4,842	83	3,749	113,777	411
4. 2015.....	172,449	93,613	179,726	105,142	24,161	13,910	43,905	27,090	8,049	115	5,300	188,420	571
5. 2016.....	139,270	86,245	200,401	123,891	14,923	9,975	55,306	34,801	8,543	97	6,078	163,434	786
6. 2017.....	255,248	156,985	266,661	166,887	30,522	19,456	64,914	41,780	13,994	165	7,590	246,067	1,527
7. 2018.....	272,856	184,765	365,363	247,664	35,837	24,627	93,037	64,821	17,396	246	9,622	262,366	2,112
8. 2019.....	345,772	260,220	449,256	336,468	44,465	33,976	123,722	92,503	18,800	652	12,032	258,197	3,203
9. 2020.....	218,064	171,531	623,343	466,348	27,590	21,553	172,971	131,635	19,977	981	9,696	269,897	3,562
10. 2021.....	260,336	190,920	767,081	581,326	37,686	30,083	204,059	160,318	21,682	1,717	10,545	326,481	5,047
11. 2022	114,244	82,820	1,103,869	832,778	12,810	9,681	262,704	204,614	51,261	2,205	11,022	412,790	9,899
12. Totals	2,653,974	1,778,330	4,933,929	3,287,629	371,017	258,777	1,212,776	865,908	200,046	8,759	78,379	3,172,339	30,291

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount									
	26	27	28	29	30	31	32	33		35	36								
												Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	698,527	128,139								
2. 2013.....	1,764,879	1,003,561	761,317	89.0	81.2	102.0			100.0	85,319	18,926								
3. 2014.....	1,720,384	1,002,499	717,885	83.4	77.1	94.2			100.0	91,760	22,017								
4. 2015.....	1,975,045	1,156,977	818,068	87.3	81.5	97.2			100.0	153,421	35,000								
5. 2016.....	1,701,177	1,052,157	649,020	86.4	82.4	93.8			100.0	129,536	33,898								
6. 2017.....	1,819,283	1,128,712	690,570	99.0	93.1	110.3			100.0	198,038	48,029								
7. 2018.....	1,848,793	1,220,130	628,663	104.2	96.5	123.4			100.0	205,789	56,577								
8. 2019.....	1,925,106	1,400,579	524,527	118.1	97.9	263.9			100.0	198,340	59,856								
9. 2020.....	1,449,583	1,064,912	384,670	90.0	85.7	104.5			100.0	203,527	66,370								
10. 2021.....	1,480,366	1,088,085	392,281	82.5	78.5	95.9			100.0	255,172	71,309								
11. 2022	1,590,263	1,159,246	431,017	76.9	72.0	94.3			100.0	302,515	110,275								
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,521,943	650,395								

COMBINED STATEMENT FOR THE YEAR 2022 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.....	17,397	16,680	4,114	3,062	625	2	17,338	2,392	XXX.....
2. 2013.....	795,843	429,708	366,135	452,592	254,412	63,402	34,615	20,280	2	5,232	247,244	10,435
3. 2014.....	783,775	438,207	345,568	502,717	284,172	62,001	33,111	20,856		1,914	268,292	10,676
4. 2015.....	772,443	429,442	343,001	464,196	271,718	78,174	50,780	21,439	7	3,900	241,304	10,638
5. 2016.....	759,958	435,583	324,376	486,742	273,006	80,552	43,735	24,077		4,569	274,629	10,625
6. 2017.....	735,777	445,632	290,145	445,161	272,603	81,258	53,240	17,154	53	9,757	217,678	10,220
7. 2018.....	745,280	481,880	263,400	484,400	312,439	83,594	49,044	21,045	1,164	2,324	226,392	10,938
8. 2019.....	806,882	543,349	263,534	357,132	242,609	43,867	26,985	18,900	162	1,592	150,142	10,867
9. 2020.....	811,491	553,129	258,362	227,928	154,496	39,713	23,891	20,210	1,102	1,682	108,363	10,879
10. 2021.....	970,457	666,464	303,994	135,125	94,021	9,879	5,885	15,728	56	301	60,770	8,289
11. 2022	1,063,998	735,539	328,459	55,476	39,042	2,652	1,546	8,734	29		26,244	6,962
12. Totals	XXX	XXX	XXX	3,628,865	2,215,199	549,206	325,894	189,049	2,577	48,610	1,823,450	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	89,210	51,598	61,817	38,193	7,708	3,988	8,426	5,244	2,687	26		70,799	314
2. 2013.....	17,002	8,576	15,829	9,050	1,987	995	2,158	1,234	534	5	32	17,650	138
3. 2014.....	39,809	22,338	8,161	3,322	1,485	764	1,113	453	961	4	225	24,646	154
4. 2015.....	37,460	22,745	22,124	15,794	1,105	638	3,632	2,461	1,026	5	264	23,703	184
5. 2016.....	56,152	35,335	41,869	23,626	2,380	1,225	5,709	3,222	1,841	17	398	44,526	173
6. 2017.....	56,279	32,199	95,795	54,976	8,590	4,654	13,063	7,497	3,093		529	77,493	238
7. 2018.....	159,134	102,543	110,465	72,170	11,696	6,348	15,063	9,841	7,978		1,402	113,435	472
8. 2019.....	151,296	105,994	138,957	91,038	9,982	6,142	18,949	12,414	5,675		1,436	109,270	757
9. 2020.....	115,700	78,172	234,118	159,928	20,413	12,579	31,925	21,808	7,412		1,518	137,080	1,370
10. 2021.....	78,572	57,589	441,765	304,889	17,735	12,154	49,085	33,877	10,213		1,978	188,861	2,216
11. 2022	61,889	43,489	573,306	397,985	11,410	6,881	60,474	41,924	13,620		2,123	230,420	4,361
12. Totals	862,503	560,579	1,744,207	1,170,973	94,489	56,368	209,597	139,975	55,038	57	9,904	1,037,882	10,377

	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.....	61,236	9,563		
2. 2013.....	573,783	308,889	264,894	72.1	71.9	72.3			100.0	15,204	2,445		
3. 2014.....	637,103	344,164	292,939	81.3	78.5	84.8			100.0	22,309	2,337		
4. 2015.....	629,155	364,148	265,006	81.4	84.8	77.3			100.0	21,044	2,658		
5. 2016.....	699,321	380,167	319,155	92.0	87.3	98.4			100.0	39,059	5,467		
6. 2017.....	720,392	425,221	295,171	97.9	95.4	101.7			100.0	64,899	12,595		
7. 2018.....	893,376	553,550	339,826	119.9	114.9	129.0			100.0	94,886	18,548		
8. 2019.....	744,757	485,345	259,412	92.3	89.3	98.4			100.0	93,222	16,048		
9. 2020.....	697,419	451,976	245,443	85.9	81.7	95.0			100.0	111,718	25,362		
10. 2021.....	758,103	508,472	249,631	78.1	76.3	82.1			100.0	157,859	31,002		
11. 2022	787,561	530,897	256,663	74.0	72.2	78.1			100.0	193,721	36,699		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	875,158	162,724		

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	763,321	636,058	56,702	39,767	11,382	1,121	58,512	154,458	XXX
2. 2021	5,751,482	3,759,616	1,991,866	3,140,558	1,837,935	57,818	45,850	60,223	2,714	7,893	1,372,099	XXX
3. 2022	7,168,138	4,641,517	2,526,621	2,550,789	1,366,109	17,137	14,906	40,094	787	2,045	1,226,219	XXX
4. Totals	XXX	XXX	XXX	6,454,668	3,840,102	131,656	100,523	111,698	4,622	68,450	2,752,776	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	400,763	355,075	55,490	46,682	47,585	28,774	3,967	3,534	1,962		36,328	75,702	844
2. 2021	567,668	502,530	156,994	148,700	21,704	14,087	9,614	9,430	16,836		22,465	98,069	878
3. 2022	716,894	504,507	1,616,148	1,152,399	31,833	18,662	45,771	28,352	33,744		18,853	740,470	6,162
4. Totals	1,685,325	1,362,112	1,828,632	1,347,782	101,123	61,523	59,352	41,317	52,542		77,646	914,241	7,884

	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	54,496	21,206
2. 2021	4,031,414	2,561,246	1,470,168	70.1	68.1	73.8			100.0	73,432	24,637
3. 2022	5,052,411	3,085,722	1,966,689	70.5	66.5	77.8			100.0	676,136	64,335
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	804,063	110,178

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
	1. Prior.....	XXX.....	XXX.....	XXX.....	(7,765)	(4,449)	776	521	721	192				7,748	(2,533)	XXX.....
2. 2021.....	362,555	247,790	114,765	250,884	173,341	6,976	4,979	11,948	261	39,592	91,227	41,378	
3. 2022.....	410,158	288,705	121,453	208,288	146,740	4,372	3,088	8,195	151	9,118	70,876	39,089	
4. Totals	XXX	XXX	XXX	451,407	315,632	12,124	8,589	20,864	604	56,458	159,570	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.....	1,642	887	(1)	(1)	265	148			14				317	809	568	1,505
2. 2021.....	3,316	2,608	(3,209)	(2,014)	334	272			3	174	1,964	(595)	1,232
3. 2022.....	44,222	30,327	12,260	9,594	1,566	1,213			814	269	10,038	17,459	7,262
4. Totals	49,180	33,821	9,051	7,580	2,164	1,633			831	760	12,811	17,432	9,999

	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.....	755	(187)
2. 2021.....	270,252	179,620	90,632	74.5	72.5	79.0			100.0	(487)	(109)
3. 2022.....	279,717	191,382	88,335	68.2	66.3	72.7			100.0	16,562	897
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	16,830	602

COMBINED STATEMENT FOR THE YEAR 2022 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.....	12,241	8,563	15,132	8,345	894	(10)	31,924	11,370	XXX.....
2. 2021.....	620,293	354,396	265,897	81,047	41,389	7,383	3,883	10,829	(7)	5,001	53,994	XXX.....
3. 2022.....	637,701	360,223	277,478	16,716	9,397	1,167	609	10,529	7	6	18,399	XXX.....
4. Totals.....	XXX	XXX	XXX	110,005	59,349	23,682	12,837	22,253	(11)	36,931	83,764	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.....	79,026	48,116	(18,893)	(10,360)	17,247	10,011	434	284	1,501		51,176	31,264	1,677
2. 2021.....	14,341	7,720	7,483	5,030	2,835	1,444	1,455	1,001	2,489		8,608	13,408	671
3. 2022.....	7,739	4,583	111,326	65,679	805	426	18,301	10,765	8,369		13,891	65,087	1,064
4. Totals.....	101,106	60,419	99,916	60,349	20,886	11,881	20,191	12,050	12,358		73,676	109,759	3,412

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	22,377	8,887
2. 2021.....	127,863	60,460	67,402	20.6	17.1	25.3			100.0	9,074	4,334
3. 2022.....	174,951	91,465	83,485	27.4	25.4	30.1			100.0	48,802	16,284
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	80,253	29,505

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	17,700	8,591	2,461	1,574	243	(103)	3,102	10,343	XXX.....
2. 2021.....	356,173	202,782	153,392	131,498	70,983	4,817	3,295	562	(386)	477	62,986	XXX.....
3. 2022.....	420,263	241,050	179,213	75,158	40,426	1,883	1,033	1,255	(242)	319	37,079	XXX.....
4. Totals.....	XXX	XXX	XXX	224,356	120,001	9,161	5,902	2,061	(731)	3,898	110,407	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.....	25,390	12,920	60,676	45,853	3,330	2,404	1,416	754	595	(6)	3,499	29,482	3,185
2. 2021.....	17,838	9,388	13,318	10,444	1,724	1,208	1,340	768	147	(2)	1,056	12,563	1,280
3. 2022.....	45,034	24,357	87,172	49,669	1,289	747	5,957	3,211	410	(11)	1,560	61,889	4,622
4. Totals.....	88,262	46,665	161,166	105,965	6,343	4,359	8,713	4,733	1,153	(20)	6,115	103,934	9,087

	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.....	27,293	2,189
2. 2021.....	171,246	95,697	75,549	48.1	47.2	49.3			100.0	11,325	1,239
3. 2022.....	218,157	119,190	98,967	51.9	49.4	55.2			100.0	58,180	3,709
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	96,797	7,137

Schedule P - Part 1M - International

N O N E

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

N O N E

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

N O N E

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

N O N E

COMBINED STATEMENT FOR THE YEAR 2022 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.....	27,839	23,665	33,731	24,270	330	(2)	110	13,967	XXX.....
2. 2013.....	183,368	119,138	64,230	59,489	35,938	15,246	10,978	3,958	(5)	4,786	31,782	7,304
3. 2014.....	198,042	122,570	75,472	65,687	38,867	10,383	7,238	2,946	(56)	5	32,966	5,611
4. 2015.....	194,453	123,972	70,481	149,872	96,113	13,596	10,568	3,211	61	207	59,937	6,228
5. 2016.....	185,686	121,456	64,230	61,860	41,137	14,637	12,551	4,871	176	93	27,505	4,840
6. 2017.....	204,584	138,413	66,171	30,939	22,302	18,959	16,257	2,673	348	822	13,665	4,466
7. 2018.....	195,769	137,804	57,965	42,984	31,409	15,902	12,297	2,326	181	302	17,325	4,240
8. 2019.....	221,304	463,037	(241,732)	77,763	62,784	8,868	7,552	2,521	642	14	18,175	3,935
9. 2020.....	288,703	217,438	71,265	26,829	20,099	2,811	2,495	(65)	427	40	6,554	2,471
10. 2021.....	207,735	160,025	47,710	34,965	30,146	724	665	1,176	399	3	5,655	1,282
11. 2022.....	136,228	106,193	30,036	7,629	4,408	80	75	232	174	1	3,284	691
12. Totals	XXX	XXX	XXX	585,855	406,869	134,938	104,946	24,179	2,345	6,383	230,813	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.....	231,621	210,313	92,534	77,003	84,905	67,462	31,597	28,840	2,776	71	59,745	1,452	
2. 2013.....	840	622	14,942	9,545	1,294	700	2,286	1,426	300	28	7,342	42	
3. 2014.....	1,196	599	16,998	10,212	135	71	1,987	1,194	380	23	8,598	35	
4. 2015.....	18,523	10,542	21,496	13,125	2,532	1,693	3,383	2,149	708	27	19,106	77	
5. 2016.....	7,395	5,229	24,281	14,854	1,418	1,086	3,788	2,258	765	24	14,195	77	
6. 2017.....	8,774	4,775	28,979	18,692	3,439	2,211	3,601	2,407	734	39	17,402	167	
7. 2018.....	40,048	32,057	34,785	23,743	2,260	1,622	5,138	3,549	1,383	57	22,585	157	
8. 2019.....	9,951	7,952	61,058	45,865	1,646	1,370	7,531	5,764	1,465	123	20,577	189	
9. 2020.....	37,200	29,320	111,567	83,608	2,947	2,381	11,861	8,953	2,805	149	41,969	215	
10. 2021.....	19,879	15,679	63,551	49,961	1,183	1,075	11,623	9,605	1,800	271	21,445	199	
11. 2022.....	3,460	2,270	56,915	46,357	1,325	1,040	19,739	16,569	2,158	424	16,938	304	
12. Totals	378,888	319,359	527,106	392,966	103,085	80,709	102,535	82,715	15,275	1,236	3,518	249,903	2,914

	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.....	36,838	22,907
2. 2013.....	98,355	59,231	39,124	53.6	49.7	60.9			100.0	5,616	1,726
3. 2014.....	99,712	58,148	41,565	50.3	47.4	55.1			100.0	7,383	1,215
4. 2015.....	213,322	134,279	79,043	109.7	108.3	112.1			100.0	16,352	2,754
5. 2016.....	119,015	77,315	41,700	64.1	63.7	64.9			100.0	11,592	2,603
6. 2017.....	98,098	67,031	31,067	48.0	48.4	46.9			100.0	14,285	3,117
7. 2018.....	144,825	104,916	39,910	74.0	76.1	68.9			100.0	19,032	3,553
8. 2019.....	170,805	132,053	38,752	77.2	28.5	(16.0)			100.0	17,192	3,385
9. 2020.....	195,955	147,432	48,522	67.9	67.8	68.1			100.0	35,839	6,129
10. 2021.....	134,901	107,801	27,100	64.9	67.4	56.8			100.0	17,790	3,655
11. 2022.....	91,539	71,317	20,222	67.2	67.2	67.3			100.0	11,748	5,190
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	193,669	56,234

