



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
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, 10th Floor
(Street and Number)
Schaumburg, IL 60196-1056, 847-605-6000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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NAMES OF COMPANIES INCLUDED IN THIS STATEMENT

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

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

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

COMBINED STATEMENT FOR THE YEAR 2023 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)	15,900,130,534		15,900,130,534	17,316,296,008
2. Stocks (Schedule D):				
2.1 Preferred stocks	6,000,000	6,000,000		
2.2 Common stocks	959,104,510	2,076,206	957,028,303	1,150,113,381
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)	3,745,811		3,745,811	3,914,162
4.2 Properties held for the production of income (less \$ encumbrances)	1,251,591,090		1,251,591,090	1,281,968,645
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(78,360,684) , Schedule E - Part 1), cash equivalents (\$767,474,151 , Schedule E - Part 2) and short-term investments (\$7,465 , Schedule DA)	689,120,932		689,120,932	516,540,573
6. Contract loans (including \$0 premium notes)				
7. Derivatives (Schedule DB)	120,622		120,622	1,967,250
8. Other invested assets (Schedule BA)	1,422,095,246	9,462,819	1,412,632,427	1,396,108,895
9. Receivable for securities	43,826,205	1,611	43,824,595	96,988,535
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	165,934,623		165,934,623	151,410,661
12. Subtotals, cash and invested assets (Lines 1 to 11)	20,441,669,574	17,540,636	20,424,128,938	21,915,308,110
13. Title plants less \$0 charged off (for Title insurers only)				
14. Investment income due and accrued	138,313,786	254,215	138,059,571	136,210,797
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,192,497,859	190,659,526	2,001,838,332	1,798,981,410
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$242,666,008 earned but unbilled premiums)	1,859,621,797	46,575,139	1,813,046,658	1,710,891,529
15.3 Accrued retrospective premiums (\$410,729,603) and contracts subject to redetermination (\$0)	410,729,603	18,256,529	392,473,074	365,604,788
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,432,391,077		1,432,391,077	1,695,545,175
16.2 Funds held by or deposited with reinsured companies	1,266,900		1,266,900	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	139,220,960		139,220,960	77,957,871
18.2 Net deferred tax asset	670,958,924	37,422	670,921,502	671,397,538
19. Guaranty funds receivable or on deposit	18,431,700		18,431,700	14,607,504
20. Electronic data processing equipment and software	280,707,913	280,707,913		
21. Furniture and equipment, including health care delivery assets (\$0)	20,533,004	20,533,004		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	55,528,245	1,685,599	53,842,645	91,444,808
24. Health care (\$0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	1,494,662,710	252,479,518	1,242,183,192	1,240,245,384
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	29,156,534,050	828,729,501	28,327,804,549	29,718,763,935
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	29,156,534,050	828,729,501	28,327,804,549	29,718,763,935
DETAILS OF WRITE-INS				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	165,934,623		165,934,623	151,410,661
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,494,662,710	252,479,518	1,242,183,192	1,240,245,384

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	9,649,216,343	10,048,857,228
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	53,209,261	53,554,441
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	2,375,051,771	2,211,753,693
4. Commissions payable, contingent commissions and other similar charges	373,379,050	344,126,167
5. Other expenses (excluding taxes, licenses and fees)	756,509,360	642,926,026
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	205,819,314	207,149,120
7.1 Current federal and foreign income taxes (including \$7,254,889 on realized capital gains (losses))		
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 \$3,306,216,371 and including warranty reserves of \$95,185,429 and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	4,765,091,885	4,529,888,599
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	9,209,504	8,753,799
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,871,994,135	1,941,526,504
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	704,963,271	792,115,266
14. Amounts withheld or retained by company for account of others	281,235,453	281,534,222
15. Remittances and items not allocated	336,212,245	364,046,908
16. Provision for reinsurance (including \$168,842 certified) (Schedule F, Part 3, Column 78)	94,505,664	84,318,876
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	75,702,575	70,701,156
20. Derivatives	9,479,437	3,427,980
21. Payable for securities	46,106,043	36,589,247
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	641,511,632	639,546,481
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	22,249,196,943	22,260,815,711
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	22,249,196,943	22,260,815,711
29. Aggregate write-ins for special surplus funds	4,237,000	3,404,000
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	4,393,771,320	4,394,142,442
35. Unassigned funds (surplus)	1,675,599,286	3,055,401,781
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)	6,078,607,606	7,457,948,223
38. TOTALS (Page 2, Line 28, Col. 3)	28,327,804,549	29,718,763,935
DETAILS OF WRITE-INS		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	641,511,632	639,546,481
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	4,237,000	3,404,000
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).....	5,568,742,179	5,469,875,440
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	3,404,608,495	3,648,139,508
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	873,345,208	590,208,431
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	1,036,668,276	979,443,691
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	5,314,621,979	5,217,791,630
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	254,120,200	252,083,810
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	652,324,811	559,107,760
10. Net realized capital gains (losses) less capital gains tax of \$ (14,365,716) (Exhibit of Capital Gains (Losses))	(2,910,856)	6,621,971
11. Net investment gain (loss) (Lines 9 + 10)	649,413,955	565,729,731
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 35,871,827)	(35,871,827)	(5,843,605)
13. Finance and service charges not included in premiums	(7,742,269)	(8,248,157)
14. Aggregate write-ins for miscellaneous income	(210,793,090)	(97,714,983)
15. Total other income (Lines 12 through 14)	(254,407,187)	(111,806,744)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	649,126,969	706,006,797
17. Dividends to policyholders	6,906,419	7,042,888
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)	642,220,550	698,963,909
19. Federal and foreign income taxes incurred	101,590,523	166,229,443
20. Net income (Line 18 minus Line 19)(to Line 22)	540,630,027	532,734,466
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	7,457,948,223	7,886,395,494
22. Net income (from Line 20)	540,630,027	532,734,466
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 41,709,966	120,573,943	(317,093,292)
25. Change in net unrealized foreign exchange capital gain (loss)	(9,985,688)	(12,657,616)
26. Change in net deferred income tax	41,233,894	120,567,181
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(306,568)	(11,646,983)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(10,186,788)	5,236,075
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	(371,122)	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	(1,981,000,000)	(711,000,000)
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	(79,928,314)	(34,598,224)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(1,379,340,616)	(428,447,271)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	6,078,607,606	7,457,948,223
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)	(210,793,090)	(97,714,983)
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(79,928,314)	(34,598,224)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	5,404,204,654	5,602,324,648
2. Net investment income	735,215,980	653,067,457
3. Miscellaneous income	(254,407,189)	(111,806,744)
4. Total (Lines 1 through 3)	5,885,013,445	6,143,585,361
5. Benefit and loss related payments	3,472,326,110	3,788,230,647
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	1,607,529,761	1,527,254,304
8. Dividends paid to policyholders	6,450,713	6,094,832
9. Federal and foreign income taxes paid (recovered) net of \$ (18,166,743) tax on capital gains (losses)	148,487,897	274,980,863
10. Total (Lines 5 through 9)	5,234,794,480	5,596,560,646
11. Net cash from operations (Line 4 minus Line 10)	650,218,965	547,024,716
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	3,591,796,270	4,337,908,218
12.2 Stocks	702,375,976	1,163,750,516
12.3 Mortgage loans		
12.4 Real estate		4,291,130
12.5 Other invested assets	218,302,140	232,942,791
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	216,715	220,293
12.7 Miscellaneous proceeds	90,878,706	36,759,024
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,603,569,807	5,775,871,972
13. Cost of investments acquired (long-term only):		
13.1 Bonds	2,235,466,093	3,748,756,085
13.2 Stocks	465,963,192	1,124,715,415
13.3 Mortgage loans		
13.4 Real estate	15,044,116	138,515,374
13.5 Other invested assets	139,376,442	176,213,804
13.6 Miscellaneous applications	16,407,790	116,439,353
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,872,257,632	5,304,640,031
14. Net increase/(decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	1,731,312,175	471,231,940
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	(371,112)	11,121
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	1,981,000,000	711,000,000
16.6 Other cash provided (applied)	(227,579,670)	(17,485,126)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(2,208,950,782)	(728,474,004)
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)	172,580,358	289,782,651
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	516,540,573	226,757,922
19.2 End of period (Line 18 plus Line 19.1)	689,120,932	516,540,573

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

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COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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	280,434,648	254,227,517	275,917,894	258,744,271
2.1 Allied lines	289,722,014	348,012,132	337,375,531	300,358,615
2.2 Multiple peril crop	1,101,340,323	322,892,726	318,979,698	1,105,253,351
2.3 Federal flood				
2.4 Private crop	166,779,024	123,871	99,509	166,803,386
2.5 Private flood	42,338,158	50,987,915	48,900,214	44,425,858
3. Farmowners multiple peril				
4. Homeowners multiple peril	72,503,664	55,623,901	62,283,899	65,843,666
5.1 Commercial multiple peril (non-liability portion)	234,541,305	209,290,020	236,076,487	207,754,838
5.2 Commercial multiple peril (liability portion)	73,107,864	47,984,057	55,300,487	65,791,433
6. Mortgage guaranty				
8. Ocean marine	33,568,552	34,957,184	35,525,064	33,000,672
9. Inland marine	507,336,558	492,622,294	525,635,196	474,323,656
10. Financial guaranty				
11.1 Medical professional liability - occurrence	8,041			8,041
11.2 Medical professional liability - claims-made	29,762			29,762
12. Earthquake	121,301,450	108,223,529	120,515,287	109,009,692
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	22	2,382	2,425	(22)
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	195,360,688	(533,307)	4,410,366	190,417,015
16. Workers' compensation	790,182,751	330,837,188	340,775,392	780,244,547
17.1 Other liability - occurrence	515,519,548	458,569,839	513,497,937	460,591,451
17.2 Other liability - claims-made	252,130,601	381,633,554	351,984,087	281,780,068
17.3 Excess workers' compensation	18,916,429	13,947,889	12,801,085	20,063,233
18.1 Products liability - occurrence	38,338,000	39,498,150	45,643,032	32,193,119
18.2 Products liability - claims-made	16,262	35,407	8,838	42,831
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)	(13,738)	2,765,339	3,743,136	(991,534)
19.4 Other commercial auto liability.....	491,997,850	298,497,560	352,700,220	437,795,191
21.1 Private passenger auto physical damage		(782,753)	987	(783,740)
21.2 Commercial auto physical damage	179,944,088	88,578,434	104,712,708	163,809,814
22. Aircraft (all perils)				
23. Fidelity	22,443,226	23,306,760	26,620,116	19,129,869
24. Surety	284,498,273	379,036,345	397,040,708	266,493,909
26. Burglary and theft	19,095,691	27,971,750	21,442,106	25,625,335
27. Boiler and machinery	43,157,541	50,575,437	52,283,419	41,449,559
28. Credit	45,236	1,085,711	698,951	431,997
29. International				
30. Warranty	27,098,848	85,564,004	95,185,429	17,477,424
31. Reinsurance - nonproportional assumed property				
32. Reinsurance - nonproportional assumed liability				
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business	2,594,894	(1,269,644)	(299,623)	1,624,873
35. TOTALS	5,804,337,573	4,104,265,189	4,339,860,583	5,568,742,179
DETAILS OF WRITE-INS				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	2,594,894	(1,269,644)	(299,623)	1,624,873