COMBINED STATEMENT FOR THE YEAR 2022 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	150	75	2	1				76	XXX
2. 2013.....	17,876	16,406	1,470	6,221	3,854	263	278	234		59	2,586	75
3. 2014.....	21,928	20,828	1,100	262	262	460	490	131	6		95	51
4. 2015.....	22,497	21,874	622	194	194	492	493	65			63	37
5. 2016.....	21,509	20,362	1,148			65	70	76			71	52
6. 2017.....	10,441	9,326	1,115	3,138	3,138	435	444	83	5		70	44
7. 2018.....	3,594	2,850	744					7	2		5	35
8. 2019.....	2,799	2,547	252	43	43	3	3	27			27	11
9. 2020.....	2,419	2,302	117	108	108	45	45	(1)				8
10. 2021.....	4,150	4,044	106					11			11	9
11. 2022.....	8,940	8,887	54			5	5	3			3	6
12. Totals	XXX	XXX	XXX	10,117	7,675	1,770	1,829	636	13	59	3,006	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.....	1,639	827	1,056	925	339	183	144	126	24	1		1,141	5
2. 2013.....	3	1	307	314			42	43	8			1	2
3. 2014.....	1,122	1,122	1,019	1,014	86	86	139	138	57			62	2
4. 2015.....			1,213	1,184			165	161	31			63	1
5. 2016.....			692	539	414	414	94	74	24	1		197	
6. 2017.....	296	296	1,111	784	105	105	151	107	29			400	2
7. 2018.....			698	515			95	70	11			219	1
8. 2019.....			610	481			83	66	8			155	
9. 2020.....			820	784			112	107	20		1	62	
10. 2021.....			2,194	2,172			244	241	57		3	82	5
11. 2022.....	94	94	7,657	7,466	5	5	804	784	240		22	451	5
12. Totals	3,154	2,340	17,376	16,178	949	793	2,074	1,917	510	2	26	2,834	23

	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	944	197
2. 2013.....	7,078	4,491	2,587	39.6	27.4	176.0			100.0	(6)	7
3. 2014.....	3,275	3,118	157	14.9	15.0	14.3			100.0	5	57
4. 2015.....	2,160	2,033	127	9.6	9.3	20.4			100.0	28	35
5. 2016.....	1,365	1,097	268	6.3	5.4	23.3			100.0	153	44
6. 2017.....	5,349	4,879	470	51.2	52.3	42.2			100.0	327	74
7. 2018.....	811	587	224	22.6	20.6	30.1			100.0	183	36
8. 2019.....	775	592	182	27.7	23.3	72.4			100.0	130	25
9. 2020.....	1,105	1,043	61	45.7	45.3	52.4			100.0	37	25
10. 2021.....	2,506	2,413	93	60.4	59.7	87.3			100.0	22	60
11. 2022.....	8,808	8,355	453	98.5	94.0	844.8			100.0	191	260
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,012	821

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed				
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments								
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded							
1. Prior.....	XXX	XXX	XXX	NONE								XXX				
2. 2021.....																XXX
3. 2022.....																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. 2021.....																				
3. 2022.....																				
4. Totals																				

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2021.....											
3. 2022.....											
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2022 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.....	(1,008).....	(324).....	133.....	56.....	(16).....	5.....		(628).....	XXX.....
2. 2021.....	371,829.....	351,467.....	20,362.....	157,168.....	154,022.....	133.....	146.....	11,668.....	816.....		13,985.....	214,788.....
3. 2022.....	374,881.....	358,163.....	16,718.....	158,336.....	155,669.....	78.....	223.....	11,185.....	830.....		12,877.....	215,883.....
4. Totals.....	XXX.....	XXX.....	XXX.....	314,496.....	309,367.....	344.....	426.....	22,837.....	1,651.....		26,233.....	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.....	502.....	283.....	22,011.....	11,037.....	61.....	30.....			772.....			11,995.....	22,742.....
2. 2021.....	428.....	403.....	2,841.....	1,421.....	11.....	6.....			112.....			1,562.....	1,384.....
3. 2022.....	13,447.....	13,156.....	9,089.....	7,220.....	4.....	2.....			(353).....			1,809.....	13,168.....
4. Totals.....	14,376.....	13,842.....	33,941.....	19,678.....	76.....	38.....			531.....			15,366.....	37,294.....

	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.....	11,193.....	803.....
2. 2021.....	172,360.....	156,813.....	15,547.....	46.4.....	44.6.....	76.4.....			100.0.....	1,445.....	117.....
3. 2022.....	191,785.....	177,100.....	14,685.....	51.2.....	49.4.....	87.8.....			100.0.....	2,160.....	(351).....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	14,797.....	569.....

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT		
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year	
1. Prior.....	1,705	3,620	3,133	2,695	2,577	2,598	2,616	2,650	2,681	2,681		31	
2. 2013.....	6,652	6,086	6,471	7,323	7,284	7,290	7,285	7,291	7,292	7,292		1	
3. 2014.....	XXX	5,042	6,484	7,934	8,095	8,075	8,072	8,075	8,075	8,057	(19)	(18)	
4. 2015.....	XXX	XXX	1,518	1,841	1,738	1,754	1,856	1,859	1,863	1,861	(1)	3	
5. 2016.....	XXX	XXX	XXX	1,094	1,455	1,384	1,398	1,533	1,539	1,543	4	10	
6. 2017.....	XXX	XXX	XXX	XXX	579	1,035	1,093	1,096	1,146	1,212	66	116	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,071	1,584	1,530	1,532	1,533	1	3	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	5,086	5,984	6,202	6,205	4	222	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,836	15,579	16,633	1,054	2,797	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,850	45,838	12,989	XXX	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,667	XXX	XXX	
											12. Totals	14,098	3,164

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

1. Prior.....	622	(7,286)	(5,558)	(11,617)	(14,615)	(14,964)	(16,719)	(15,063)	(13,074)	(13,264)	(190)	1,800	
2. 2013.....	752	2,859	3,365	1,160	521	469	469	469	469	469			
3. 2014.....	XXX	680	1,040	104	61	29	27	27	29	27	(2)		
4. 2015.....	XXX	XXX	31			67	(9)	(21)	(27)	(21)	6		
5. 2016.....	XXX	XXX	XXX			(20)	(32)	(62)	(62)	(62)			
6. 2017.....	XXX	XXX	XXX	XXX	51	(33)	(285)	(286)	(284)	(275)	9	11	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	20	66	(41)	(41)	(41)			
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	78	12	11	6	(5)	(5)	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34		7	7	(27)	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	29	(18)	XXX	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	XXX	XXX	
											12. Totals	(191)	1,778

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

1. Prior.....	382,734	427,715	420,683	419,352	410,398	409,471	406,311	403,420	405,890	406,261	371	2,840	
2. 2013.....	231,609	241,029	261,445	260,248	260,909	261,305	260,406	263,380	259,013	258,987	(26)	(4,393)	
3. 2014.....	XXX	246,976	273,778	281,064	263,608	263,607	260,501	255,394	256,636	257,235	599	1,841	
4. 2015.....	XXX	XXX	313,614	312,443	308,978	320,692	323,195	327,524	325,544	324,667	(877)	(2,857)	
5. 2016.....	XXX	XXX	XXX	300,017	298,041	292,906	295,855	295,724	294,703	296,410	1,707	685	
6. 2017.....	XXX	XXX	XXX	XXX	287,149	278,027	279,779	289,775	281,653	289,317	7,664	(457)	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	252,353	267,263	273,450	274,683	275,525	842	2,074	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	244,564	251,708	261,893	256,098	(5,795)	4,390	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233,047	236,042	238,625	2,583	5,579	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293,406	286,713	(6,693)	XXX	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	318,281	XXX	XXX	
											12. Totals	375	9,702

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

1. Prior.....	4,713,952	4,747,559	4,743,727	4,713,068	4,723,326	4,703,015	4,690,261	4,613,585	4,522,456	4,433,989	(88,466)	(179,596)	
2. 2013.....	843,636	783,401	784,733	805,037	799,133	784,252	770,005	752,838	743,290	730,186	(13,104)	(22,652)	
3. 2014.....	XXX	793,914	752,968	747,505	706,693	678,581	663,462	650,936	642,710	625,310	(17,401)	(25,627)	
4. 2015.....	XXX	XXX	855,369	812,324	776,999	731,735	706,781	677,105	671,264	647,677	(23,587)	(29,429)	
5. 2016.....	XXX	XXX	XXX	860,899	807,553	754,446	716,823	689,602	670,870	651,822	(19,048)	(37,780)	
6. 2017.....	XXX	XXX	XXX	XXX	807,513	790,123	734,042	720,677	696,537	662,855	(33,682)	(57,822)	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	721,074	728,021	707,075	698,016	694,890	(3,126)	(12,186)	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	667,623	669,823	648,285	647,737	(548)	(22,086)	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	558,647	539,042	505,526	(33,516)	(53,121)	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	535,391	593,123	57,733	XXX	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	572,276	XXX	XXX	
											12. Totals	(174,745)	(440,298)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	516,574	499,222	471,183	460,552	450,408	423,507	420,390	404,481	404,110	394,119	(9,990)	(10,362)	
2. 2013.....	185,056	182,760	186,113	192,095	199,940	197,140	196,911	198,328	198,001	198,319	318	(9)	
3. 2014.....	XXX	222,903	212,777	215,309	222,415	225,060	225,822	225,702	225,482	227,106	1,624	1,404	
4. 2015.....	XXX	XXX	197,770	194,949	224,418	218,474	220,298	219,126	217,914	218,330	416	(796)	
5. 2016.....	XXX	XXX	XXX	215,214	240,224	250,203	255,342	256,094	258,458	258,293	(165)	2,199	
6. 2017.....	XXX	XXX	XXX	XXX	307,691	262,366	268,520	271,036	273,532	274,649	1,117	3,613	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	213,719	217,395	225,822	227,714	229,403	1,689	3,581	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	164,638	163,788	172,327	179,967	7,640	16,179	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,557	189,967	184,263	(5,705)	(24,294)	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196,393	203,551	7,158	XXX	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165,157	XXX	XXX	
											12. Totals	4,102	(8,485)

COMBINED STATEMENT FOR THE YEAR 2022 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	9,218	10,590	13,337	9,835	8,806	8,438	3,023	3,786	3,610	3,531	(79)	(256)
2. 2013.....	1,039	1,318	1,980	1,727	1,642	1,528	1,525	1,527	1,532	1,530	(2)	3
3. 2014.....	XXX	1,025	1,234	1,608	806	477	381	358	359	338	(21)	(20)
4. 2015.....	XXX	XXX	1,844	1,495	1,021	951	669	642	631	601	(30)	(41)
5. 2016.....	XXX	XXX	XXX	629	695	360	226	155	116	105	(11)	(50)
6. 2017.....	XXX	XXX	XXX	XXX	268	446	492	271	217	152	(65)	(119)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	80	173	150	118	105	(13)	(46)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	141	154	110	47	(63)	(107)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	15	14		12
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		698	698	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											413	(624)

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

1. Prior.....	112,405	117,419	107,680	114,348	118,814	131,004	144,693	151,648	157,521	162,727	5,206	11,079
2. 2013.....	51,159	56,771	61,545	54,623	62,459	54,409	59,471	56,848	59,403	66,184	6,782	9,336
3. 2014.....	XXX	48,383	54,621	55,196	78,382	75,786	76,398	76,935	78,953	75,005	(3,948)	(1,930)
4. 2015.....	XXX	XXX	53,534	51,310	64,978	63,070	69,045	71,138	66,621	71,613	4,992	475
5. 2016.....	XXX	XXX	XXX	48,768	61,880	62,842	64,190	78,134	82,650	86,362	3,712	8,228
6. 2017.....	XXX	XXX	XXX	XXX	47,424	57,533	63,409	63,995	58,598	91,959	33,360	27,964
7. 2018.....	XXX	XXX	XXX	XXX	XXX	54,770	59,153	73,530	109,870	132,268	22,398	58,738
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	23,258	24,077	22,747	38,108	15,361	14,031
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,388	14,977	26,476	11,499	14,089
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,258	4,858	600	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											99,963	142,010

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

1. Prior.....	29,591	29,483	26,946	28,728	28,189	27,169	26,902	26,982	26,810	27,043	233	61
2. 2013.....	44,306	44,100	41,915	42,063	42,086	42,055	42,306	42,021	41,939	42,005	66	(16)
3. 2014.....	XXX	42,705	39,380	40,789	42,156	41,140	40,474	40,333	40,327	40,138	(188)	(195)
4. 2015.....	XXX	XXX	38,370	32,385	31,312	31,336	30,503	30,492	30,404	30,316	(88)	(176)
5. 2016.....	XXX	XXX	XXX	21,235	17,260	15,754	15,614	15,321	16,274	16,197	(77)	876
6. 2017.....	XXX	XXX	XXX	XXX	16,464	13,325	15,782	17,423	17,670	17,072	(599)	(352)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	28,987	29,357	26,444	26,390	26,372	(19)	(72)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	18,731	15,046	14,821	14,783	(38)	(264)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,894	22,932	21,417	(1,515)	(5,477)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,864	22,666	(4,199)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,908	XXX	XXX
12. Totals											(6,425)	(5,614)

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

1. Prior.....	3,125,661	3,162,971	3,245,087	3,274,369	3,302,000	3,271,257	3,083,229	3,023,049	3,126,159	3,277,544	151,386	254,496
2. 2013.....	569,585	596,851	679,601	693,339	704,584	702,214	709,192	722,600	705,642	699,914	(5,728)	(22,686)
3. 2014.....	XXX	598,807	650,752	660,391	642,187	666,633	671,001	662,921	655,252	637,386	(17,866)	(25,534)
4. 2015.....	XXX	XXX	724,257	714,919	686,959	705,092	713,117	720,287	706,490	733,185	26,695	12,899
5. 2016.....	XXX	XXX	XXX	566,621	585,833	602,540	595,418	603,214	585,339	553,097	(32,241)	(50,116)
6. 2017.....	XXX	XXX	XXX	XXX	520,322	561,595	577,773	614,032	625,967	599,163	(26,804)	(14,869)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	424,375	462,021	523,100	522,341	530,935	8,593	7,834
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	333,161	394,760	402,654	434,175	31,521	39,414
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	317,088	318,985	324,371	5,385	7,283
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323,391	350,538	27,147	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	371,068	XXX	XXX
12. Totals											168,089	208,720

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

1. Prior.....	948,111	961,241	950,448	1,010,827	1,016,345	1,000,298	956,001	931,343	936,238	905,087	(31,150)	(26,256)
2. 2013.....	279,360	280,806	269,283	259,459	270,677	257,114	255,195	253,085	245,701	244,087	(1,614)	(8,998)
3. 2014.....	XXX	272,901	283,279	281,941	274,938	278,417	281,585	274,073	279,308	271,125	(8,182)	(2,948)
4. 2015.....	XXX	XXX	284,052	293,694	281,579	288,402	278,109	257,095	243,290	242,553	(737)	(14,542)
5. 2016.....	XXX	XXX	XXX	257,535	283,160	296,596	306,652	311,302	304,773	293,254	(11,519)	(18,048)
6. 2017.....	XXX	XXX	XXX	XXX	233,403	243,848	264,350	263,051	279,176	274,976	(4,200)	11,925
7. 2018.....	XXX	XXX	XXX	XXX	XXX	211,681	241,558	264,852	293,821	311,967	18,146	47,115
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	191,501	210,419	215,368	235,000	19,632	24,581
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201,304	209,181	218,923	9,743	17,619
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218,586	223,746	5,160	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234,339	XXX	XXX
12. Totals											(4,722)	30,448

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	631,482	581,623	570,914	(10,708)	(60,567)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,452,242	1,395,823	(56,419)	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,893,638	XXX	XXX
4. Totals											(67,127)	(60,567)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,683	7,057	4,296	(2,761)	(7,387)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,793	79,115	6,322	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,747	XXX	XXX
4. Totals											3,561	(7,387)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107,165	76,498	48,182	(28,316)	(58,982)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,042	54,077	(31,965)	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,594	XXX	XXX
4. Totals											(60,281)	(58,982)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,782	93,265	94,591	1,326	(10,191)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,041	74,451	(9,589)	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97,048	XXX	XXX
4. Totals											(8,264)	(10,191)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	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 2022 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	804,618	879,729	868,865	814,573	801,538	855,720	590,802	587,461	558,532	572,837	14,306	(14,623)
2. 2013.....	47,482	43,161	41,274	44,874	44,021	44,600	38,991	40,269	38,018	34,889	(3,130)	(5,380)
3. 2014.....	XXX	52,545	47,249	43,654	35,346	36,434	30,710	30,255	42,226	38,205	(4,021)	7,950
4. 2015.....	XXX	XXX	56,652	63,393	60,544	65,145	65,556	69,463	64,150	75,212	11,061	5,748
5. 2016.....	XXX	XXX	XXX	44,139	40,761	40,654	37,213	39,336	40,671	36,264	(4,407)	(3,073)
6. 2017.....	XXX	XXX	XXX	XXX	33,965	43,305	35,427	38,083	30,394	28,047	(2,347)	(10,036)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	50,687	40,097	38,960	44,558	36,438	(8,120)	(2,522)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	29,793	32,770	35,467	35,530	63	2,761
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,315	46,102	46,359	257	4,044
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,051	24,795	(2,256)	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,430	XXX	XXX
12. Totals											1,407	(15,132)