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	264,461,029	13,016,615	(1,559,750)		275,917,894
2.1 Allied lines	330,749,181	7,649,371	(1,023,021)		337,375,531
2.2 Multiple peril crop		318,979,698			318,979,698
2.3 Federal flood					
2.4 Private crop		99,509			99,509
2.5 Private flood	47,840,188	1,127,545	(67,518)		48,900,214
3. Farmowners multiple peril					
4. Homeowners multiple peril	59,235,110	3,401,559	(352,770)		62,283,899
5.1 Commercial multiple peril (non-liability portion)	227,347,787	9,455,496	(726,795)		236,076,487
5.2 Commercial multiple peril (liability portion)	60,044,309	859,597	(6,452,315)	848,896	55,300,487
6. Mortgage guaranty					
8. Ocean marine	31,488,915	4,036,149			35,525,064
9. Inland marine	270,022,049	269,724,914	(14,111,767)		525,635,196
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	112,786,890	7,728,398			120,515,287
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	237	2,188			2,425
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	19,725,080	11,026,979	(29,029,644)	2,687,951	4,410,366
16. Workers' compensation	562,641,095	23,262,307	(78,110,732)	(167,017,278)	340,775,392
17.1 Other liability - occurrence	366,417,499	195,735,683	(33,410,807)	(15,244,438)	513,497,937
17.2 Other liability - claims-made	245,011,691	105,560,505	(619,275)	2,031,166	351,984,087
17.3 Excess workers' compensation	14,295,415	972,272	(2,466,579)	(23)	12,801,085
18.1 Products liability - occurrence	24,518,012	25,933,179	(2,573,540)	(2,234,619)	45,643,032
18.2 Products liability - claims-made	13,569		(4,340)	(391)	8,838
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)	5,816,175	(1,692,592)	(332,437)	(48,011)	3,743,136
19.4 Other commercial auto liability	358,082,561	12,330,870	(15,729,704)	(1,983,507)	352,700,220
21.1 Private passenger auto physical damage	987				987
21.2 Commercial auto physical damage	106,571,623	3,021,918	(4,880,832)		104,712,708
22. Aircraft (all perils)					
23. Fidelity	15,443,684	11,176,433			26,620,116
24. Surety	148,773,702	299,120,338	(50,853,332)		397,040,708
26. Burglary and theft	19,535,985	1,906,121			21,442,106
27. Boiler and machinery	50,384,105	1,955,721	(56,408)		52,283,419
28. Credit	21,697	681,439	(4,185)		698,951
29. International					
30. Warranty	529,668	94,655,761			95,185,429
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	1,605,671		(300,254)	(1,605,040)	(299,623)
35. TOTALS	3,343,363,913	1,421,727,972	(242,666,008)	(182,565,294)	4,339,860,583
36. Accrued retrospective premiums based on experience					182,565,294
37. Earned but unbilled premiums					242,666,008
38. Balance (Sum of Line 35 through 37)					4,765,091,885
DETAILS OF WRITE-INS					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	1,605,671		(300,254)	(1,605,040)	(299,623)

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	992,965,161	(3,300,100)	73,454,695	580,832,618	201,852,491	280,434,648
2.1 Allied lines	1,316,980,616		22,809,626	812,006,950	238,061,278	289,722,014
2.2 Multiple peril crop	2,861,602,840			1,105,253,351	655,009,166	1,101,340,323
2.3 Federal flood						
2.4 Private crop	333,097,931		7,488,811	166,803,386	7,004,332	166,779,024
2.5 Private flood	169,681,605		15,084,615	101,137,719	41,290,344	42,338,158
3. Farmowners multiple peril						
4. Homeowners multiple peril	140,597,244		359,957	65,843,666	2,609,872	72,503,664
5.1 Commercial multiple peril (non-liability portion)	524,628,489	(801,809)	4,566,001	227,580,650	66,270,726	234,541,305
5.2 Commercial multiple peril (liability portion)	193,909,188			65,803,557	54,997,767	73,107,864
6. Mortgage guaranty						
8. Ocean marine	137,736,667	40,527	5,867,083	97,858,668	12,217,056	33,568,552
9. Inland marine	1,399,777,999	1,780,564	2,685,614	533,286,542	363,621,077	507,336,558
10. Financial guaranty						
11.1 Medical professional liability - occurrence	49,296			41,255		8,041
11.2 Medical professional liability - claims- made	41,831			29,762	(17,693)	29,762
12. Earthquake	384,591,686		22,813,055	235,745,187	50,358,104	121,301,450
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				(22)		22
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	303,767,635	368,470	145,610,244	196,827,763	57,557,898	195,360,688
16. Workers' compensation	2,932,999,434		23,881,323	786,353,472	1,380,344,533	790,182,751
17.1 Other liability - occurrence	2,230,732,480	9,404,280	425,076	599,584,050	1,125,458,237	515,519,548
17.2 Other liability - claims-made	920,943,191	3,770,407	1,601,834	418,620,352	255,564,480	252,130,601
17.3 Excess workers' compensation	39,181,820			20,063,234	202,157	18,916,429
18.1 Products liability - occurrence	148,437,648	218,195	402,799	63,126,898	47,593,744	38,338,000
18.2 Products liability - claims-made	8,334,383	(935)		8,235,757	81,429	16,262
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)	30,557,482		146,335	(415,943)	31,133,498	(13,738)
19.4 Other commercial auto liability	1,538,683,407	1,487,899	12,398,729	457,776,838	602,795,345	491,997,850
21.1 Private passenger auto physical damage						
21.2 Commercial auto physical damage	529,812,063		2,361,424	168,461,753	183,767,646	179,944,088
22. Aircraft (all perils)						
23. Fidelity	55,142,974		540	23,714,469	8,985,819	22,443,226
24. Surety	608,906,552	34,693,512	3,552,561	269,291,763	93,362,590	284,498,273
26. Burglary and theft	90,446,200		605,765	33,830,507	38,125,766	19,095,691
27. Boiler and machinery	201,762,030	4,301,614	24,929,966	144,503,820	43,332,249	43,157,541
28. Credit	144,220	1,338,837		415,094	1,022,726	45,236
29. International						
30. Warranty	463,350,685	(5)		435,662,299	589,533	27,098,848
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	4,219,767			1,624,873		2,594,894
35. TOTALS	18,563,082,522	53,301,455	371,046,054	7,619,900,289	5,563,192,169	5,804,337,573
DETAILS OF WRITE-INS						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	4,219,767			1,624,873		2,594,894

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

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

COMBINED STATEMENT FOR THE YEAR 2023 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	485,530,420	51,926,267	413,976,510	123,480,177	118,425,990	158,143,690	83,762,478	32.4
2.1 Allied lines	889,675,028	38,607,443	671,867,062	256,415,409	269,182,925	274,909,723	250,688,610	83.5
2.2 Multiple peril crop	2,562,983,516	3,222	1,568,957,354	994,029,384	116,149,444	166,639,878	943,538,950	85.4
2.3 Federal flood								
2.4 Private crop	364,713,164	1,383,264	183,048,676	183,047,752	43,999,223	37,297,540	189,749,436	113.8
2.5 Private flood	31,588,850	1,435,333	24,603,984	8,420,199	4,766,148	36,207,763	(23,021,415)	(51.8)
3. Farmowners multiple peril								
4. Homeowners multiple peril	85,638,903	284,561	43,113,810	42,809,654	20,072,726	23,130,999	39,751,382	60.4
5.1 Commercial multiple peril (non-liability portion)	290,525,836	2,378,950	174,824,304	118,080,481	76,947,848	91,681,273	103,347,056	49.7
5.2 Commercial multiple peril (liability portion)	131,415,061		75,899,890	55,515,171	163,212,565	196,103,659	22,624,076	34.4
6. Mortgage guaranty								
8. Ocean marine	56,926,414	4,679,904	43,585,071	18,021,248	22,796,965	27,503,902	13,314,310	40.3
9. Inland marine	422,992,863	(1,521,460)	246,948,785	174,522,619	122,327,743	113,899,325	182,951,038	38.6
10. Financial guaranty								
11.1 Medical professional liability - occurrence	708,737		164,547	544,190	2,276,836	1,120,511	1,700,515	21,148.7
11.2 Medical professional liability - claims-made	96,209,570	42,523,307	72,957,392	65,775,485	236,800,682	217,748,696	84,827,471	285,023.7
12. Earthquake	3,045,749	436,857	1,808,968	1,673,639	219,295	1,998,625	(105,691)	(0.1)
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					219	222	(3)	12.3
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	148,275,131	91,835,622	130,028,929	110,081,824	99,687,423	83,003,691	126,765,557	66.6
16. Workers' compensation	1,398,564,673	19,605,766	1,027,193,066	390,977,374	3,935,635,073	4,181,166,617	145,445,829	18.6
17.1 Other liability - occurrence	1,493,715,227	74,354,895	1,044,475,980	523,594,142	2,163,976,529	2,256,576,321	430,994,350	93.6
17.2 Other liability - claims-made	636,825,953	16,184,862	435,512,063	217,498,752	852,046,098	875,157,697	194,387,153	69.0
17.3 Excess workers' compensation	7,886,872	3,119,415	4,767,457	4,767,457	245,210,564	262,402,931	(12,424,910)	(61.9)
18.1 Products liability - occurrence	118,148,736	581,799	83,793,362	34,937,172	191,861,666	193,668,970	33,129,869	102.9
18.2 Products liability - claims-made	20,839	1,585,429	813,553	792,714	1,128,198	2,012,383	(91,471)	(213.6)
19.1 Private passenger auto no-fault (personal injury protection)	(95,860)		12,230	(108,089)	1,556,318	1,079,514	368,714	
19.2 Other private passenger auto liability	261,825		136,393	125,431	488,422	19,549	594,305	
19.3 Commercial auto no-fault (personal injury protection)	7,804,249	163,706	6,249,107	1,718,848	8,315,631	5,931,600	4,102,880	(413.8)
19.4 Other commercial auto liability	1,022,332,348	17,357,351	735,704,068	303,985,631	825,853,972	691,529,442	438,310,161	100.1
21.1 Private passenger auto physical damage	804,929	(65,711,086)	(65,308,622)	402,464	10,642		413,107	(52.7)
21.2 Commercial auto physical damage	386,593,433	67,712,358	339,549,657	114,756,135	21,983,085	16,830,091	119,909,129	73.2
22. Aircraft (all perils)	48,662	5,901	11,918	42,645	286,022	288,315	40,352	
23. Fidelity	28,901,784		18,199,876	10,701,908	15,594,749	22,346,372	3,950,285	20.6
24. Surety	317,044,006	2,149,826	276,458,400	42,735,432	26,265,545	57,907,105	11,093,872	4.2
26. Burglary and theft	235,219	4,850	122,480	117,589	25,681,020	14,966,757	10,831,853	42.3
27. Boiler and machinery	4,676,453	1,760,807	4,432,725	2,004,535	5,795,831	6,029,312	1,771,054	4.3
28. Credit	(9,845,153)	(1,005,095)	(8,518,831)	(2,331,417)	12,464,373	13,793,295	(3,660,339)	(847.3)
29. International								
30. Warranty	211,335,955	6,871	206,443,134	4,899,692	15,149,596	14,797,225	5,252,063	30.1
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	427,464		213,732	213,732	3,046,975	2,964,237	296,471	18.2
35. TOTALS	11,195,916,858	368,731,510	7,760,398,988	3,804,249,380	9,649,216,343	10,048,857,228	3,404,608,495	61.1
DETAILS OF WRITE-INS								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	427,464		213,732	213,732	3,046,975	2,964,237	296,471	18.2