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

1. Prior.....	7,857	8,608	6,439	5,169	501	8,846	5,704	4,986	4,499	5,438	939	452
2. 2013.....	1,412	4,306	4,151	3,013	2,098	2,576	2,607	2,325	2,358	2,345	(12)	20
3. 2014.....	XXX	1,372	1,348	905	699	265	303	(125)		(25)	(25)	100
4. 2015.....	XXX	XXX	566	947	1,133	(364)	212	(77)	30	31	1	108
5. 2016.....	XXX	XXX	XXX	1,155	4,880	1,256	733	354	380	168	(211)	(186)
6. 2017.....	XXX	XXX	XXX	XXX	422	1,058	812	618	487	363	(124)	(255)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	447	465	447	422	208	(214)	(240)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	(22)	194	144	147	3	(47)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	61	42	(20)	(39)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(27)	24	51	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	XXX	XXX
12. Totals											388	(86)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

SCHEDULE P - PART 2T - WARRANTY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,144	14,971	12,464	(2,506)	(4,680)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,139	4,583	(556)	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,683	XXX	XXX
4. Totals											(3,062)	(4,680)

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....	2,302.....	2,435.....	2,525.....	2,536.....	2,532.....	2,603.....	2,644.....	2,676.....	2,677.....		
2. 2013.....	4,452.....	6,343.....	7,057.....	7,195.....	7,245.....	7,256.....	7,267.....	7,269.....	7,270.....	7,271.....	1.....	
3. 2014.....	XXX.....	4,482.....	6,898.....	7,608.....	7,997.....	8,040.....	8,050.....	8,054.....	8,055.....	8,055.....		
4. 2015.....	XXX.....	XXX.....	948.....	1,411.....	1,598.....	1,675.....	1,847.....	1,851.....	1,855.....	1,859.....		
5. 2016.....	XXX.....	XXX.....	XXX.....	373.....	1,135.....	1,327.....	1,359.....	1,515.....	1,524.....	1,539.....		
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	205.....	834.....	1,000.....	1,039.....	1,052.....	1,199.....		
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	680.....	1,329.....	1,471.....	1,506.....	1,514.....	7.....	4.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,736.....	5,323.....	5,895.....	6,045.....	540.....	450.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	8,434.....	14,773.....	16,203.....	2,022.....	1,381.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24,006.....	42,654.....	3,989.....	2,598.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,056.....	1,630.....	1,178.....

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

1. Prior.....	000.....	(8,320).....	(8,457).....	(14,206).....	(16,192).....	(16,523).....	(16,726).....	(16,459).....	(14,432).....	(14,358).....	3.....	
2. 2013.....	735.....	2,859.....	3,365.....	1,160.....	521.....	469.....	469.....	469.....	469.....	469.....		1.....
3. 2014.....	XXX.....	675.....	1,028.....	104.....	61.....	29.....	27.....	27.....	29.....	27.....		
4. 2015.....	XXX.....	XXX.....	31.....			67.....	(9).....	(18).....	(17).....	(17).....		
5. 2016.....	XXX.....	XXX.....	XXX.....			(20).....	(32).....	(62).....	(62).....	(62).....		1.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	8.....	(33).....	(276).....	(286).....	(286).....	(283).....	7.....	3.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	5.....	71.....	(41).....	(41).....	(41).....		
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	78.....	12.....	11.....	6.....		
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	34.....		7.....		
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	14.....	29.....		
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	26.....	1.....	

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

1. Prior.....	000.....	184,557.....	283,845.....	347,128.....	369,934.....	383,722.....	390,381.....	392,612.....	395,412.....	397,651.....	14,903.....	
2. 2013.....	34,589.....	84,942.....	140,748.....	199,515.....	227,714.....	243,695.....	250,434.....	254,519.....	256,471.....	257,240.....	40,367.....	28,401.....
3. 2014.....	XXX.....	31,518.....	81,063.....	143,744.....	191,383.....	228,415.....	244,053.....	247,037.....	249,740.....	254,743.....	40,779.....	30,042.....
4. 2015.....	XXX.....	XXX.....	33,825.....	102,366.....	177,218.....	239,017.....	284,521.....	302,461.....	308,406.....	313,164.....	44,203.....	35,521.....
5. 2016.....	XXX.....	XXX.....	XXX.....	33,814.....	95,496.....	157,208.....	224,071.....	256,326.....	270,358.....	284,227.....	46,401.....	39,107.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	33,429.....	90,151.....	153,804.....	206,816.....	243,630.....	268,973.....	50,710.....	47,821.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	32,492.....	89,008.....	142,715.....	186,065.....	228,782.....	52,599.....	40,252.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	27,927.....	76,832.....	126,329.....	180,341.....	35,448.....	30,709.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18,757.....	55,562.....	104,394.....	22,706.....	21,341.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	23,173.....	80,218.....	24,748.....	22,912.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	23,743.....	16,657.....	17,830.....

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

1. Prior.....	000.....	436,100.....	781,355.....	1,052,966.....	1,291,771.....	1,491,789.....	1,660,386.....	1,803,493.....	1,922,733.....	2,035,770.....	79,447.....	
2. 2013.....	106,428.....	239,315.....	331,685.....	398,238.....	440,879.....	471,429.....	487,581.....	500,897.....	515,209.....	527,466.....	177,017.....	40,033.....
3. 2014.....	XXX.....	90,170.....	201,709.....	271,593.....	318,444.....	355,680.....	377,747.....	392,792.....	405,153.....	416,610.....	180,974.....	42,482.....
4. 2015.....	XXX.....	XXX.....	88,635.....	207,524.....	278,184.....	330,434.....	361,091.....	382,096.....	403,509.....	415,521.....	190,683.....	44,803.....
5. 2016.....	XXX.....	XXX.....	XXX.....	89,849.....	206,612.....	278,552.....	329,397.....	356,487.....	379,128.....	397,043.....	192,158.....	44,801.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	91,115.....	215,687.....	287,690.....	333,558.....	363,143.....	385,435.....	188,380.....	45,420.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	89,428.....	219,921.....	290,046.....	336,992.....	369,412.....	189,960.....	45,318.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	91,134.....	198,969.....	263,222.....	311,425.....	187,397.....	44,090.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	57,152.....	130,507.....	173,322.....	148,004.....	47,514.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	62,466.....	148,585.....	159,171.....	50,745.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	67,093.....	93,062.....	39,465.....

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	113,119.....	188,955.....	250,196.....	285,865.....	312,978.....	330,285.....	342,592.....	349,562.....	354,542.....	10,956.....	
2. 2013.....	73,317.....	123,825.....	145,884.....	163,204.....	179,095.....	185,182.....	189,395.....	192,068.....	192,421.....	193,540.....	13,679.....	11,320.....
3. 2014.....	XXX.....	94,117.....	150,652.....	170,235.....	191,805.....	205,048.....	211,919.....	216,620.....	218,129.....	220,523.....	8,859.....	11,431.....
4. 2015.....	XXX.....	XXX.....	81,565.....	127,457.....	152,746.....	175,396.....	194,256.....	201,126.....	203,856.....	205,348.....	7,009.....	12,151.....
5. 2016.....	XXX.....	XXX.....	XXX.....	84,893.....	147,825.....	179,304.....	212,466.....	228,641.....	238,684.....	243,929.....	6,078.....	10,588.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	100,180.....	172,383.....	203,840.....	221,984.....	238,752.....	252,949.....	6,464.....	10,260.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	88,697.....	151,280.....	170,520.....	186,319.....	200,358.....	6,476.....	9,889.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	63,839.....	112,931.....	131,249.....	147,370.....	5,330.....	9,110.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	73,227.....	139,422.....	153,469.....	4,443.....	7,015.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	76,621.....	144,421.....	3,484.....	3,538.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	42,327.....	1,297.....	1,733.....

COMBINED STATEMENT FOR THE YEAR 2022 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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....	2,213.....	5,584.....	6,599.....	7,918.....	7,707.....	2,739.....	3,020.....	3,390.....	3,398.....	58.....	.....
2. 2013.....	5.....	105.....	687.....	1,256.....	1,460.....	1,467.....	1,477.....	1,483.....	1,486.....	1,492.....	14.....	53.....
3. 2014.....	XXX.....	3.....	105.....	136.....	194.....	218.....	272.....	281.....	282.....	286.....	7.....	26.....
4. 2015.....	XXX.....	XXX.....	.....	446.....	456.....	465.....	510.....	512.....	545.....	552.....	4.....	10.....
5. 2016.....	XXX.....	XXX.....	XXX.....	5.....	27.....	42.....	44.....	45.....	45.....	46.....	.....	8.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	13.....	33.....	41.....	173.....	2.....	28.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	1.....	2.....	3.....	4.....	.....	14.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	1.....	1.....	.....	3.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	1.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	1.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....

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

1. Prior.....	000.....	43,452.....	65,067.....	79,101.....	96,204.....	114,551.....	130,294.....	137,015.....	141,545.....	141,693.....	620.....	.....
2. 2013.....	261.....	5,248.....	22,116.....	28,830.....	35,503.....	36,000.....	46,948.....	53,235.....	59,225.....	60,175.....	130.....	3,250.....
3. 2014.....	XXX.....	486.....	8,413.....	34,480.....	47,777.....	60,374.....	61,133.....	69,012.....	70,088.....	70,278.....	115.....	2,753.....
4. 2015.....	XXX.....	XXX.....	400.....	7,164.....	25,432.....	36,979.....	43,476.....	51,013.....	51,298.....	52,878.....	133.....	2,861.....
5. 2016.....	XXX.....	XXX.....	XXX.....	1,301.....	9,919.....	24,848.....	32,628.....	46,587.....	58,885.....	65,397.....	119.....	2,551.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	1,239.....	7,507.....	14,935.....	25,734.....	30,185.....	39,957.....	91.....	2,895.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	854.....	7,745.....	30,818.....	46,085.....	69,126.....	64.....	4,277.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,617.....	5,750.....	10,569.....	16,215.....	48.....	2,689.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	204.....	695.....	3,926.....	15.....	1,861.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	48.....	73.....	1.....	441.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	9.....	.....	2.....

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

1. Prior.....	000.....	11,860.....	24,157.....	26,243.....	25,637.....	26,839.....	26,757.....	26,871.....	25,878.....	26,002.....	XXX.....	XXX.....
2. 2013.....	23,634.....	38,418.....	40,452.....	41,449.....	41,604.....	41,677.....	41,867.....	41,896.....	41,907.....	41,871.....	XXX.....	XXX.....
3. 2014.....	XXX.....	15,124.....	35,535.....	36,780.....	39,673.....	40,073.....	40,135.....	40,017.....	40,018.....	40,018.....	XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....	15,304.....	26,286.....	28,749.....	29,508.....	30,142.....	30,258.....	30,290.....	30,290.....	XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....	5,132.....	12,265.....	14,512.....	14,950.....	15,058.....	16,172.....	16,183.....	XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	3,443.....	11,591.....	12,838.....	15,225.....	15,652.....	16,483.....	XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	6,913.....	21,321.....	24,156.....	25,727.....	25,780.....	XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	5,290.....	10,963.....	12,821.....	13,353.....	XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,043.....	17,024.....	19,518.....	XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,530.....	16,502.....	XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,333.....	XXX.....	XXX.....

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

1. Prior.....	000.....	541,843.....	1,084,785.....	1,442,149.....	1,774,429.....	2,010,318.....	2,220,506.....	2,309,535.....	2,382,583.....	2,479,233.....	19,846.....	.....
2. 2013.....	16,085.....	99,330.....	244,147.....	345,606.....	432,445.....	494,052.....	534,058.....	562,873.....	584,718.....	600,318.....	22,100.....	51,123.....
3. 2014.....	XXX.....	14,021.....	62,489.....	171,875.....	268,619.....	370,374.....	438,804.....	483,757.....	506,485.....	528,368.....	22,887.....	51,269.....
4. 2015.....	XXX.....	XXX.....	33,315.....	114,978.....	209,920.....	321,523.....	410,777.....	474,938.....	517,067.....	552,699.....	24,011.....	53,297.....
5. 2016.....	XXX.....	XXX.....	XXX.....	17,090.....	60,102.....	149,638.....	249,077.....	309,301.....	351,026.....	398,110.....	31,271.....	53,369.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	12,204.....	76,658.....	155,434.....	227,698.....	288,565.....	366,925.....	32,379.....	52,871.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	13,273.....	56,852.....	124,433.....	196,520.....	285,719.....	28,276.....	50,155.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	19,219.....	52,775.....	104,359.....	194,126.....	25,321.....	42,051.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	15,887.....	36,764.....	73,469.....	15,597.....	24,516.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	11,845.....	44,022.....	7,274.....	20,841.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	7,335.....	5,061.....	13,638.....

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

1. Prior.....	000.....	233,837.....	470,458.....	598,583.....	712,814.....	752,133.....	809,960.....	825,053.....	835,180.....	836,949.....	2,704.....	.....
2. 2013.....	6,427.....	44,974.....	96,577.....	133,418.....	186,184.....	197,496.....	207,298.....	214,031.....	224,696.....	226,966.....	1,484.....	8,813.....
3. 2014.....	XXX.....	10,555.....	50,537.....	93,505.....	134,677.....	158,300.....	190,893.....	211,245.....	239,999.....	247,436.....	1,342.....	9,180.....
4. 2015.....	XXX.....	XXX.....	19,232.....	59,498.....	109,297.....	140,744.....	168,507.....	193,829.....	202,233.....	219,871.....	1,578.....	8,876.....
5. 2016.....	XXX.....	XXX.....	XXX.....	11,937.....	65,501.....	120,876.....	175,407.....	205,022.....	227,017.....	250,552.....	1,601.....	8,851.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	9,504.....	49,832.....	95,945.....	144,826.....	179,234.....	200,576.....	1,618.....	8,364.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	11,900.....	71,429.....	119,443.....	156,885.....	206,510.....	1,657.....	8,809.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,685.....	58,570.....	93,786.....	131,404.....	1,338.....	8,772.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,052.....	49,900.....	89,255.....	1,686.....	7,823.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	10,070.....	45,098.....	957.....	5,116.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	17,539.....	482.....	2,119.....

COMBINED STATEMENT FOR THE YEAR 2022 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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	352,976	497,174	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	899,249	1,314,591	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,186,911	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	6,486	3,425		
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,782	79,540	22,415	17,731
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,832	16,683	15,144

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	7,953	18,419	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,088	43,157	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,876	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	55,714	65,711	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,443	62,037	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,581	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	000										XXX	XXX
2. 2013.....											XXX	XXX
3. 2014.....	XXX										XXX	XXX
4. 2015.....	XXX	XXX									XXX	XXX
5. 2016.....	XXX	XXX	XXX								XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

**SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

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			
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1. Prior.....	000.....											XXX.....	XXX.....
2. 2013.....												XXX.....	XXX.....
3. 2014.....	XXX.....											XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

NONE

**SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....	000.....											XXX.....	XXX.....
2. 2013.....												XXX.....	XXX.....
3. 2014.....	XXX.....											XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**SCHEDULE P - PART 3P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....	000.....											XXX.....	XXX.....
2. 2013.....												XXX.....	XXX.....
3. 2014.....	XXX.....											XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

COMBINED STATEMENT FOR THE YEAR 2022 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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....	156,061.....	238,182.....	292,476.....	364,621.....	440,117.....	481,696.....	494,479.....	502,163.....	515,798.....	4,063.....	
2. 2013.....	678.....	2,719.....	7,778.....	17,556.....	21,929.....	24,613.....	26,151.....	27,975.....	27,398.....	27,819.....	1,002.....	6,260
3. 2014.....	XXX.....	1,734.....	5,986.....	6,507.....	9,312.....	10,460.....	12,526.....	14,314.....	25,258.....	29,965.....	754.....	4,822
4. 2015.....	XXX.....	XXX.....	131.....	1,842.....	18,412.....	33,890.....	38,915.....	49,701.....	54,594.....	56,787.....	794.....	5,357
5. 2016.....	XXX.....	XXX.....	XXX.....	225.....	2,493.....	6,141.....	14,041.....	18,053.....	19,904.....	22,809.....	598.....	4,165
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	171.....	1,833.....	5,435.....	9,012.....	10,097.....	11,339.....	525.....	3,774
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	343.....	1,062.....	2,139.....	4,317.....	15,179.....	520.....	3,563
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	326.....	3,130.....	10,969.....	16,296.....	366.....	3,380
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	47.....	171.....	7,046.....	179.....	2,077
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	52.....	4,878.....	134.....	949
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,226.....	36.....	351