COMBINED STATEMENT FOR THE YEAR 2023 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	420,724,386	37,811,523	359,776,190	98,759,719	98,870,834	5,987,347	85,191,909	118,425,990	16,272,752
2.1 Allied lines	770,268,141	84,789,570	640,946,822	214,110,890	205,214,077	1,823,168	151,965,210	269,182,925	38,676,252
2.2 Multiple peril crop	1,458,828	(2,109,953)	796,870	(1,447,994)	860,429,384		742,831,945	116,149,444	23,500,000
2.3 Federal flood									
2.4 Private crop					86,555,167	1,443,279	43,999,223	43,999,223	
2.5 Private flood	136,235,601	(8,253)	134,844,932	1,382,416	22,533,491	1,266,288	20,416,048	4,766,148	1,422,542
3. Farmowners multiple peril									
4. Homeowners multiple peril	17,035,987	182,869	8,857,957	8,360,898	25,757,362	29,754	14,075,289	20,072,726	1,626,867
5.1 Commercial multiple peril (non-liability portion)	154,128,179	2,198,454	103,931,057	52,395,577	115,737,311	469,127	91,654,167	76,947,848	18,790,309
5.2 Commercial multiple peril (liability portion)	156,384,880	(139,420)	92,967,567	63,277,893	277,150,125	1,480	177,216,933	163,212,565	75,972,874
6. Mortgage guaranty									
8. Ocean marine	63,057,069	3,338,370	47,320,787	19,074,652	15,800,745	800,475	12,878,908	22,796,965	3,247,893
9. Inland marine	199,632,929	2,439,408	126,177,544	75,894,793	122,787,124	3,380,482	79,734,656	122,327,743	18,458,948
10. Financial guaranty									
11.1 Medical professional liability - occurrence	866,310	(1)	448,947	417,362	6,623,849	(6,596)	4,757,779	2,276,836	456,508
11.2 Medical professional liability - claims-made	176,145,373	118,094,306	162,926,311	131,313,369	172,990,610	94,833,659	162,336,659	236,800,682	39,719,216
12. Earthquake	403,672	3,037	190,848	215,861	339,980	3,569	340,114	219,295	71,951
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					437		218	(a)	92
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	78,912,405	15,765,055	50,874,710	43,802,751	77,966,441	46,322,442	68,404,210	99,687,423	7,809,368
16. Workers' compensation	4,317,651,018	93,565,721	2,386,012,174	2,025,204,565	4,561,841,211	40,240,493	2,691,651,196	3,935,635,073	1,045,689,159
17.1 Other liability - occurrence	2,249,974,767	113,900,836	1,713,310,136	650,565,467	4,905,084,280	132,686,020	3,524,359,238	2,163,976,529	567,412,953
17.2 Other liability - claims-made	871,421,262	45,086,564	596,062,933	320,444,893	1,774,666,378	17,352,015	1,260,417,189	852,046,098	159,053,741
17.3 Excess workers' compensation	177,715,739	(1,413)	73,955,408	103,758,918	265,860,928	90,048	124,499,331	245,210,564	73,252,306
18.1 Products liability - occurrence	444,482,181	5,702,626	373,175,883	77,008,924	434,218,646	16,662,830	336,028,734	191,861,666	51,693,048
18.2 Products liability - claims-made	3,259,953	82,954	3,301,010	41,896	22,341,107	96,172	21,350,978	1,128,198	912,272
19.1 Private passenger auto no-fault (personal injury protection)	1,796,895		240,577	1,556,318				1,556,318	60,171
19.2 Other private passenger auto liability	(85,073)	(412)	(200,503)	115,018	475,882		102,478	488,422	118,976
19.3 Commercial auto no-fault (personal injury protection)	25,323,649	83,099	28,872,746	(3,465,998)	32,673,137	39,337	20,930,844	8,315,631	3,722,096
19.4 Other commercial auto liability	874,428,650	32,830,476	622,977,900	284,281,227	1,676,634,251	18,014,514	1,153,076,020	825,853,972	180,997,613
21.1 Private passenger auto physical damage	21,285	(46)	10,642					10,642	495
21.2 Commercial auto physical damage	55,976,098	30,085	36,935,719	19,070,464	12,236,276	180,583	9,504,238	21,983,085	1,444,265
22. Aircraft (all perils)	567,499	75,483	433,617	209,365	299,627	113,947	336,917	286,022	
23. Fidelity	18,180,235	1,450	9,696,376	8,485,309	19,267,582	2,756	12,160,898	15,594,749	1,640,573
24. Surety	72,502,518	5,374,999	56,642,337	21,235,180	8,539,086	4,574,310	8,083,030	26,265,545	30,903,783
26. Burglary and theft	682,918	40,687	470,758	252,847	95,794,191	28,577	70,394,595	25,681,020	6,700,131
27. Boiler and machinery	1,634,849	997,174	2,089,494	542,530	20,262,500	2,798,907	17,808,106	5,795,831	1,171,761
28. Credit	22,146	639,819	407,195	254,771	16,554,705	42,095,702	46,440,804	12,464,373	1,383,809
29. International									
30. Warranty	13,486,599	(2,268)	12,984,961	499,371	36,937,419	480	22,287,674	15,149,596	1,493,979
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	145,680		72,840	72,840	5,948,271		2,974,136	3,046,975	1,375,069
35. TOTALS	11,304,442,629	560,772,802	7,647,512,696	4,217,702,735	15,978,392,413	431,330,870	10,978,209,676	9,649,216,343	2,375,051,771
DETAILS OF WRITE-INS									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	145,680		72,840	72,840	5,948,271		2,974,136	3,046,975	1,375,069

(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	1,331,481,355			1,331,481,355
1.2 Reinsurance assumed	14,990,208			14,990,208
1.3 Reinsurance ceded	903,291,468			903,291,468
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	443,180,095			443,180,095
2. Commission and brokerage:				
2.1 Direct excluding contingent		1,813,330,424		1,813,330,424
2.2 Reinsurance assumed, excluding contingent		76,008,634		76,008,634
2.3 Reinsurance ceded, excluding contingent		2,529,263,659		2,529,263,659
2.4 Contingent - direct		191,651,058		191,651,058
2.5 Contingent - reinsurance assumed		1,985,743		1,985,743
2.6 Contingent - reinsurance ceded		2,613,653		2,613,653
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) ..		(448,901,453)		(448,901,453)
3. Allowances to managers and agents		1,113,796		1,113,796
4. Advertising		29,645,667		29,645,667
5. Boards, bureaus and associations		33,105,983		33,105,983
6. Surveys and underwriting reports		3,308,553		3,308,553
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	424,434,142	675,929,658		1,100,363,801
8.2 Payroll taxes	29,786,526	43,913,387		73,699,913
9. Employee relations and welfare	88,621,948	134,650,876		223,272,824
10. Insurance	52,753	9,746,251		9,799,005
11. Directors' fees		283,534		283,534
12. Travel and travel items	13,215,659	25,992,543		39,208,203
13. Rent and rent items	54,242	52,926,804		52,981,047
14. Equipment	2,710,162	244,018,440		246,728,602
15. Cost or depreciation of EDP equipment and software		49,425,844		49,425,844
16. Printing and stationery	649,217	2,537,114		3,186,330
17. Postage, telephone and telegraph, exchange and express	2,539,339	11,249,123		13,788,462
18. Legal and auditing	26,834,753	9,937,350	48,234,985	85,007,088
19. Totals (Lines 3 to 18)	588,898,742	1,327,784,924	48,234,985	1,964,918,651
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	334,861,559		334,861,559
20.2 Insurance department licenses and fees		22,333,675		22,333,675
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)		9,348,611		9,348,611
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		366,543,846		366,543,846
21. Real estate expenses			28,328,472	28,328,472
22. Real estate taxes			16,140,378	16,140,378
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	(158,733,629)	(208,759,040)	558,257	(366,934,413)
25. Total expenses incurred	873,345,208	1,036,668,276	93,262,091	(a) 2,003,275,576
26. Less unpaid expenses - current year	2,375,051,771	1,319,710,192	15,997,533	3,710,759,495
27. Add unpaid expenses - prior year	2,211,753,693	1,176,700,349	17,500,964	3,405,955,006
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)	710,047,131	893,658,434	94,765,522	1,698,471,087
DETAILS OF WRITE-INS				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	(158,733,629)	(208,759,040)	558,257	(366,934,413)

(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) 95,060,382	94,652,262
1.1 Bonds exempt from U.S. tax	(a) 93,514,985	90,852,622
1.2 Other bonds (unaffiliated)	(a) 387,128,154	388,916,307
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	28,044,359	27,794,019
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 114,193,600	113,659,426
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 40,980,156	44,686,810
7. Derivative instruments	(f)	
8. Other invested assets	24,500,475	24,500,475
9. Aggregate write-ins for investment income	5,804,317	6,115,004
10. Total gross investment income	789,226,427	791,176,925
11. Investment expenses		(g) 77,121,714
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 16,140,378
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 45,590,022
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		138,852,113
17. Net investment income (Line 10 minus Line 16)		652,324,811
DETAILS OF WRITE-INS		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	5,804,317	6,115,004
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 24,277,017 accrual of discount less \$ 65,662,736 amortization of premium and less \$ 6,446,130 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 \$ 5,481,259 accrual of discount less \$ 1,457 amortization of premium and less \$ 799,545 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 \$ 45,590,022 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	(4,656,817)		(4,656,817)		
1.1 Bonds exempt from U.S. tax	(5,580,009)		(5,580,009)	39,568	
1.2 Other bonds (unaffiliated)	(55,806,249)	(20,673,863)	(76,480,112)	67,739,191	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(1,367,645)	(7,747,852)	(9,115,497)	103,499,129	(2,110,565)
2.21 Common stocks of affiliates		(1,627,310)	(1,627,310)	(47,241,497)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	183,078		183,078	33,390	
7. Derivative instruments	24,156,489		24,156,489	902,482	(8,800,565)
8. Other invested assets	63,030,331	(7,066,862)	55,963,469	37,233,349	4,613
9. Aggregate write-ins for capital gains (losses)	(119,903)		(119,903)	78,300	
10. Total capital gains (losses)	19,839,275	(37,115,887)	(17,276,612)	162,283,911	(10,906,517)
DETAILS OF WRITE-INS					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(119,903)		(119,903)	78,300	

COMBINED STATEMENT FOR THE YEAR 2023 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		56,343	2,842	145,987	148,829		9,517	54,544			111,045	244,965
0799999		Total - Other (Non-U.S.)		56,343	2,842	145,987	148,829		9,517	54,544			111,045	244,965
0899999		Total - Affiliates		56,343	2,842	145,987	148,829		9,517	54,544			111,045	244,965
0999999		Total Other U.S. Unaffiliated Insurers		291,673	2,186	210,189	212,374		26,488	54,379	1,267			
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		39,609	47,662	106,791	154,453		64,941	14,735				
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		608	(68)	7,725	7,657		155	10				
1299999		Total - Pools and Associations		40,218	47,594	114,516	162,110		65,096	14,745				
1399999		Total Other Non-U.S. Insurers		36,114	588	121,330	121,917		8,672	19,311				
9999999		Totals		424,348	53,209	592,021	645,231		109,774	142,979	1,267	111,045		244,965

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3	4 Type 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 2023 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			73	5,563	148	13,944	844	22,440	15,995			58,933		14		58,919			
0499999		Total Authorized - Affiliates - U.S. Non-Pool			73	5,563	148	13,944	844	22,440	15,995			58,933		14		58,919			
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			73	5,563	148	13,944	844	22,440	15,995			58,933		14		58,919			
0999999		Total Authorized - Other U.S. Unaffiliated Insurers			1,034,923	179,124	21,493	880,542	76,329	1,550,018	280,332	376,738		3,364,576	1,124	161,963		3,202,613		9,627	
1099999		Total Authorized - Pools - Mandatory Pools			646,187	2,255	4	69,071	52	626,977	717	182,974		882,050		69,208		812,842			
1199999		Total Authorized - Pools - Voluntary Pools			2,459	3,673	2,536	1,895	1,468	1,150	1,209	61,706		73,636	985	2,427		71,209			
1299999		Total Authorized - Other Non-U.S. Insurers			66,199	30,089	1,704	79,778	5,612	88,019	16,673	14,240		236,116		2,500		233,616			
1399999		Total Authorized - Protected Cell																			
1499999		Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			1,749,841	220,704	25,885	1,045,230	84,305	2,288,604	314,925	635,659		4,615,311	2,109	236,112		4,379,199		9,627	
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			450,009	18,158	54	12,217		11,382		1,269,416		1,311,226		(14,266)		1,325,493			
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			107,769	435,204	73,954	4,081,854	430,686	3,961,143	1,204,593	34,902		10,222,337		46,723		10,175,614		428,557	
2199999		Total Unauthorized - Affiliates - Other (Non-U.S.)			557,779	453,362	74,007	4,094,072	430,686	3,972,525	1,204,593	1,304,318		11,533,563		32,456		11,501,107		428,557	
2299999		Total Unauthorized - Affiliates			557,779	453,362	74,007	4,094,072	430,686	3,972,525	1,204,593	1,304,318		11,533,563		32,456		11,501,107		428,557	
2399999		Total Unauthorized - Other U.S. Unaffiliated Insurers			357,983	31,764	3,570	204,187	10,620	219,565	70,913	43,195		583,815	18	37,434		546,381		29,959	
2499999		Total Unauthorized - Pools - Mandatory Pools			75			17	1			37		55		75		(19)			
2599999		Total Unauthorized - Pools - Voluntary Pools			208	(19)	23	3,123	1	2,335	86	1,582		7,131		(180)		7,311			
2699999		Total Unauthorized - Other Non-U.S. Insurers			2,676,485	221,662	36,599	1,122,683	178,782	1,971,447	575,421	586,353		4,692,946	8	743,993		3,948,952		236,817	
2799999		Total Unauthorized - Protected Cell																			
2899999		Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			3,592,530	706,769	114,199	5,424,081	620,091	6,165,872	1,851,014	1,935,485		16,817,510	26	813,778		16,003,732		695,333	
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			78,835	62,138	6,464	313,963	22,045	458,327	79,696	20,129		962,762		(1,432)		964,194		3	
4199999		Total Certified - Protected Cell																			
4299999		Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			78,835	62,138	6,464	313,963	22,045	458,327	79,696	20,129		962,762		(1,432)		964,194		3	
4399999		Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																			
4499999		Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																			
4599999		Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																			
4699999		Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																			