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

1. Prior.....	000.....	752.....	1,239.....	1,495.....	1,862.....	4,194.....	4,143.....	4,244.....	4,244.....	4,320.....	66.....	
2. 2013.....	(8).....	788.....	1,044.....	1,958.....	1,998.....	2,352.....	2,352.....	2,352.....	2,352.....	2,352.....	12.....	61
3. 2014.....	XXX.....	(2).....	(16).....	(30).....	(30).....	(30).....	(30).....	(30).....	(30).....	(30).....	1.....	48
4. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	(1).....	(1).....	(1).....	(1).....	(1).....	(1).....	7.....	29
5. 2016.....	XXX.....	XXX.....	XXX.....	(1).....	(5).....	(5).....	(5).....	(5).....	(5).....	(5).....	2.....	50
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	(8).....	(8).....	(8).....	(8).....	(8).....	3.....	39
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	34
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3.....	8
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	XXX.....	XXX.....	XXX.....	8
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1

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

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. 2022.....	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.....	1,848.....	1,241.....	190,697.....	
2. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,841.....	3,133.....	179,131.....	34,273
3. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,521.....	169,148.....	33,567

COMBINED STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	1,341	863	580	178	35	35				
2. 2013.....	1,186	(820)	(788)	33						
3. 2014.....	XXX	(1)	(1,043)	132						
4. 2015.....	XXX	XXX	125	28						
5. 2016.....	XXX	XXX	XXX	395	16					
6. 2017.....	XXX	XXX	XXX	XXX	19	16				
7. 2018.....	XXX	XXX	XXX	XXX	XXX	94	23	1		
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	888	44	1	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,448	82	19
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,300	1,186
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,156

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

1. Prior.....	11	13	13	12	12	13	1	1	1	1
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX						(3)	(10)	(4)
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX	37	(2)	(2)	(1)		4
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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

1. Prior.....	178,560	103,393	55,253	31,238	14,045	8,836	4,968	3,487	2,716	4,438
2. 2013.....	143,259	89,679	63,802	31,532	13,136	6,476	3,897	1,169	829	19
3. 2014.....	XXX	155,006	121,021	75,159	28,176	15,871	8,254	3,362	487	857
4. 2015.....	XXX	XXX	209,995	139,729	65,432	33,138	12,602	10,802	7,063	4,270
5. 2016.....	XXX	XXX	XXX	199,684	131,078	72,960	30,559	16,646	9,037	3,428
6. 2017.....	XXX	XXX	XXX	XXX	199,076	120,117	64,700	39,700	12,931	6,210
7. 2018.....	XXX	XXX	XXX	XXX	XXX	163,251	110,743	72,072	38,019	12,903
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	168,797	113,019	78,664	28,874
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179,403	133,230	71,722
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	220,490	139,331
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	236,443

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

1. Prior.....	2,327,167	2,082,145	1,837,540	1,686,879	1,597,621	1,497,357	1,438,616	1,319,256	1,219,632	1,107,152
2. 2013.....	561,873	354,904	270,434	241,543	203,336	174,556	150,242	126,237	111,117	96,282
3. 2014.....	XXX	578,322	413,008	344,858	262,573	210,846	186,011	161,904	144,882	125,386
4. 2015.....	XXX	XXX	629,282	459,540	359,049	276,903	230,515	191,636	174,885	144,052
5. 2016.....	XXX	XXX	XXX	600,725	420,381	316,951	266,529	219,333	189,086	160,637
6. 2017.....	XXX	XXX	XXX	XXX	572,758	421,012	303,567	258,515	219,553	177,782
7. 2018.....	XXX	XXX	XXX	XXX	XXX	477,890	349,060	269,096	221,281	198,641
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	434,410	328,684	264,101	224,106
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	396,824	292,813	219,231
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	357,788	311,084
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367,050

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	278,144	187,955	137,808	120,283	100,142	67,576	54,606	38,015	34,546	22,595
2. 2013.....	62,502	32,580	21,008	11,946	8,959	5,504	3,732	3,417	3,250	3,139
3. 2014.....	XXX	64,410	35,271	23,745	16,274	9,095	6,693	5,489	4,118	3,951
4. 2015.....	XXX	XXX	69,533	40,397	42,090	18,853	11,288	9,962	8,944	7,769
5. 2016.....	XXX	XXX	XXX	62,616	52,654	35,789	19,316	11,986	9,414	9,272
6. 2017.....	XXX	XXX	XXX	XXX	115,783	62,509	42,481	29,258	20,893	12,666
7. 2018.....	XXX	XXX	XXX	XXX	XXX	73,736	41,512	31,339	22,740	15,570
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	54,773	30,424	22,862	14,610
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,904	34,345	18,994
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,672	31,247
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,718

COMBINED STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	1,836	1,432	991	159	36	(4)	(40)	(45)	(18)	(31)
2. 2013.....	596	373	423	241	154	30	7	3	3	6
3. 2014.....	XXX	831	791	823	418	127	57	23	17	5
4. 2015.....	XXX	XXX	1,335	928	469	369	129	68	47	4
5. 2016.....	XXX	XXX	XXX	538	654	310	172	80	32	12
6. 2017.....	XXX	XXX	XXX	XXX	257	348	303	165	89	(62)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	65	163	130	85	55
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	140	150	101	34
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	14	12
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		698
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	73,438	26,376	12,514	4,747	5,106	1,153	1,734	607	712	6,255
2. 2013.....	48,410	31,417	22,085	12,098	10,104	8,650	4,807	851	(1,347)	(6,318)
3. 2014.....	XXX	46,908	36,531	11,084	14,652	12,731	11,770	6,366	6,831	1,695
4. 2015.....	XXX	XXX	48,506	35,737	21,797	22,173	12,636	8,783	2,908	5,389
5. 2016.....	XXX	XXX	XXX	45,274	38,574	22,703	11,663	13,177	11,300	13,865
6. 2017.....	XXX	XXX	XXX	XXX	42,602	44,232	34,942	19,521	9,221	16,220
7. 2018.....	XXX	XXX	XXX	XXX	XXX	51,005	42,049	15,996	34,752	22,558
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	16,782	15,382	3,762	13,316
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,227	9,878	14,966
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,062	4,632
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(148)

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

1. Prior.....	705	1,387	(505)	111	214	147	94	94	86	75
2. 2013.....	8,210	1,008	156	(104)	63	91	11	10	5	
3. 2014.....	XXX	11,045	481	(112)	436	648	12	10	5	
4. 2015.....	XXX	XXX	9,558	535	231	470	13	11	4	
5. 2016.....	XXX	XXX	XXX	6,693	1,162	171	10	8	2	1
6. 2017.....	XXX	XXX	XXX	XXX	6,813	503	164	87	8	2
7. 2018.....	XXX	XXX	XXX	XXX	XXX	7,622	170	48	18	9
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	6,543	173	17	12
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,301	451	17
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,767	870
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,233

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

1. Prior.....	2,124,008	1,634,900	1,325,716	1,095,487	902,717	726,271	510,981	429,124	475,656	513,485
2. 2013.....	501,544	386,440	304,521	208,951	165,848	114,781	84,816	90,528	72,714	51,667
3. 2014.....	XXX	527,390	461,316	350,496	234,040	171,780	132,185	107,406	93,199	69,763
4. 2015.....	XXX	XXX	602,045	483,130	343,118	249,185	186,488	159,604	112,237	91,400
5. 2016.....	XXX	XXX	XXX	499,558	419,021	332,619	243,288	217,054	159,231	97,014
6. 2017.....	XXX	XXX	XXX	XXX	442,468	381,803	294,535	258,392	209,505	122,908
7. 2018.....	XXX	XXX	XXX	XXX	XXX	350,696	296,243	286,642	212,848	145,915
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	282,761	278,888	211,397	144,007
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	275,996	240,097	198,331
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268,986	229,496
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	329,181

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

1. Prior.....	577,727	385,325	253,163	181,509	166,811	124,490	76,765	48,983	41,561	26,806
2. 2013.....	242,702	176,401	110,086	69,512	61,169	30,086	21,823	19,059	11,268	7,703
3. 2014.....	XXX	227,442	166,884	108,762	78,591	51,804	37,055	16,431	19,162	5,498
4. 2015.....	XXX	XXX	229,035	185,108	123,018	96,656	74,038	34,810	21,784	7,500
5. 2016.....	XXX	XXX	XXX	208,190	151,607	91,468	66,628	49,372	33,086	20,730
6. 2017.....	XXX	XXX	XXX	XXX	188,876	129,502	91,385	64,298	53,398	46,385
7. 2018.....	XXX	XXX	XXX	XXX	XXX	157,733	110,989	82,390	54,682	43,517
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	140,793	110,579	65,931	54,454
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152,226	122,340	84,307
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,098	152,084
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,871

COMBINED STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	249,057	47,541	9,241
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	283,281	8,477
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	481,168

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,001	(1,134)	(1)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(4,215)	(1,195)
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,666

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,867	25,472	(8,382)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,048	2,907
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,183

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,615	18,737	15,485
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,904	3,447
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,249

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	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 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	396,184	355,352	314,826	262,769	189,199	195,817	63,985	49,604	20,769	18,288
2. 2013.....	45,386	34,646	26,311	21,282	18,040	16,612	10,151	10,228	8,759	6,257
3. 2014.....	XXX	46,225	39,498	34,034	22,799	20,818	13,686	12,007	10,593	7,579
4. 2015.....	XXX	XXX	52,490	40,797	30,721	24,045	10,393	14,705	807	9,605
5. 2016.....	XXX	XXX	XXX	41,222	31,811	27,568	19,536	18,372	16,571	10,957
6. 2017.....	XXX	XXX	XXX	XXX	32,456	37,504	25,236	23,776	15,618	11,480
7. 2018.....	XXX	XXX	XXX	XXX	XXX	38,583	29,196	25,556	26,945	12,631
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	25,208	22,203	19,392	16,960
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,939	44,519	30,867
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,203	15,608
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,729

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

1. Prior.....	6,687	6,313	4,124	3,319	(1,732)	4,284	1,244	521	27	149
2. 2013.....	1,280	1,236	707	314	(254)	223	254	(28)	4	(8)
3. 2014.....	XXX	1,373	1,364	935	729	295	333	(95)	30	5
4. 2015.....	XXX	XXX	553	947	1,134	(363)	213	(76)	31	32
5. 2016.....	XXX	XXX	XXX	1,153	4,885	1,261	739	360	385	174
6. 2017.....	XXX	XXX	XXX	XXX	422	1,065	820	626	495	371
7. 2018.....	XXX	XXX	XXX	XXX	XXX	447	465	447	422	208
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	(22)	194	144	147
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	61	42
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(27)	24
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022	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	16,675	12,949	10,973
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,123	1,420
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,870

COMBINED STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....	1	1	1	1	1	1	1	1	1	1
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX	4	7	7	7	7
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	294	540	540	540
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,163	1,914	2,022
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,257	3,989
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,630

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX	1							
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	160	40		
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	614	94	42
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,619	200
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	932

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....		1								
2. 2013.....	1	1	1	1	1	1	1	1	1	1
3. 2014.....	XXX									
4. 2015.....	XXX	XXX	1							
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX	4	11	11	11	11
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	737	1,030	990	990
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,654	3,344	3,445
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,624	6,787
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,740

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior			1					2		
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX	5	7	7	7	7	7
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	2	2	2	2	2	2	2	2	2	2
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX	3					
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior			1					2		
2. 2013				1	1	1	1	1	1	1
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX		1	1	1	1	1	1
6. 2017	XXX	XXX	XXX	XXX	10	10	10	10	10	10
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

COMBINED STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	18,104	7,418	3,039	1,538	972	335	594	866	64	77
2. 2013.....	22,806	34,068	37,187	38,709	39,533	39,829	39,984	40,284	40,324	40,367
3. 2014.....	XXX	23,024	34,383	37,421	39,013	39,771	40,114	40,567	40,635	40,779
4. 2015.....	XXX	XXX	24,758	37,286	40,881	42,395	43,279	43,836	44,001	44,203
5. 2016.....	XXX	XXX	XXX	25,031	38,919	42,430	44,445	45,511	45,966	46,401
6. 2017.....	XXX	XXX	XXX	XXX	26,003	41,116	46,002	48,184	49,690	50,710
7. 2018.....	XXX	XXX	XXX	XXX	XXX	27,355	43,778	47,954	50,772	52,599
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	20,391	31,100	33,682	35,448
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,141	20,285	22,706
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,390	24,748
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,657

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	13,817	7,164	4,090	2,568	1,535	1,248	973	655	567	488
2. 2013.....	14,665	5,674	3,011	1,558	770	484	329	219	160	99
3. 2014.....	XXX	15,386	5,798	3,012	1,610	852	535	356	311	140
4. 2015.....	XXX	XXX	16,996	6,238	3,226	1,897	1,019	654	479	186
5. 2016.....	XXX	XXX	XXX	17,941	6,781	4,328	2,496	1,478	1,228	405
6. 2017.....	XXX	XXX	XXX	XXX	19,750	9,502	5,571	3,735	2,510	884
7. 2018.....	XXX	XXX	XXX	XXX	XXX	21,620	9,409	6,764	4,451	1,988
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	14,591	6,295	4,645	2,353
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,451	4,776	2,869
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,822	5,398
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,314

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	10,926	3,035	1,047	551	355	196	586	1,012	87	66
2. 2013.....	57,777	66,086	67,667	68,225	68,438	68,523	68,557	68,858	68,863	68,867
3. 2014.....	XXX	59,515	68,000	69,467	70,157	70,360	70,468	70,894	70,947	70,961
4. 2015.....	XXX	XXX	67,113	76,737	78,604	79,227	79,472	79,826	79,881	79,910
5. 2016.....	XXX	XXX	XXX	69,342	81,779	84,170	85,009	85,404	85,844	85,913
6. 2017.....	XXX	XXX	XXX	XXX	80,269	94,085	96,819	98,114	99,167	99,415
7. 2018.....	XXX	XXX	XXX	XXX	XXX	75,413	88,915	92,152	94,224	94,839
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	56,500	65,676	67,819	68,510
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,431	45,126	46,916
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,085	53,058
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,801

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	77,978	26,866	15,378	10,376	7,543	5,544	4,633	3,147	3,644	2,316
2. 2013.....	103,790	153,949	164,433	169,719	172,654	174,375	175,491	176,185	176,661	177,017
3. 2014.....	XXX	104,190	158,082	168,748	174,206	177,083	178,790	179,740	180,414	180,974
4. 2015.....	XXX	XXX	109,305	166,434	178,152	183,910	187,118	188,837	189,935	190,683
5. 2016.....	XXX	XXX	XXX	110,454	168,943	180,707	186,492	189,451	191,027	192,158
6. 2017.....	XXX	XXX	XXX	XXX	108,796	167,088	178,798	183,941	186,668	188,380
7. 2018.....	XXX	XXX	XXX	XXX	XXX	109,877	169,332	181,436	186,927	189,960
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	110,826	169,654	181,446	187,397
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,363	137,540	148,004
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99,266	159,171
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93,062

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	64,116	45,044	33,990	26,529	21,936	18,470	15,952	14,058	12,556	11,364
2. 2013.....	54,577	18,313	10,369	6,131	3,994	2,762	1,999	1,506	1,227	1,029
3. 2014.....	XXX	57,827	18,568	10,264	5,984	3,845	2,648	1,991	1,511	1,203
4. 2015.....	XXX	XXX	63,183	20,181	10,957	6,469	4,056	2,923	2,207	1,675
5. 2016.....	XXX	XXX	XXX	63,509	20,083	10,772	6,346	4,061	2,893	2,100
6. 2017.....	XXX	XXX	XXX	XXX	63,414	19,447	10,105	6,030	4,000	2,791
7. 2018.....	XXX	XXX	XXX	XXX	XXX	60,573	19,908	10,970	6,749	4,406
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	61,148	20,649	11,533	6,890
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,286	18,446	10,179
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,871	21,577
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,443

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	31,708	11,810	5,990	4,095	4,425	3,171	2,627	1,673	2,675	1,602
2. 2013.....	187,052	209,378	212,659	214,318	215,785	216,939	217,389	217,655	217,885	218,079
3. 2014.....	XXX	192,903	216,531	219,963	221,883	223,079	223,709	224,124	224,364	224,659
4. 2015.....	XXX	XXX	205,708	229,400	232,889	234,625	235,627	236,407	236,873	237,161
5. 2016.....	XXX	XXX	XXX	206,863	231,881	235,313	237,103	238,098	238,621	239,059
6. 2017.....	XXX	XXX	XXX	XXX	205,461	230,220	233,523	235,082	235,937	236,591
7. 2018.....	XXX	XXX	XXX	XXX	XXX	203,816	232,744	237,010	238,709	239,684
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	204,542	233,091	236,626	238,377
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173,051	202,401	205,697
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199,270	231,493
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,970