COMBINED STATEMENT FOR THE YEAR 2023 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			7,060,739	287,486	2,409	843,302	52,564	1,915,075	261,642	478,891		3,841,368		727,716		3,113,652	
4999999		Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			7,060,739	287,486	2,409	843,302	52,564	1,915,075	261,642	478,891		3,841,368		727,716		3,113,652	
5099999		Total Reciprocal Jurisdiction - Affiliates			7,060,739	287,486	2,409	843,302	52,564	1,915,075	261,642	478,891		3,841,368		727,716		3,113,652	
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			701,148	6,085	253	20,936	1,103	150,289	19,237	236,053		433,955		95,819		338,136	
5599999		Total Reciprocal Jurisdiction - Protected Cells																	
5699999		Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			7,761,887	293,571	2,662	864,238	53,667	2,065,364	280,878	714,944		4,275,324		823,536		3,451,788	
5799999		Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			13,183,092	1,283,181	149,210	7,647,513	780,108	10,978,167	2,526,513	3,306,216		26,670,907	2,135	1,871,994		24,798,913	704,963
5899999		Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																	
9999999		Totals			13,183,092	1,283,181	149,210	7,647,513	780,108	10,978,167	2,526,513	3,306,216		26,670,907	2,135	1,871,994		24,798,913	704,963

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX		(2,342)	61,276		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX		(2,342)	61,276		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		(2,342)	61,276								XXX		
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	138,655	1,893	XXX	105,429	372,785	2,991,791	10,902	3,353,821	4,024,585	156,796	3,867,788	234,011	3,633,777	XXX	5,810	80,432
1099999	Total Authorized - Pools - Mandatory Pools			XXX		60,894	821,157		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999	Total Authorized - Pools - Voluntary Pools			XXX		2,426	71,209	2,292	71,343	85,612	2,427	83,186		83,186	XXX		2,329
1299999	Total Authorized - Other Non-U.S. Insurers	234,800		XXX		236,116		496	236,052	283,262	1,759	281,503	234,795	46,708	XXX	6,079	1,636
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)	373,455	1,893	XXX	105,429	669,878	3,945,433	13,690	3,661,216	4,393,459	160,982	4,232,477	468,806	3,763,671	XXX	11,889	84,398
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			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
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			XXX	1,704,998	1,311,226			1,311,226	1,573,472	(14,266)	1,587,738	1,587,738		XXX	47,632	
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		1,835,702	XXX	9,074,875	10,222,337		14,738	10,207,758	12,249,309	474,312	11,774,997	10,538,556	1,236,441	XXX	227,148	32,518
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)		1,835,702	XXX	10,779,873	11,533,563		14,738	11,518,984	13,822,781	460,046	13,362,735	12,126,294	1,236,441	XXX	274,780	32,518
2299999	Total Unauthorized - Affiliates		1,835,702	XXX	10,779,873	11,533,563		14,738	11,518,984	13,822,781	460,046	13,362,735	12,126,294	1,236,441	XXX	274,780	32,518
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers		296,646	XXX	486,261	567,414	16,401	16,614	567,368	680,842	62,599	618,243	580,173	38,069	XXX	17,305	3,420
2499999	Total Unauthorized - Pools - Mandatory Pools			XXX		55			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools			XXX	1,998	1,748	5,383	5,203	1,928	2,314	(180)	2,493	1,928	565	XXX	54	16
2699999	Total Unauthorized - Other Non-U.S. Insurers		4,353,804	XXX	202,081	4,648,254	44,682	44,090	4,649,131	5,578,958	961,775	4,617,183	4,071,749	545,434	XXX	117,247	49,299
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)		6,486,153	XXX	11,470,212	16,751,034	66,476	80,646	16,737,412	20,084,894	1,484,241	18,600,654	16,780,145	1,820,509	XXX	409,386	85,252
2999999	Total Certified - Affiliates - U.S. Intercompany Pooling			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3099999	Total Certified - Affiliates - U.S. Non-Pool - Captive			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3199999	Total Certified - Affiliates - U.S. Non-Pool - Other			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3399999	Total Certified - Affiliates - Other (Non-U.S.) - Captive			XXX											XXX		
3499999	Total Certified - Affiliates - Other (Non-U.S.) - Other			XXX											XXX		
3599999	Total Certified - Affiliates - Other (Non-U.S.)			XXX											XXX		
3699999	Total Certified - Affiliates			XXX											XXX		
3799999	Total Certified - Other U.S. Unaffiliated Insurers			XXX											XXX		
3899999	Total Certified - Pools - Mandatory Pools			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3999999	Total Certified - Pools - Voluntary Pools			XXX											XXX		
4099999	Total Certified - Other Non-U.S. Insurers	9,129	139,808	XXX	81,184	122,764	839,998	169	962,695	1,155,234	(1,456)	1,156,691	125,465	1,031,226	XXX	2,661	21,666
4199999	Total Certified - 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)	9,129	139,808	XXX	81,184	122,764	839,998	169	962,695	1,155,234	(1,456)	1,156,691	125,465	1,031,226	XXX	2,661	21,666
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive			XXX											XXX		
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other			XXX	532,684	1,260,400	2,580,968		3,841,368	4,609,642	727,716	3,881,926	532,684	3,349,242	XXX	11,186	70,334
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	532,684	1,260,400	2,580,968		3,841,368	4,609,642	727,716	3,881,926	532,684	3,349,242	XXX	11,186	70,334
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX	532,684	1,260,400	2,580,968		3,841,368	4,609,642	727,716	3,881,926	532,684	3,349,242	XXX	11,186	70,334
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		117,343	XXX	49,443	262,276	171,680		433,960	520,752	95,539	425,213	166,786	258,427	XXX	3,724	6,301
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)		117,343	XXX	582,127	1,522,676	2,752,648		4,275,328	5,130,394	823,255	4,307,139	699,470	3,607,669	XXX	14,910	76,635
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	382,584	6,745,196	XXX	12,238,953	19,066,352	7,604,555	94,506	25,636,651	30,763,981	2,467,022	28,296,959	18,073,885	10,223,074	XXX	438,845	267,951
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999	Totals	382,584	6,745,196	XXX	12,238,953	19,066,352	7,604,555	94,506	25,636,651	30,763,981	2,467,022	28,296,959	18,073,885	10,223,074	XXX	438,845	267,951