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	8,357	4,220	2,395	1,419	1,347	630	483	255	110	97
2. 2013.....	8,056	11,739	12,579	12,928	13,422	13,560	13,625	13,653	13,663	13,679
3. 2014.....	XXX	5,411	7,421	7,920	8,413	8,647	8,762	8,817	8,838	8,859
4. 2015.....	XXX	XXX	3,724	5,581	6,158	6,580	6,829	6,939	6,984	7,009
5. 2016.....	XXX	XXX	XXX	3,171	4,828	5,370	5,757	5,925	6,014	6,078
6. 2017.....	XXX	XXX	XXX	XXX	3,228	5,139	5,793	6,132	6,317	6,464
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3,420	5,356	5,894	6,229	6,476
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,868	4,550	5,009	5,330
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,356	3,871	4,443
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,907	3,484
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,297

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	12,167	8,439	5,734	4,089	2,319	1,613	1,016	683	562	614
2. 2013.....	6,085	2,080	1,229	923	321	172	114	70	63	45
3. 2014.....	XXX	4,456	1,596	1,206	562	287	164	102	78	53
4. 2015.....	XXX	XXX	4,207	1,548	990	546	269	142	96	69
5. 2016.....	XXX	XXX	XXX	3,429	1,231	835	463	256	163	91
6. 2017.....	XXX	XXX	XXX	XXX	4,040	1,371	822	483	325	184
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3,739	1,345	849	524	249
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,325	1,139	780	458
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,942	1,135	570
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,739	1,062
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,298

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	12,074	5,750	3,406	2,286	1,310	794	439	287	195	283
2. 2013.....	21,042	23,813	24,536	24,797	24,901	24,949	24,998	25,015	25,035	25,044
3. 2014.....	XXX	17,466	19,466	20,022	20,209	20,266	20,305	20,322	20,335	20,343
4. 2015.....	XXX	XXX	16,615	18,416	18,898	19,089	19,160	19,189	19,212	19,229
5. 2016.....	XXX	XXX	XXX	14,354	16,000	16,475	16,650	16,707	16,738	16,757
6. 2017.....	XXX	XXX	XXX	XXX	14,442	16,149	16,626	16,774	16,869	16,908
7. 2018.....	XXX	XXX	XXX	XXX	XXX	14,049	15,970	16,396	16,555	16,614
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	12,716	14,316	14,752	14,898
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,393	11,705	12,028
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,968	8,084
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,328

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	30	14	14	13	14		2			1
2. 2013.....	1	7	9	13	13	14	14	14	14	14
3. 2014.....	XXX	1	2	3	5	6	7	7	7	7
4. 2015.....	XXX	XXX		2	2	2	3	3	3	4
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX				1	1	2
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	66	54	34	16	10	2		1	1	
2. 2013.....	23	14	12	4	2	1		1	2	
3. 2014.....	XXX	10	5	5	2	2				
4. 2015.....	XXX	XXX	3	5	5	2		1	1	
5. 2016.....	XXX	XXX	XXX	7						
6. 2017.....	XXX	XXX	XXX	XXX		6	2	2	1	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	13		2		1
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	70	25	9	3	12	(6)		1		
2. 2013.....	53	59	63	61	64	66	66	67	68	67
3. 2014.....	XXX	23	27	29	32	33	33	33	33	33
4. 2015.....	XXX	XXX	8	12	15	12	13	14	14	14
5. 2016.....	XXX	XXX	XXX	8	1	7	7	8	8	8
6. 2017.....	XXX	XXX	XXX	XXX		33	30	31	30	30
7. 2018.....	XXX	XXX	XXX	XXX	XXX	22	12	15	14	15
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	3
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	135	121	118	72	97	120	44	30	13	5
2. 2013.....	3	20	45	70	95	114	119	128	129	130
3. 2014.....	XXX	1	15	32	49	74	88	107	110	115
4. 2015.....	XXX	XXX	6	27	54	80	97	116	128	133
5. 2016.....	XXX	XXX	XXX	3	21	47	67	91	109	119
6. 2017.....	XXX	XXX	XXX	XXX	7	30	40	59	80	91
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2	14	30	42	64
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3	16	32	48
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	8	15
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1
11. 2022.....	XXX	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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	1,350	1,065	797	578	382	194	128	105	86	60
2. 2013.....	596	385	262	201	125	74	51	38	29	25
3. 2014.....	XXX	743	271	275	203	122	90	55	52	45
4. 2015.....	XXX	XXX	681	355	267	248	208	142	91	81
5. 2016.....	XXX	XXX	XXX	691	294	318	260	179	130	104
6. 2017.....	XXX	XXX	XXX	XXX	693	352	355	262	189	150
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,236	352	370	271	197
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	737	335	251	193
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	830	308	226
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336	216
11. 2022.....	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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	3,253	617	372	136	72	186	49	47	24	12
2. 2013.....	2,098	2,832	3,140	3,265	3,303	3,347	3,372	3,388	3,398	3,405
3. 2014.....	XXX	1,710	2,265	2,571	2,718	2,811	2,865	2,880	2,902	2,913
4. 2015.....	XXX	XXX	1,724	2,355	2,671	2,894	3,001	3,034	3,051	3,075
5. 2016.....	XXX	XXX	XXX	1,551	2,160	2,531	2,650	2,714	2,756	2,774
6. 2017.....	XXX	XXX	XXX	XXX	1,698	2,610	2,955	3,071	3,107	3,136
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3,234	4,109	4,420	4,505	4,538
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,056	2,685	2,859	2,930
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,638	2,040	2,102
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	651	658
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	12,402	6,210	4,290	3,037	1,935	1,366	1,134	1,254	361	259
2. 2013.....	10,622	16,784	18,753	20,125	21,069	21,511	21,739	21,938	22,025	22,100
3. 2014.....	XXX	11,687	17,731	19,697	20,981	21,859	22,340	22,642	22,778	22,887
4. 2015.....	XXX	XXX	12,310	18,831	20,841	22,211	23,159	23,625	23,847	24,011
5. 2016.....	XXX	XXX	XXX	13,762	26,581	28,579	29,784	30,506	30,952	31,271
6. 2017.....	XXX	XXX	XXX	XXX	20,644	28,095	29,969	31,103	31,827	32,379
7. 2018.....	XXX	XXX	XXX	XXX	XXX	17,077	24,550	26,176	27,388	28,276
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	15,832	22,664	24,200	25,321
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,683	14,538	15,597
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,154	7,274
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,061

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	24,463	17,924	13,318	9,299	6,815	5,208	3,993	3,422	3,061	2,862
2. 2013.....	13,723	6,519	4,683	2,777	1,547	952	654	508	404	311
3. 2014.....	XXX	13,789	6,623	4,506	2,853	1,632	1,013	715	536	411
4. 2015.....	XXX	XXX	14,040	6,630	4,665	2,911	1,699	1,085	824	571
5. 2016.....	XXX	XXX	XXX	12,870	6,103	4,133	2,721	1,832	1,274	786
6. 2017.....	XXX	XXX	XXX	XXX	13,288	6,246	4,579	3,381	2,429	1,527
7. 2018.....	XXX	XXX	XXX	XXX	XXX	12,659	6,070	4,889	3,447	2,112
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	11,767	5,922	4,597	3,203
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,235	4,675	3,562
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,965	5,047
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,899

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	22,380	10,699	6,532	4,294	2,635	1,903	1,504	2,723	709	700
2. 2013.....	56,891	67,400	70,411	71,741	72,325	72,627	72,819	73,361	73,463	73,534
3. 2014.....	XXX	57,628	67,708	70,612	71,918	72,511	72,845	74,350	74,479	74,567
4. 2015.....	XXX	XXX	59,395	70,167	73,284	74,614	75,270	77,477	77,738	77,879
5. 2016.....	XXX	XXX	XXX	59,940	77,265	80,078	81,363	84,723	85,213	85,426
6. 2017.....	XXX	XXX	XXX	XXX	66,873	78,427	81,321	85,554	86,315	86,777
7. 2018.....	XXX	XXX	XXX	XXX	XXX	61,996	72,979	78,206	79,765	80,543
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	53,545	66,185	69,039	70,575
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,969	41,399	43,675
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,283	33,162
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,598

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	1,450	947	578	380	299	165	163	92	46	34
2. 2013.....	429	899	1,150	1,292	1,375	1,432	1,460	1,474	1,479	1,484
3. 2014.....	XXX	381	787	1,019	1,162	1,244	1,292	1,314	1,335	1,342
4. 2015.....	XXX	XXX	407	919	1,198	1,379	1,477	1,532	1,557	1,578
5. 2016.....	XXX	XXX	XXX	457	991	1,285	1,454	1,537	1,569	1,601
6. 2017.....	XXX	XXX	XXX	XXX	464	1,053	1,330	1,475	1,566	1,618
7. 2018.....	XXX	XXX	XXX	XXX	XXX	451	1,187	1,444	1,580	1,657
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	460	977	1,180	1,338
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	888	1,455	1,686
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	525	957
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	482

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	6,468	4,003	2,883	1,981	1,354	1,002	576	443	358	314
2. 2013.....	4,312	2,202	1,204	725	446	308	214	171	146	138
3. 2014.....	XXX	4,813	2,774	1,281	705	410	264	218	173	154
4. 2015.....	XXX	XXX	5,098	2,751	1,291	727	432	291	218	184
5. 2016.....	XXX	XXX	XXX	5,200	2,461	1,177	607	345	252	173
6. 2017.....	XXX	XXX	XXX	XXX	4,874	2,177	1,041	589	338	238
7. 2018.....	XXX	XXX	XXX	XXX	XXX	5,292	2,367	1,166	699	472
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	5,127	2,381	1,290	757
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,290	2,625	1,370
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,488	2,216
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,361

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	2,136	782	830	592	164	75	50	42	18	19
2. 2013.....	8,326	9,555	9,946	10,255	10,361	10,395	10,415	10,426	10,432	10,435
3. 2014.....	XXX	8,637	10,180	10,400	10,575	10,620	10,644	10,666	10,669	10,676
4. 2015.....	XXX	XXX	8,635	10,033	10,444	10,538	10,589	10,612	10,627	10,638
5. 2016.....	XXX	XXX	XXX	8,730	10,270	10,472	10,559	10,588	10,609	10,625
6. 2017.....	XXX	XXX	XXX	XXX	8,533	9,823	10,065	10,131	10,191	10,220
7. 2018.....	XXX	XXX	XXX	XXX	XXX	9,162	10,636	10,798	10,889	10,938
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	9,415	10,579	10,767	10,867
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,837	10,741	10,879
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,466	8,289
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,962

COMBINED STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	1,447	887	717	554	347	284	250	878	75	71
2. 2013.....	466	742	813	880	918	957	977	989	996	1,002
3. 2014.....	XXX	325	568	625	677	708	732	740	746	754
4. 2015.....	XXX	XXX	336	582	642	684	737	768	778	794
5. 2016.....	XXX	XXX	XXX	268	422	476	531	573	585	598
6. 2017.....	XXX	XXX	XXX	XXX	183	323	383	437	503	525
7. 2018.....	XXX	XXX	XXX	XXX	XXX	198	382	431	485	520
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	139	264	330	366
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	138	179
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	134
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	5,741	4,362	3,307	2,662	2,337	2,056	1,800	1,742	1,596	1,452
2. 2013.....	811	346	278	240	142	113	86	84	54	42
3. 2014.....	XXX	566	307	242	176	97	71	66	52	35
4. 2015.....	XXX	XXX	770	347	281	219	159	115	87	77
5. 2016.....	XXX	XXX	XXX	624	322	250	184	131	101	77
6. 2017.....	XXX	XXX	XXX	XXX	534	313	295	280	231	167
7. 2018.....	XXX	XXX	XXX	XXX	XXX	509	378	339	286	157
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	499	336	302	189
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	372	337	215
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299	199
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	304

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	4,900	1,966	1,131	1,126	734	592	488	1,429	186	242
2. 2013.....	5,289	6,299	6,677	6,960	7,082	7,156	7,222	7,272	7,289	7,304
3. 2014.....	XXX	3,835	4,751	5,169	5,397	5,486	5,551	5,586	5,601	5,611
4. 2015.....	XXX	XXX	4,223	5,362	5,725	5,961	6,102	6,163	6,190	6,228
5. 2016.....	XXX	XXX	XXX	3,391	4,138	4,442	4,655	4,743	4,794	4,840
6. 2017.....	XXX	XXX	XXX	XXX	2,910	3,650	4,047	4,252	4,418	4,466
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2,534	3,651	3,985	4,149	4,240
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,689	3,372	3,730	3,935
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,465	2,091	2,471
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	871	1,282
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	691

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

SECTION 1B

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	43	39	10	10	4			3		
2. 2013.....	1	2	5	8	10	10	10	11	12	12
3. 2014.....	XXX		1	1	1	1	1	1	1	1
4. 2015.....	XXX	XXX		1	2	6	7	7	7	7
5. 2016.....	XXX	XXX	XXX			1	1	2	2	2
6. 2017.....	XXX	XXX	XXX	XXX			1	2	2	3
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX		2	2	3
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	124	61	42	25	18	6	6	7	6	5
2. 2013.....	18	13	10	6	4	5	5	4	3	2
3. 2014.....	XXX	9	6	5	3	2	1	2	2	2
4. 2015.....	XXX	XXX	11	11	9	2	1	1	1	1
5. 2016.....	XXX	XXX	XXX	8	6	6	5			
6. 2017.....	XXX	XXX	XXX	XXX	10	5	4	3	4	2
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1	1			1
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2	2	1	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	5
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	19		1	1		1	2	5		
2. 2013.....	56	65	69	73	74	75	75	75	75	75
3. 2014.....	XXX	45	49	50	50	50	50	51	51	51
4. 2015.....	XXX	XXX	20	34	36	37	37	37	37	37
5. 2016.....	XXX	XXX	XXX	39	49	52	52	52	52	52
6. 2017.....	XXX	XXX	XXX	XXX	33	40	41	41	43	44
7. 2018.....	XXX	XXX	XXX	XXX	XXX	28	34	33	33	35
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	9	12	11	11
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	7	8
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	9
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5T - WARRANTY

SECTION 1

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,976	12,575	146
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167,327	179,131
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	169,148

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,156	20,072	22,742
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,630	1,384
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,168

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212,378	24,921	2,923
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,974	214,788
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,883

COMBINED STATEMENT FOR THE YEAR 2022 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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	13,968	632	(742)	889	(536)	840	62	(512)	(1,621)	198	198
2. 2013.....	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	1,021,852	194
3. 2014.....	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	1,016,156	63
4. 2015.....	XXX	XXX	1,132,250	1,136,911	1,127,759	1,126,722	1,126,188	1,127,521	1,127,831	1,127,441	(390)
5. 2016.....	XXX	XXX	XXX	1,247,448	1,249,323	1,263,835	1,263,305	1,263,872	1,263,996	1,263,820	(176)
6. 2017.....	XXX	XXX	XXX	XXX	1,327,014	1,319,993	1,332,651	1,370,615	1,371,232	1,371,309	76
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,221,159	1,240,390	1,351,547	1,352,287	1,351,588	(699)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,059,362	1,080,769	1,082,799	1,082,551	(249)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,091,853	1,096,466	1,097,177	711
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,237,622	1,237,423	(199)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,363,540	1,363,540
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,363,068
13. Earned Premiums (Sch P-Pt. 1)	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	1,363,068	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	7,720	23	(175)	(65)	(2)	1	(53)	(28)	(20)	(9,320)	(9,320)
2. 2013.....	651,655	669,808	670,045	670,130	670,128	670,133	670,133	670,126	670,126	667,930	(2,197)
3. 2014.....	XXX	659,552	669,246	669,141	669,208	669,216	669,216	669,468	669,468	667,772	(1,696)
4. 2015.....	XXX	XXX	743,457	753,827	753,402	753,415	753,438	753,439	753,471	753,166	(305)
5. 2016.....	XXX	XXX	XXX	866,523	875,099	887,852	887,715	888,201	888,184	888,904	720
6. 2017.....	XXX	XXX	XXX	XXX	956,191	955,368	966,194	1,004,288	1,004,362	1,005,369	1,007
7. 2018.....	XXX	XXX	XXX	XXX	XXX	884,886	907,459	1,016,513	1,016,437	1,018,543	2,106
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	738,068	746,796	746,450	749,685	3,234
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	759,463	766,274	771,614	5,340
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	860,244	868,986	8,743
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	946,206	946,206
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	953,839
13. Earned Premiums (Sch P-Pt. 1)	659,375	677,728	753,212	876,808	964,406	896,842	771,298	916,044	866,701	953,839	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	34,839	(14,472)	(15,157)	(18,152)	(23,737)	(1,343)	(9,139)	(4,581)	1,352	1,739	1,739
2. 2013.....	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	2,624,673	(203)
3. 2014.....	XXX	2,608,496	2,598,970	2,604,458	2,604,023	2,603,818	2,597,496	2,589,423	2,586,478	2,578,056	(8,422)
4. 2015.....	XXX	XXX	2,898,615	2,887,740	2,885,557	2,894,911	2,893,800	2,888,878	2,884,557	2,885,968	1,410
5. 2016.....	XXX	XXX	XXX	2,930,676	2,924,086	2,919,037	2,910,601	2,917,056	2,914,888	2,914,281	(607)
6. 2017.....	XXX	XXX	XXX	XXX	2,980,428	2,958,043	2,946,994	2,943,074	2,941,735	2,943,509	1,775
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2,861,224	2,873,178	2,857,169	2,853,584	2,854,617	1,033
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,767,460	2,766,247	2,731,288	2,721,269	(10,019)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,595,509	2,495,454	2,477,637	(17,817)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,509,112	2,573,266	64,155
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,652,456	2,652,456
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,685,501
13. Earned Premiums (Sch P-Pt. 1)	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	2,685,501	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	91,856	4,635	5,213	2,396	(5,208)	4,067	1,866	(1,626)	475	(11,222)	(11,222)
2. 2013.....	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	1,597,142	71
3. 2014.....	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	1,605,093	(6,828)
4. 2015.....	XXX	XXX	1,841,806	1,842,436	1,846,748	1,851,543	1,851,798	1,849,706	1,849,701	1,851,322	1,621
5. 2016.....	XXX	XXX	XXX	1,903,859	1,920,913	1,918,711	1,918,675	1,920,860	1,920,822	1,922,196	1,373
6. 2017.....	XXX	XXX	XXX	XXX	1,940,436	1,933,724	1,928,617	1,933,011	1,933,094	1,937,800	4,706
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,918,200	1,919,579	1,915,438	1,915,077	1,918,160	3,083
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,896,618	1,892,978	1,879,700	1,878,952	(748)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,833,001	1,789,033	1,788,868	(165)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,768,200	1,795,224	27,024
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,947,554	1,947,554
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,966,469
13. Earned Premiums (Sch P-Pt. 1)	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	1,966,469	XXX

COMBINED STATEMENT FOR THE YEAR 2022 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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	(3,213)	(3,147)	(2,524)	4,356	621	1,293	(376)	147	1,543	95	95
2. 2013.....	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	1,158,240	
3. 2014.....	XXX	950,048	931,958	931,031	931,090	931,056	931,064	931,030	931,030	931,039	9
4. 2015.....	XXX	XXX	828,634	812,536	812,367	812,113	812,111	812,116	812,103	812,121	18
5. 2016.....	XXX	XXX	XXX	712,476	697,646	695,895	695,703	695,560	695,618	695,625	7
6. 2017.....	XXX	XXX	XXX	XXX	650,603	634,503	632,455	632,290	632,418	632,421	3
7. 2018.....	XXX	XXX	XXX	XXX	XXX	637,659	619,743	616,797	617,312	617,330	18
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	638,145	611,328	609,158	609,229	72
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	719,001	691,927	690,886	(1,041)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724,918	707,095	(17,823)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	666,970	666,970
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	648,328
13. Earned Premiums (Sch P-Pt. 1)	1,171,423	929,594	808,325	699,673	636,277	621,346	617,631	689,248	697,906	648,328	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	(5,796)	(2,105)	(1,146)	(595)	366	(459)	(12)	369	(1)	22	22
2. 2013.....	806,807	806,253	806,366	804,851	804,851	804,850	804,849	804,849	804,849	804,849	
3. 2014.....	XXX	569,025	570,087	568,354	568,354	568,353	568,353	568,353	568,353	568,355	2
4. 2015.....	XXX	XXX	447,961	448,660	448,684	448,683	448,683	448,683	448,683	448,836	154
5. 2016.....	XXX	XXX	XXX	402,079	401,776	399,846	399,846	399,846	399,846	399,860	14
6. 2017.....	XXX	XXX	XXX	XXX	369,755	369,667	369,383	369,383	369,383	369,386	3
7. 2018.....	XXX	XXX	XXX	XXX	XXX	369,925	369,762	369,462	369,487	369,438	(49)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	417,635	417,401	417,088	416,928	(160)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436,700	435,744	435,935	191
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	427,632	431,365	3,733
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	390,969	390,969
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	394,879
13. Earned Premiums (Sch P-Pt. 1)	801,011	566,366	447,989	398,935	369,843	367,444	417,176	436,534	426,386	394,879	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	39,273	(17,596)	7,445	2,404	15,259	40,700	(25,538)	(7,039)	(3,929)	(11,551)	(11,551)
2. 2013.....	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	1,980,464	378
3. 2014.....	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	1,990,892	1,193
4. 2015.....	XXX	XXX	2,221,255	2,170,381	2,160,220	2,150,786	2,137,926	2,123,786	2,123,704	2,120,064	(3,640)
5. 2016.....	XXX	XXX	XXX	2,030,511	1,982,215	1,951,091	1,941,477	1,935,200	1,923,303	1,915,104	(8,199)
6. 2017.....	XXX	XXX	XXX	XXX	1,916,204	1,888,465	1,891,999	1,894,124	1,887,374	1,876,569	(10,805)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,801,859	1,787,411	1,804,575	1,802,085	1,796,657	(5,428)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,709,145	1,724,350	1,735,489	1,741,123	5,633
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,618,124	1,630,174	1,642,558	12,383
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,799,009	1,845,857	46,849
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,039,853	2,039,853
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,066,666
13. Earned Premiums (Sch P-Pt. 1)	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	2,066,666	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	9,591	(9,160)	(8,613)	(6,022)	(5,924)	1,570	189,859	(4,539)	(3,901)	(5,495)	(5,495)
2. 2013.....	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	1,218,112	(11)
3. 2014.....	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	1,191,331	(305)
4. 2015.....	XXX	XXX	1,553,692	1,545,052	1,545,910	1,544,392	1,545,236	1,544,260	1,545,226	1,543,083	(2,143)
5. 2016.....	XXX	XXX	XXX	1,292,657	1,274,589	1,273,184	1,275,414	1,272,463	1,273,890	1,273,104	(786)
6. 2017.....	XXX	XXX	XXX	XXX	1,233,702	1,241,795	1,240,614	1,241,544	1,242,038	1,240,458	(1,580)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,258,872	1,230,598	1,238,615	1,242,723	1,241,397	(1,326)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,268,231	1,276,168	1,278,020	1,282,435	4,415
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,235,090	1,227,455	1,235,974	8,518
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,386,700	1,413,892	27,192
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,580,938	1,580,938
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,609,419
13. Earned Premiums (Sch P-Pt. 1)	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	1,609,419	XXX

COMBINED STATEMENT FOR THE YEAR 2022 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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	9,218	6,753	(4,054)	120	5,078	(78)	7,338	217	(1,060)	18	18
2. 2013.....	786,625	790,517	786,733	786,455	786,457	785,659	789,016	788,742	788,742	788,751	10
3. 2014.....	XXX	773,129	774,743	774,902	774,954	774,373	782,781	782,358	782,358	782,399	41
4. 2015.....	XXX	XXX	778,668	773,122	773,293	773,096	781,439	780,221	781,135	781,177	42
5. 2016.....	XXX	XXX	XXX	765,503	760,899	760,756	771,230	771,371	771,560	771,679	119
6. 2017.....	XXX	XXX	XXX	XXX	735,079	732,388	742,549	742,724	742,775	742,783	9
7. 2018.....	XXX	XXX	XXX	XXX	XXX	749,769	748,312	747,765	747,691	747,745	54
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	760,257	751,281	751,912	751,923	11
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	822,397	825,920	825,328	(592)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	966,284	970,250	3,965
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,060,322	1,060,322
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,063,998
13. Earned Premiums (Sch P-Pt. 1)	795,843	783,775	772,443	759,958	735,777	745,280	806,882	811,491	970,457	1,063,998	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	(2,656)	2,244	(1,427)	(5)	4,372	77	1,065	17	(318)		
2. 2013.....	432,364	436,398	435,943	435,862	435,841	435,839	436,150	436,150	436,149	436,149	
3. 2014.....	XXX	431,929	431,737	431,744	431,694	431,687	433,259	433,236	433,241	433,240	
4. 2015.....	XXX	XXX	431,515	432,550	432,437	432,432	432,700	432,621	432,653	432,649	(3)
5. 2016.....	XXX	XXX	XXX	434,627	439,424	439,705	440,944	440,992	441,000	441,004	3
6. 2017.....	XXX	XXX	XXX	XXX	436,647	439,825	442,477	441,783	441,856	441,838	(18)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	478,358	477,234	473,823	473,670	473,681	11
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	537,365	531,956	532,047	531,975	(73)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	562,681	563,727	563,780	54
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	665,680	669,806	4,126
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	731,440	731,440
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	735,539
13. Earned Premiums (Sch P-Pt. 1)	429,708	438,207	429,442	435,583	445,632	481,880	543,349	553,129	666,464	735,539	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX									
6. 2017.....	XXX	XXX									
7. 2018.....	XXX	XXX									
8. 2019.....	XXX	XXX									
9. 2020.....	XXX	XXX									
10. 2021.....	XXX	XXX									
11. 2022.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX									
6. 2017.....	XXX	XXX									
7. 2018.....	XXX	XXX									
8. 2019.....	XXX	XXX									
9. 2020.....	XXX	XXX									
10. 2021.....	XXX	XXX									
11. 2022.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

COMBINED STATEMENT FOR THE YEAR 2022 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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	(8,990)	2,185	(5,552)	738	2,114	7,277	(4,447)	(1,056)	1,040	493	493
2. 2013.....	192,358	201,120	199,586	199,145	199,480	200,014	199,834	200,227	200,227	200,255	27
3. 2014.....	XXX	187,095	192,691	192,848	193,424	193,442	193,680	193,839	193,839	194,209	370
4. 2015.....	XXX	XXX	195,943	199,886	200,981	200,684	200,925	201,276	201,238	201,644	406
5. 2016.....	XXX	XXX	XXX	181,289	203,685	203,724	204,124	204,201	204,675	205,273	598
6. 2017.....	XXX	XXX	XXX	XXX	178,069	188,260	187,747	188,411	188,644	189,221	577
7. 2018.....	XXX	XXX	XXX	XXX	XXX	178,006	198,590	197,159	197,297	197,926	630
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	204,982	212,813	210,590	210,902	312
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281,714	278,380	276,446	(1,935)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211,444	205,435	(6,009)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,760	140,760
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136,228
13. Earned Premiums (Sch P-Pt. 1)	183,368	198,042	194,453	185,686	204,584	195,769	221,304	288,703	207,735	136,228	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	447	627	765	157	46	(618)	294,128	(931)	2,984	63	63
2. 2013.....	118,691	120,955	121,027	120,919	121,006	120,997	120,997	121,008	121,008	121,008	
3. 2014.....	XXX	119,679	128,563	128,774	128,958	128,893	128,894	128,902	128,902	129,200	298
4. 2015.....	XXX	XXX	114,252	123,185	124,125	124,012	124,015	124,024	124,023	124,307	284
5. 2016.....	XXX	XXX	XXX	112,262	130,981	131,486	131,508	131,508	131,526	131,801	275
6. 2017.....	XXX	XXX	XXX	XXX	118,436	132,119	132,515	132,662	132,695	133,123	428
7. 2018.....	XXX	XXX	XXX	XXX	XXX	124,421	146,303	145,638	145,757	146,256	498
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	146,606	155,777	154,071	154,169	98
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209,688	211,317	210,772	(545)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,947	157,281	334
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,460	104,460
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,193
13. Earned Premiums (Sch P-Pt. 1)	119,138	122,570	123,972	121,456	138,413	137,804	463,037	217,438	160,025	106,193	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	396	9	(63)	6	(2)	(2)	1			2	2
2. 2013.....	17,481	17,459	17,406	17,407	17,407	17,407	17,407	17,407	17,407	17,407	
3. 2014.....	XXX	21,940	21,738	21,699	21,700	21,699	21,699	21,699	21,699	21,700	
4. 2015.....	XXX	XXX	22,814	22,364	22,338	22,337	22,337	22,337	22,337	22,338	
5. 2016.....	XXX	XXX	XXX	21,993	21,865	21,847	21,847	21,847	21,847	21,847	
6. 2017.....	XXX	XXX	XXX	XXX	10,597	10,520	10,501	10,505	10,505	10,505	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3,691	3,777	3,776	3,776	3,776	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,731	2,884	2,884	2,884	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,263	2,349	2,348	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,065	4,328	263
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,675	8,675
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,940
13. Earned Premiums (Sch P-Pt. 1)	17,876	21,928	22,497	21,509	10,441	3,594	2,799	2,419	4,150	8,940	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	685	(7)	(1)		(1)		72				
2. 2013.....	15,721	15,883	16,163	16,163	16,163	16,163	16,163	16,163	16,163	16,163	
3. 2014.....	XXX	20,673	27,780	27,742	27,742	27,742	27,742	27,742	27,742	27,742	
4. 2015.....	XXX	XXX	14,488	14,054	14,028	14,028	14,028	14,028	14,028	14,028	
5. 2016.....	XXX	XXX	XXX	20,834	20,723	20,705	20,705	20,705	20,705	20,705	
6. 2017.....	XXX	XXX	XXX	XXX	9,464	9,406	9,387	9,391	9,391	9,391	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2,926	3,013	3,012	3,012	3,012	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,407	2,559	2,559	2,559	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,148	2,233	2,237	3
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,958	4,218	260
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,623	8,623
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,887
13. Earned Premiums (Sch P-Pt. 1)	16,406	20,828	21,874	20,362	9,326	2,850	2,547	2,302	4,044	8,887	XXX

COMBINED STATEMENT FOR THE YEAR 2022 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	24,453			65,785		
2. Private Passenger Auto Liability/ Medical	1,144		0.0			
3. Commercial Auto/Truck Liability/ Medical	861,527	3,011	0.3	428,418	3,394	0.8
4. Workers' Compensation	5,056,410	495,231	9.8	788,223	90,193	11.4
5. Commercial Multiple Peril	415,199			253,203		
6. Medical Professional Liability - Occurrence	1,249			699		
7. Medical Professional Liability - Claims - Made	239,011			42		
8. Special Liability	37,928			83,533		
9. Other Liability - Occurrence	3,172,339	150,031	4.7	526,280	29,715	5.6
10. Other Liability - Claims-Made	1,037,882	496	0.0	279,753	(9)	0.0
11. Special Property	914,241			2,724,441		
12. Auto Physical Damage	17,432	45	0.3	105,461	212	0.2
13. Fidelity/Surety	109,759			300,283		
14. Other	103,934	1,875	1.8	174,742	155	0.1
15. International						
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	249,903	5,567	2.2	42,637	(175)	(0.4)
20. Products Liability - Claims-Made	2,834		0.0	31	(1)	(3.2)
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	15,366			18,543		
23. Totals	12,260,611	656,256	5.4	5,792,074	123,484	2.1

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	7,394,684	7,415,811	7,457,607	7,412,081	7,387,994	7,358,669	7,339,934	7,348,979	5,106,995	5,021,972
2. 2013.....	179,912	352,966	372,067	368,225	343,983	331,169	320,631	315,829	155,758	146,611
3. 2014.....	XXX	205,743	502,017	462,975	434,666	438,204	412,008	396,546	194,220	186,885
4. 2015.....	XXX	XXX	251,658	503,325	460,344	443,226	416,203	401,933	198,694	193,112
5. 2016.....	XXX	XXX	XXX	171,281	358,482	314,815	323,389	321,982	160,714	152,412
6. 2017.....	XXX	XXX	XXX	XXX	159,790	336,620	331,953	342,241	172,429	158,076
7. 2018.....	XXX	XXX	XXX	XXX	XXX	139,367	255,356	289,932	155,600	149,850
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	119,678	235,112	110,218	105,722
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,803	61,248	63,765
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,974	63,567
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,534

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	889,871	701,585	581,338	481,724	406,371	350,904	316,913	306,830	186,474	171,177
2. 2013.....	132,841	204,106	158,252	126,697	80,221	59,071	45,036	39,921	19,586	14,050
3. 2014.....	XXX	149,223	328,303	234,153	153,272	112,626	75,514	58,502	22,772	18,175
4. 2015.....	XXX	XXX	192,296	323,391	216,098	133,971	92,198	67,405	26,544	21,904
5. 2016.....	XXX	XXX	XXX	127,675	221,675	127,789	93,040	72,930	31,210	22,045
6. 2017.....	XXX	XXX	XXX	XXX	115,404	188,593	114,510	89,477	35,036	20,185
7. 2018.....	XXX	XXX	XXX	XXX	XXX	91,908	113,893	88,098	37,744	26,081
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	76,014	124,039	38,604	24,750
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,353	26,678	22,126
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,006	24,011
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,407

COMBINED STATEMENT FOR THE YEAR 2022 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	8,863,821	8,941,079	8,986,263	8,991,805	9,012,227	8,827,319	9,281,687	8,798,143	5,929,522	5,531,862
2. 2013.....	201,759	399,165	443,373	469,631	469,016	467,547	456,807	448,412	222,732	195,626
3. 2014.....	XXX	227,521	505,927	512,541	550,055	543,114	526,735	509,538	254,370	234,074
4. 2015.....	XXX	XXX	243,748	492,970	493,535	499,711	478,657	470,305	237,096	217,585
5. 2016.....	XXX	XXX	XXX	134,510	380,488	367,637	374,663	358,179	177,556	160,042
6. 2017.....	XXX	XXX	XXX	XXX	173,044	359,788	354,821	351,558	177,434	163,181
7. 2018.....	XXX	XXX	XXX	XXX	XXX	156,998	288,812	290,958	155,917	151,711
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	146,098	276,181	122,496	114,495
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,272	69,414	72,274
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,041	74,170
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,225

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	32,801	60,267	52,552	34,265	34,495	73,731	56,826	49,826	48,001	43,126
2. 2013.....	(35,677)	(28,795)	17,696	34,878	19,422	32,530	20,513	11,396	9,273	8,250
3. 2014.....	XXX	(21,621)	2,722	47,587	39,837	26,726	23,337	11,359	10,615	10,549
4. 2015.....	XXX	XXX	(17,765)	17,112	30,323	10,953	16,973	26,381	24,813	14,588
5. 2016.....	XXX	XXX	XXX	(39,483)	(3,167)	22,037	47,126	37,672	31,269	15,886
6. 2017.....	XXX	XXX	XXX	XXX	8,544	15,845	50,998	44,683	29,836	9,460
7. 2018.....	XXX	XXX	XXX	XXX	XXX	10,349	34,852	46,776	46,683	25,160
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,683	42,928	51,907	32,451
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(9,709)	(2,437)	11,698
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(6,244)	8,604
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(6,688)

COMBINED STATEMENT FOR THE YEAR 2022 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	24,453			65,785		
2. Private Passenger Auto Liability/Medical	1,144					
3. Commercial Auto/Truck Liability/Medical	861,527			428,418		
4. Workers' Compensation	5,056,410			788,223		
5. Commercial Multiple Peril	415,199			253,203		
6. Medical Professional Liability - Occurrence	1,249			699		
7. Medical Professional Liability - Claims - Made	239,011			42		
8. Special Liability	37,928			83,533		
9. Other Liability - Occurrence	3,172,339			526,280		
10. Other Liability - Claims-Made	1,037,882			279,753		
11. Special Property	914,241			2,724,441		
12. Auto Physical Damage	17,432			105,461		
13. Fidelity/Surety	109,759			300,283		
14. Other	103,934			174,742		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	249,903			42,637		
20. Products Liability - Claims-Made	2,834			31		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	15,366			18,543		
23. Totals	12,260,611			5,792,074		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (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	199,034,998	188,292,253	846	60,855,856	61,530,385	272,128,598	53,954	481,280
2. Alaska	AK	L	31,822,549	31,490,898		5,504,561	(527,632)	50,404,564	8	70,192
3. Arizona	AZ	L	209,316,835	205,501,536	179	75,897,174	63,510,534	327,373,426	3,090	727,041
4. Arkansas	AR	L	114,575,489	109,608,231	23	122,973,362	188,342,661	210,165,918	43,067	214,912
5. California	CA	L	2,074,405,311	2,022,119,562	1,702	1,075,718,391	822,291,257	4,345,651,498	72,563	2,578,176
6. Colorado	CO	L	338,864,720	312,892,648	102	262,338,185	265,973,978	654,533,838	33,154	1,183,789
7. Connecticut	CT	L	182,777,704	176,877,134	25	91,117,251	111,612,542	370,377,915	12,426	1,193,798
8. Delaware	DE	L	84,962,915	86,613,035		21,218,142	38,884,635	155,055,047	4,847	77,173
9. District of Columbia	DC	L	72,028,566	71,357,613		55,475,456	40,148,502	96,009,525		23,567
10. Florida	FL	L	1,262,966,824	1,178,190,995	1,351,036	516,897,256	878,467,140	1,730,869,941	19,695	3,549,693
11. Georgia	GA	L	421,766,276	406,678,934	535	215,195,248	313,267,387	635,238,367	59,728	792,948
12. Hawaii	HI	L	66,595,008	60,594,690		16,757,628	22,405,659	89,908,978	146	110,886
13. Idaho	ID	L	103,904,625	91,828,648	8,670	62,674,226	73,912,261	74,233,026	2,150	279,031
14. Illinois	IL	L	773,938,399	755,561,950	1,051	423,746,458	283,277,228	1,195,098,264	158,879	1,290,856
15. Indiana	IN	L	318,879,911	296,682,091	895	101,246,801	131,209,151	271,883,508	71,793	614,243
16. Iowa	IA	L	323,419,052	302,355,884	2,259	94,098,311	121,835,705	233,130,111	54,459	329,198
17. Kansas	KS	L	378,023,260	351,186,719	29	405,570,295	497,219,265	269,490,323	93,450	443,931
18. Kentucky	KY	L	192,169,421	182,555,272	677	97,886,677	89,150,563	288,650,692	129,311	1,299,220
19. Louisiana	LA	L	274,795,823	260,538,175	640	437,020,951	127,713,840	581,228,653	3,703	484,852
20. Maine	ME	L	37,640,828	35,347,360	171	14,636,079	22,220,337	39,826,078	18,142	207,501
21. Maryland	MD	L	198,649,548	193,697,591	152	110,636,649	118,009,149	420,875,667	22,653	671,542
22. Massachusetts	MA	L	395,585,605	366,543,698	731	250,466,572	317,529,607	670,606,364	4,376	883,071
23. Michigan	MI	L	352,135,259	332,096,425	37,078	155,476,434	149,735,276	408,572,565	77,627	1,035,194
24. Minnesota	MN	L	576,937,405	570,920,637	16,719	249,797,170	288,032,966	442,881,962	86,083	582,630
25. Mississippi	MS	L	108,751,589	107,360,553	102	40,342,440	30,906,807	113,269,857	9,877	232,257
26. Missouri	MO	L	297,366,388	287,704,114	258	131,932,707	188,413,004	407,774,460	48,763	612,402
27. Montana	MT	L	78,284,544	76,906,566	1,096	90,753,707	123,708,395	97,239,612	8,140	277,952
28. Nebraska	NE	L	486,483,039	463,041,409	866	392,307,597	497,073,642	263,866,745	102,565	269,121
29. Nevada	NV	L	147,010,863	139,715,629	145	81,183,686	84,192,919	216,596,685	1,777	257,704
30. New Hampshire	NH	L	40,891,875	42,084,215		12,279,338	12,306,080	63,657,037	784	224,184
31. New Jersey	NJ	L	572,097,431	560,365,049	130	320,672,265	297,115,965	1,433,545,836	2,012	790,770
32. New Mexico	NM	L	86,026,199	82,187,367	1,165	35,377,996	48,104,736	142,452,817	30,129	246,821
33. New York	NY	L	1,089,852,436	1,048,592,331	81	578,055,947	1,292,359,377	3,484,084,124	52,507	3,409,046
34. North Carolina	NC	L	409,069,659	393,954,289	489	195,908,824	218,029,413	448,587,682	70,120	1,096,720
35. North Dakota	ND	L	342,641,092	337,709,957		278,306,472	299,439,889	91,017,771	31,963	134,481
36. Ohio	OH	L	353,376,270	352,755,146	76	161,761,918	194,720,052	391,956,588	71,566	1,281,739
37. Oklahoma	OK	L	193,731,337	179,499,913	436	136,431,595	201,230,736	305,015,158	22,389	550,554
38. Oregon	OR	L	145,561,058	126,713,879	248	66,726,387	80,557,905	127,496,235	12,108	640,056
39. Pennsylvania	PA	L	672,105,621	650,261,557	4,237	372,986,735	389,785,244	1,248,410,835	14,055	1,584,523
40. Rhode Island	RI	L	55,359,471	52,030,432		36,837,576	(5,573,006)	112,375,739		95,265
41. South Carolina	SC	L	227,741,868	218,267,829	240	120,603,464	120,355,816	301,762,122	32,621	478,498
42. South Dakota	SD	L	210,870,480	203,220,698	527	162,394,194	196,521,687	102,191,818	27,958	173,902
43. Tennessee	TN	L	221,570,506	209,201,644	1,470	184,700,857	131,947,008	401,482,001	13,950	643,655
44. Texas	TX	L	1,473,625,180	1,371,091,874	1,233,590	1,134,284,861	1,195,059,014	2,148,969,900	63,852	3,915,305
45. Utah	UT	L	138,870,013	132,128,985		71,080,460	100,965,587	214,785,907	287	167,701
46. Vermont	VT	L	20,875,432	20,851,140	8	9,012,283	2,954,896	24,987,671	4,486	165,471
47. Virginia	VA	L	346,748,546	333,285,413	7,110	176,181,267	116,578,201	445,939,094	58,596	1,006,264
48. Washington	WA	L	332,192,962	313,323,261		132,170,940	185,995,005	272,555,357	8,934	1,027,121
49. West Virginia	WV	L	49,681,595	49,537,670		24,757,481	26,082,394	124,315,537	1,099	155,840
50. Wisconsin	WI	L	407,502,120	403,056,290	1,893,050	153,538,455	165,429,085	441,780,634	106,747	623,047
51. Wyoming	WY	L	34,671,341	32,267,988		9,688,580	13,879,031	19,921,479	5,626	119,282
52. American Samoa	AS	N								
53. Guam	GU	L	3,696,673	3,888,776		28,301	46,975	887,010		
54. Puerto Rico	PR	L	12,375,496	11,256,345		10,627,501	5,297,731	6,403,540		96,320
55. U.S. Virgin Islands	VI	L	71,748	142,693		28,543	(73,613)	116,249		955
56. Northern Mariana Islands	MP	L	(2,447)	84,642			5,568	8,835		
57. Canada	CAN	N								
58. Aggregate other alien	OT	XXX	74,251,064	71,951,715		29,128,431	26,596,699	119,804,761		
59. Totals	XXX		17,618,547,780	16,863,971,347	4,568,844	10,073,295,302	11,265,764,633	27,407,453,923	1,828,215	39,401,680
DETAILS OF WRITE-INS										
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		74,251,064	71,951,715		29,128,431	26,596,699	119,804,761		

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 55
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....
- 6. 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	4,278,598,201	3,727,897,148	4,315,996,207	4,317,650,914
	2. Canada	354,910,584	328,784,224	360,112,325	352,870,000
	3. Other Countries	819,898,625	765,723,881	820,813,173	826,777,000
	4. Totals	5,453,407,410	4,822,405,253	5,496,921,705	5,497,297,914
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	306,492,935	294,110,550	326,553,644	278,385,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	373,414,816	365,963,718	396,795,242	375,215,000
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	3,381,060,426	3,134,876,557	3,514,849,734	3,179,995,311
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	6,401,300,130	5,983,898,220	6,514,168,483	6,516,372,239
	9. Canada	195,041,236	186,947,575	197,530,429	198,321,947
	10. Other Countries	1,205,579,046	1,144,135,824	1,210,429,491	7,482,007,388
	11. Totals	7,801,920,412	7,314,981,619	7,922,128,403	14,196,701,574
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	17,316,295,999	15,932,337,697	17,657,248,728	23,527,594,799
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), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	864,837,496	864,837,496	907,410,903	
	21. Canada				
	22. Other Countries	132,929,849	132,929,849	106,955,107	
	23. Totals	997,767,345	997,767,345	1,014,366,010	
Parent, Subsidiaries and Affiliates	24. Totals	154,345,695	154,345,695	454,949,697	
	25. Total Common Stocks	1,152,113,040	1,152,113,040	1,469,315,707	
	26. Total Stocks	1,158,113,040	1,158,113,040	1,475,315,707	
	27. Total Bonds and Stocks	18,474,409,039	17,090,450,737	19,132,564,435	

COMBINED STATEMENT FOR THE YEAR 2022 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 12.7	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	748,352,549	1,675,766,373	652,413,423	761,145,685	448,771,707	XXX	4,286,449,737	24.7	4,378,872,432	24.1	4,286,449,737	
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	748,352,549	1,675,766,373	652,413,423	761,145,685	448,771,707	XXX	4,286,449,737	24.7	4,378,872,432	24.1	4,286,449,737	
2. All Other Governments												
2.1 NAIC 1	67,817,773	884,029,421	278,574,765	249,544		XXX	1,230,671,503	7.1	1,245,430,420	6.9	1,159,462,593	71,208,910
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	67,817,773	884,029,421	278,574,765	249,544		XXX	1,230,671,503	7.1	1,245,430,420	6.9	1,159,462,593	71,208,910
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1		138,684,462	123,130,543	18,774,170	12,058,520	XXX	292,647,695	1.7	294,037,174	1.6	292,647,695	
3.2 NAIC 2			13,845,238			XXX	13,845,238	0.1	11,424,673	0.1	13,845,238	
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals		138,684,462	136,975,781	18,774,170	12,058,520	XXX	306,492,933	1.8	305,461,847	1.7	306,492,933	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	21,142,473	179,039,452	79,536,946	34,102,730	57,830,442	XXX	371,652,043	2.1	383,039,818	2.1	371,652,044	(1)
4.2 NAIC 2		1,762,772				XXX	1,762,772	0.0	1,786,166	0.0	1,762,772	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	21,142,473	180,802,224	79,536,946	34,102,730	57,830,442	XXX	373,414,815	2.1	384,825,984	2.1	373,414,816	(1)
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	146,049,116	972,609,739	790,717,226	584,029,682	699,893,403	XXX	3,193,299,166	18.4	3,267,398,165	18.0	3,189,504,584	3,794,582
5.2 NAIC 2	2,706,980	22,938,400	55,662,013	31,557,375	73,202,805	XXX	186,067,573	1.1	232,593,310	1.3	186,067,574	(1)
5.3 NAIC 3			1,693,685			XXX	1,693,685	0.0	5,767,028	0.0	1,693,685	
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	148,756,096	995,548,139	848,072,924	615,587,057	773,096,208	XXX	3,381,060,424	19.4	3,505,758,503	19.3	3,377,265,843	3,794,581

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COMBINED STATEMENT FOR THE YEAR 2022 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 12.7	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	429,087,017	2,565,611,858	1,364,222,509	246,606,197	84,030,409	XXX	4,689,557,990	27.0	4,745,706,270	26.1	2,533,660,690	2,155,897,300
6.2 NAIC 2	88,663,662	773,381,205	816,809,284	134,749,107	6,061,210	XXX	1,819,664,468	10.5	2,008,306,884	11.1	672,320,741	1,147,343,727
6.3 NAIC 3	29,222,317	139,225,665	98,806,826	11,546,278	2,761,321	XXX	281,562,407	1.6	441,544,141	2.4	52,872,296	228,690,111
6.4 NAIC 4	35,024,107	118,929,108	56,766,600	14,253,538	1,833,191	XXX	226,806,544	1.3	283,171,181	1.6	19,915,484	206,891,060
6.5 NAIC 5	582,688	2,576,071	276,336			XXX	3,435,095	0.0	4,642,338	0.0	300,432	3,134,663
6.6 NAIC 6	1,482,992	634,717	53,304			XXX	2,171,013	0.0	61	0.0		2,171,013
6.7 Totals	584,062,783	3,600,358,624	2,336,934,859	407,155,120	94,686,131	XXX	7,023,197,517	40.4	7,483,370,875	41.2	3,279,069,643	3,744,127,874
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2				10,515,222		XXX	10,515,222	0.1	10,528,673	0.1	10,515,222	
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				10,515,222	7,644,826	XXX	18,160,048	0.1	18,173,499	0.1	18,160,048	
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	7,855,394	24,475,043	16,948,261			XXX	49,278,698	0.3	10,967,788	0.1	49,278,698	
10.3 NAIC 3	14,549,667	152,399,662	74,396,566			XXX	241,345,895	1.4	270,953,204	1.5	241,345,895	
10.4 NAIC 4	3,725,558	233,909,737	202,046,704			XXX	439,681,999	2.5	519,225,287	2.9	439,681,999	
10.5 NAIC 5	171,311	27,517,053				XXX	27,688,364	0.2	19,914,815	0.1	27,688,364	
10.6 NAIC 6	2,716,819		7,642,406			XXX	10,359,225	0.1	8,251,678	0.0	10,359,225	
10.7 Totals	29,018,749	438,301,495	301,033,937			XXX	768,354,181	4.4	829,312,772	4.6	768,354,181	
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX			XXX	XXX		
11.2 NAIC 2						XXX			XXX	XXX		
11.3 NAIC 3						XXX			XXX	XXX		
11.4 NAIC 4						XXX			XXX	XXX		
11.5 NAIC 5						XXX			XXX	XXX		
11.6 NAIC 6						XXX			XXX	XXX		
11.7 Totals						XXX			XXX	XXX		

COMBINED STATEMENT FOR THE YEAR 2022 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 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 1,412,448,928	6,415,741,305	3,288,595,412	1,644,908,008	1,302,584,481		14,064,278,134	80.9	XXX	XXX	11,833,377,343	2,230,900,791
12.2 NAIC 2	(d) 99,226,036	822,557,420	903,264,796	176,821,704	79,264,015		2,081,133,971	12.0	XXX	XXX	884,511,547	1,196,622,424
12.3 NAIC 3	(d) 43,771,984	291,625,327	174,897,077	11,546,278	10,406,147		532,246,813	3.1	XXX	XXX	62,210,807	470,036,006
12.4 NAIC 4	(d) 38,749,665	352,838,845	258,813,304	14,253,538	1,833,191		666,488,543	3.8	XXX	XXX	19,915,484	646,573,059
12.5 NAIC 5	(d) 753,999	30,093,124	276,336				(c) 31,123,459	0.2	XXX	XXX	300,432	30,823,027
12.6 NAIC 6	(d) 4,199,811	634,717	7,695,710				(c) 12,530,238	0.1	XXX	XXX		12,530,238
12.7 Totals	1,599,150,423	7,913,490,738	4,633,542,635	1,847,529,528	1,394,087,834		(b) 17,387,801,158	100.0	XXX	XXX	12,800,315,613	4,587,485,545
12.8 Line 12.7 as a % of Col. 7	9.2	45.5	26.6	10.6	8.0		100.0	XXX	XXX	XXX	73.6	26.4
13. Total Bonds Prior Year												
13.1 NAIC 1	1,964,129,340	6,341,146,579	3,407,484,427	1,324,574,003	1,277,149,930		XXX	XXX	14,314,484,279	78.9	12,053,067,922	2,261,416,357
13.2 NAIC 2	141,280,317	786,634,197	1,061,303,550	209,422,434	76,966,996		XXX	XXX	2,275,607,494	12.5	1,069,107,409	1,206,500,085
13.3 NAIC 3	33,712,218	323,835,196	320,101,467	23,691,172	24,569,146		XXX	XXX	725,909,199	4.0	114,158,830	611,750,369
13.4 NAIC 4	53,567,526	419,607,940	327,430,187	1,561,017	229,798		XXX	XXX	802,396,468	4.4	25,423,749	776,972,719
13.5 NAIC 5	1,238,926	22,119,435	1,197,978	804	10		XXX	XXX	(c) 24,557,153	0.1	658,980	23,898,173
13.6 NAIC 6	87,089	8,164,650					XXX	XXX	(c) 8,251,739	0.0		8,251,739
13.7 Totals	2,194,015,416	7,901,507,997	5,117,517,609	1,559,249,430	1,378,915,880		XXX	XXX	(b) 18,151,206,332	100.0	13,262,416,890	4,888,789,442
13.8 Line 13.7 as a % of Col. 9	12.1	43.5	28.2	8.6	7.6		XXX	XXX	100.0	XXX	73.1	26.9
14. Total Publicly Traded Bonds												
14.1 NAIC 1	1,192,876,847	5,162,044,591	2,791,382,938	1,438,802,715	1,248,270,254		11,833,377,345	68.1	12,053,067,922	66.4	11,833,377,345	XXX
14.2 NAIC 2	49,687,448	356,439,684	345,655,838	55,118,123	77,610,454		884,511,547	5.1	1,069,107,409	5.9	884,511,547	XXX
14.3 NAIC 3	3,881,959	21,077,910	24,738,950	2,105,842	10,406,146		62,210,807	0.4	114,158,830	0.6	62,210,807	XXX
14.4 NAIC 4	2,980,505	12,809,919	3,028,072	1,096,987			19,915,483	0.1	25,423,749	0.1	19,915,483	XXX
14.5 NAIC 5	29,386	220,878	50,168				300,432	0.0	658,980	0.0	300,432	XXX
14.6 NAIC 6												XXX
14.7 Totals	1,249,456,145	5,552,592,982	3,164,855,966	1,497,123,667	1,336,286,854		12,800,315,614	73.6	13,262,416,890	73.1	12,800,315,614	XXX
14.8 Line 14.7 as a % of Col. 7	9.8	43.4	24.7	11.7	10.4		100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	7.2	31.9	18.2	8.6	7.7		73.6	XXX	XXX	XXX	73.6	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	219,572,081	1,253,696,714	497,212,474	206,105,293	54,314,227		2,230,900,789	12.8	2,261,416,357	12.5	XXX	2,230,900,789
15.2 NAIC 2	49,538,588	466,117,736	557,608,958	121,703,581	1,653,561		1,196,622,424	6.9	1,206,500,085	6.6	XXX	1,196,622,424
15.3 NAIC 3	39,890,025	270,547,417	150,158,127	9,440,436	1		470,036,006	2.7	611,750,369	3.4	XXX	470,036,006
15.4 NAIC 4	35,769,160	340,028,926	255,785,232	13,156,551	1,833,191		646,573,060	3.7	776,972,719	4.3	XXX	646,573,060
15.5 NAIC 5	724,613	29,872,246	226,168				30,823,027	0.2	23,898,173	0.1	XXX	30,823,027
15.6 NAIC 6	4,199,811	634,717	7,695,710				12,530,238	0.1	8,251,739	0.0	XXX	12,530,238
15.7 Totals	349,694,278	2,360,897,756	1,468,686,669	350,405,861	57,800,980		4,587,485,544	26.4	4,888,789,442	26.9	XXX	4,587,485,544
15.8 Line 15.7 as a % of Col. 7	7.6	51.5	32.0	7.6	1.3		100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	2.0	13.6	8.4	2.0	0.3		26.4	XXX	XXX	XXX	XXX	26.4

(a) Includes \$ 2,045,307,103 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 20,721,270 current year of bonds with Z designations and \$ 72,029,108 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 \$ 2,716,880 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 \$ 63,713,826 ; NAIC 2 \$; NAIC 3 \$ 7,632,515 ; NAIC 4 \$ 158,832 ; NAIC 5 \$; NAIC 6 \$

COMBINED STATEMENT FOR THE YEAR 2022 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 12.09	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	728,253,136	1,609,949,423	619,307,677	743,030,120	434,886,878	XXX	4,135,427,234	23.8	4,242,932,874	23.4	4,135,427,236	(2)
1.02 Residential Mortgage-Backed Securities	20,099,415	65,816,948	33,105,745	18,115,567	13,884,826	XXX	151,022,501	0.9	134,353,148	0.7	151,022,501	
1.03 Commercial Mortgage-Backed Securities						XXX			1,586,406	0.0		
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals	748,352,551	1,675,766,371	652,413,422	761,145,687	448,771,704	XXX	4,286,449,735	24.7	4,378,872,428	24.1	4,286,449,737	(2)
2. All Other Governments												
2.01 Issuer Obligations	67,817,773	884,029,421	278,574,765	249,544		XXX	1,230,671,503	7.1	1,245,430,420	6.9	1,159,462,593	71,208,910
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	67,817,773	884,029,421	278,574,765	249,544		XXX	1,230,671,503	7.1	1,245,430,420	6.9	1,159,462,593	71,208,910
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations		138,684,462	136,975,782	18,774,170	12,058,520	XXX	306,492,934	1.8	305,461,847	1.7	306,492,934	
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		138,684,462	136,975,782	18,774,170	12,058,520	XXX	306,492,934	1.8	305,461,847	1.7	306,492,934	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	21,142,473	180,802,225	79,536,946	34,102,730	57,830,442	XXX	373,414,816	2.1	384,825,984	2.1	373,414,817	(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	21,142,473	180,802,225	79,536,946	34,102,730	57,830,442	XXX	373,414,816	2.1	384,825,984	2.1	373,414,817	(1)
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	44,694,767	647,150,342	611,702,601	445,767,197	756,838,290	XXX	2,506,153,197	14.4	2,518,631,747	13.9	2,506,153,197	
5.02 Residential Mortgage-Backed Securities	102,188,035	313,162,365	213,540,543	126,467,732	16,257,918	XXX	771,616,593	4.4	896,032,729	4.9	767,822,010	3,794,583
5.03 Commercial Mortgage-Backed Securities	1,873,294	35,235,433	22,829,783	43,352,128		XXX	103,290,638	0.6	91,094,029	0.5	103,290,638	
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals	148,756,096	995,548,140	848,072,927	615,587,057	773,096,208	XXX	3,381,060,428	19.4	3,505,758,505	19.3	3,377,265,845	3,794,583
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	238,672,555	1,877,996,834	1,728,672,075	380,241,894	89,124,958	XXX	4,314,708,316	24.8	4,721,572,455	26.0	1,935,924,833	2,378,783,483
6.02 Residential Mortgage-Backed Securities	20,627,863	132,106,952	24,260,641	17,162,826	5,561,174	XXX	199,719,456	1.1	205,305,348	1.1	14,824,526	184,894,930
6.03 Commercial Mortgage-Backed Securities	186,665,064	713,410,202	453,915,956	4,853,170		XXX	1,358,844,392	7.8	1,574,947,304	8.7	1,050,301,211	308,543,181
6.04 Other Loan-Backed and Structured Securities ...	138,097,302	876,844,634	130,086,187	4,897,229		XXX	1,149,925,352	6.6	981,545,769	5.4	278,019,071	871,906,281
6.05 Totals	584,062,784	3,600,358,622	2,336,934,859	407,155,119	94,686,132	XXX	7,023,197,516	40.4	7,483,370,876	41.2	3,279,069,641	3,744,127,875
7. Hybrid Securities												
7.01 Issuer Obligations				10,515,222	7,644,826	XXX	18,160,048	0.1	18,173,499	0.1	18,160,046	2
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				10,515,222	7,644,826	XXX	18,160,048	0.1	18,173,499	0.1	18,160,046	2
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 2022 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 12.09	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	29,018,749	438,301,495	301,033,937			XXX	768,354,181	4.4	829,312,771	4.6		768,354,181
10.03 Totals	29,018,749	438,301,495	301,033,937			XXX	768,354,181	4.4	829,312,771	4.6		768,354,181
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX			XXX	XXX		
12. Total Bonds Current Year												
12.01 Issuer Obligations	1,100,580,704	5,338,612,707	3,454,769,846	1,632,680,877	1,358,383,914	XXX	12,885,028,048	74.1	XXX	XXX	10,435,035,656	2,449,992,392
12.02 Residential Mortgage-Backed Securities	142,915,313	511,086,265	270,906,929	161,746,125	35,703,918	XXX	1,122,358,550	6.5	XXX	XXX	933,669,037	188,689,513
12.03 Commercial Mortgage-Backed Securities	188,538,358	748,645,635	476,745,739	48,205,298		XXX	1,462,135,030	8.4	XXX	XXX	1,153,591,849	308,543,181
12.04 Other Loan-Backed and Structured Securities	138,097,302	876,844,634	130,086,187	4,897,229		XXX	1,149,925,352	6.6	XXX	XXX	278,019,071	871,906,281
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans	29,018,749	438,301,495	301,033,937			XXX	768,354,181	4.4	XXX	XXX		768,354,181
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	1,599,150,426	7,913,490,736	4,633,542,638	1,847,529,529	1,394,087,832		17,387,801,161	100.0	XXX	XXX	12,800,315,613	4,587,485,548
12.10 Line 12.09 as a % of Col. 7	9.2	45.5	26.6	10.6	8.0		100.0	XXX	XXX	XXX	73.6	26.4
13. Total Bonds Prior Year												
13.01 Issuer Obligations	1,567,970,049	5,279,792,644	3,767,918,993	1,453,451,290	1,367,895,850	XXX	XXX	XXX	13,437,028,826	74.0	10,835,932,479	2,601,096,347
13.02 Residential Mortgage-Backed Securities	269,415,501	640,574,366	237,029,300	77,652,027	11,020,031	XXX	XXX	XXX	1,235,691,225	6.8	1,046,113,522	189,577,703
13.03 Commercial Mortgage-Backed Securities	182,987,066	946,702,278	511,597,380	26,341,015		XXX	XXX	XXX	1,667,627,739	9.2	1,273,167,428	394,460,311
13.04 Other Loan-Backed and Structured Securities	166,410,605	638,484,929	174,845,135	1,805,100		XXX	XXX	XXX	981,545,769	5.4	107,203,466	874,342,303
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans	7,232,193	395,953,777	426,126,801			XXX	XXX	XXX	829,312,771	4.6		829,312,771
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	2,194,015,414	7,901,507,994	5,117,517,609	1,559,249,432	1,378,915,881		XXX	XXX	18,151,206,330	100.0	13,262,416,895	4,888,789,435
13.10 Line 13.09 as a % of Col. 9	12.1	43.5	28.2	8.6	7.6		XXX	XXX	100.0	XXX	73.1	26.9
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	974,713,868	4,376,967,286	2,472,003,167	1,305,607,815	1,305,743,521	XXX	10,435,035,657	60.0	10,835,932,479	59.7	10,435,035,657	XXX
14.02 Residential Mortgage-Backed Securities	124,176,830	383,549,128	249,407,324	145,992,424	30,543,330	XXX	933,669,036	5.4	1,046,113,522	5.8	933,669,036	XXX
14.03 Commercial Mortgage-Backed Securities	123,985,741	562,076,031	424,177,949	43,352,128		XXX	1,153,591,849	6.6	1,273,167,428	7.0	1,153,591,849	XXX
14.04 Other Loan-Backed and Structured Securities	26,579,707	230,000,537	19,267,527	2,171,299		XXX	278,019,070	1.6	107,203,466	0.6	278,019,070	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		XXX
14.09 Totals	1,249,456,146	5,552,592,982	3,164,855,967	1,497,123,666	1,336,286,851		12,800,315,612	73.6	13,262,416,895	73.1	12,800,315,612	XXX
14.10 Line 14.09 as a % of Col. 7	9.8	43.4	24.7	11.7	10.4		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	7.2	31.9	18.2	8.6	7.7		73.6	XXX	XXX	XXX	73.6	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	125,866,836	961,645,421	982,766,679	327,073,062	52,640,393	XXX	2,449,992,391	14.1	2,601,096,347	14.3	XXX	2,449,992,391
15.02 Residential Mortgage-Backed Securities	18,738,483	127,537,137	21,499,605	15,753,701	5,160,588	XXX	188,689,514	1.1	189,577,703	1.0	XXX	188,689,514
15.03 Commercial Mortgage-Backed Securities	64,552,617	186,569,604	52,567,790	4,853,170		XXX	308,543,181	1.8	394,460,311	2.2	XXX	308,543,181
15.04 Other Loan-Backed and Structured Securities	111,517,595	646,844,097	110,818,660	2,725,930		XXX	871,906,282	5.0	874,342,303	4.8	XXX	871,906,282
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans	29,018,749	438,301,495	301,033,937			XXX	768,354,181	4.4	829,312,771	4.6	XXX	768,354,181
15.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX	XXX	
15.09 Totals	349,694,280	2,360,897,754	1,468,686,671	350,405,863	57,800,981		4,587,485,549	26.4	4,888,789,435	26.9	XXX	4,587,485,549
15.10 Line 15.09 as a % of Col. 7	7.6	51.5	32.0	7.6	1.3		100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	2.0	13.6	8.4	2.0	0.3		26.4	XXX	XXX	XXX	XXX	26.4

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COMBINED STATEMENT FOR THE YEAR 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8 R a t e U s e d t o O b t a i n F a i r V a l u e	9 F a i r V a l u e			12 U n r e a l i z e d V a l u e I n c r e a s e/ (D e c r e a s e)	13 C u r r e n t Y e a r ' s (A m o r t i z a t i o n) A c c r e t i o n	14 C u r r e n t Y e a r ' s O t h e r - T h a n - T e m p o r a r y I m p a i r m e n t R e c o g n i z e d	15 T o t a l F o r e i g n E x c h a n g e i n B o o k/ A d j u s t e d C a r r y i n g V a l u e	16 R a t e o f	17 E f f e c t i v e R a t e o f	18 W h e n P a i d	19 A d m i t t e d A m o u n t D u e a n d A c c r u e d	20 A m o u n t R e c e i v e d D u r i n g Y e a r	21 A c q u i r e d	22 S t a t e d C o n t r a c t u a l M a t u r i t y D a t e
2509999999 - Total Bonds						17,657,248,763	XXX	15,932,337,726	23,527,594,789	17,316,296,008	(81,758,748)	(57,869,643)	16,816,693	XXX	XXX	XXX	129,415,401	483,254,172	XXX	XXX	

1. Line Number 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 2022 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
4509999999 - 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 2022 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 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		
5999999999 - Total Preferred and Common Stocks					1,158,113,040	XXX	1,158,113,040	1,475,315,709	946,062	17,903,528		(148,677,828)	6,038,980	(154,716,808)	(9,846,210)	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 2022 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					