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Overdue					43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)												
		38 Current	39 1 - 29 Days	40 30 - 90 Days	41 91 - 120 Days	42 Over 120 Days													
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	5,710					5,710			5,710								XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	5,710					5,710			5,710								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	5,710					5,710			5,710								XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	176,049	15,043	5,343	2,540	1,642	24,568	200,617	1,124	1,122	199,493	5,756	223,685	12.2	1.4	0.8	XXX	2,796	
1099999	Total Authorized - Pools - Mandatory Pools	2,259						2,259			2,259		232					XXX	
1199999	Total Authorized - Pools - Voluntary Pools	297	(43)	286	88	5,581	5,911	6,209	985	982	5,223	4,687	495	95.2	82.0	89.9	XXX		
1299999	Total Authorized - Other Non-U.S. Insurers	23,101	4,551	2,062	7	2,072	8,692	31,793			31,793	2,476	46,324	27.3	3.2	6.5	XXX	1,092	
1399999	Total Authorized - Protected Cell																	XXX	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	207,417	19,550	7,691	2,636	9,294	39,171	246,589	2,109	2,104	244,479	12,918	270,737	15.9	2.5	3.8	XXX	3,887	
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	18,212						18,212			18,212		54,979					XXX	
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	405,841	12,039	19,223	6,987	65,067	103,316	509,157			509,157	73,691	118,120	20.3	11.7	12.8	XXX	22,084	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	424,053	12,039	19,223	6,987	65,067	103,316	527,369			527,369	73,691	173,100	19.6	10.5	12.3	XXX	22,084	
2299999	Total Unauthorized - Affiliates	424,053	12,039	19,223	6,987	65,067	103,316	527,369			527,369	73,691	173,100	19.6	10.5	12.3	XXX	22,084	
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	21,700	394	6,277	2,848	4,116	13,634	35,334	18	18	35,316	7,587	61,579	38.6	7.8	11.6	XXX	221	
2499999	Total Unauthorized - Pools - Mandatory Pools																	XXX	
2599999	Total Unauthorized - Pools - Voluntary Pools					4	4	4			4	4	62	99.5	5.9	98.8	XXX		
2699999	Total Unauthorized - Other Non-U.S. Insurers	214,311	36,200	(730)	1,109	7,369	43,949	258,260	8	8	258,252	22,709	182,361	17.0	5.2	2.9	XXX	6,121	
2799999	Total Unauthorized - Protected Cell																	XXX	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	660,064	48,633	24,770	10,944	76,556	160,903	820,968	26	26	820,941	103,991	417,102	19.6	8.4	9.3	XXX	28,427	
2999999	Total Certified - Affiliates - U.S. Intercompany Pooling																	XXX	
3099999	Total Certified - Affiliates - U.S. Non-Pool - Captive																	XXX	
3199999	Total Certified - Affiliates - U.S. Non-Pool - Other																	XXX	
3299999	Total Certified - Affiliates - U.S. Non-Pool																	XXX	
3399999	Total Certified - Affiliates - Other (Non-U.S.) - Captive																	XXX	
3499999	Total Certified - Affiliates - Other (Non-U.S.) - Other																	XXX	
3599999	Total Certified - Affiliates - Other (Non-U.S.)																	XXX	
3699999	Total Certified - Affiliates																	XXX	
3799999	Total Certified - Other U.S. Unaffiliated Insurers																	XXX	
3899999	Total Certified - Pools - Mandatory Pools																	XXX	
3999999	Total Certified - Pools - Voluntary Pools																	XXX	
4099999	Total Certified - Other Non-U.S. Insurers	67,548	501	110	(24)	468	1,054	68,602			68,602	444	65,243	1.5	0.3	0.7	XXX	385	
4199999	Total Certified - Protected Cell																	XXX	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	67,548	501	110	(24)	468	1,054	68,602			68,602	444	65,243	1.5	0.3	0.7	XXX	385	
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																	XXX	

COMBINED STATEMENT FOR THE YEAR 2023 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	279,455	3,340	7,298	1,004	(1,202)	10,440	289,895		289,895		67,517	3.6		(0.4)		XXX
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)	279,455	3,340	7,298	1,004	(1,202)	10,440	289,895		289,895		67,517	3.6		(0.4)		XXX
5099999	Total Reciprocal Jurisdiction - Affiliates	279,455	3,340	7,298	1,004	(1,202)	10,440	289,895		289,895		67,517	3.6		(0.4)		XXX
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																XXX
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools																XXX
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools																XXX
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers	6,137	109	90	2		201	6,338		6,338	2	3,067	3.2	0.0			XXX
5599999	Total Reciprocal Jurisdiction - Protected Cells																XXX
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	285,592	3,450	7,388	1,006	(1,202)	10,641	296,233		296,233	2	70,584	3.6	0.0	(0.4)		XXX
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	1,220,621	72,134	39,959	14,562	85,116	211,770	1,432,391	2,135	2,130	1,430,256	117,355	823,665	14.8	5.2	5.9	XXX
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																XXX
9999999	Totals	1,220,621	72,134	39,959	14,562	85,116	211,770	1,432,391	2,135	2,130	1,430,256	117,355	823,665	14.8	5.2	5.9	XXX

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Provision for Certified Reinsurance							Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
								60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20 + Col. 21 + Col. 22 + Col. 58) / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + Col. 61)	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24 not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67		
								60	61	62	63	64	65	66	67	68		
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999	Total Authorized - Pools - Voluntary Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999	Total Authorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1399999	Total Authorized - Protected Cell			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999	Total Unauthorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2499999	Total Unauthorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999	Total Unauthorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2799999	Total Unauthorized - Protected Cell			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2999999	Total Certified - Affiliates - U.S. Intercompany Pooling			XXX				XXX	XXX					(1)				
3099999	Total Certified - Affiliates - U.S. Non-Pool - Captive			XXX				XXX	XXX									
3199999	Total Certified - Affiliates - U.S. Non-Pool - Other			XXX				XXX	XXX									
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX				XXX	XXX									
3399999	Total Certified - Affiliates - Other (Non-U.S.) - Captive			XXX				XXX	XXX									
3499999	Total Certified - Affiliates - Other (Non-U.S.) - Other			XXX				XXX	XXX									
3599999	Total Certified - Affiliates - Other (Non-U.S.)			XXX				XXX	XXX									
3699999	Total Certified - Affiliates			XXX				XXX	XXX									
3799999	Total Certified - Other U.S. Unaffiliated Insurers			XXX				XXX	XXX					(1)				
3899999	Total Certified - Pools - Mandatory Pools			XXX				XXX	XXX									
3999999	Total Certified - Pools - Voluntary Pools			XXX				XXX	XXX									
4099999	Total Certified - Other Non-U.S. Insurers			XXX			964, 194	118, 434	XXX	XXX		968, 929	80	89	318			89
4199999	Total Certified - Protected Cell			XXX					XXX	XXX								
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX			964, 194	118, 434	XXX	XXX		968, 929	80	88	318			89
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 2023 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		964,194	118,434	XXX	XXX		968,929	80	88	318				89
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX				XXX	XXX									
9999999	Totals			XXX		964,194	118,434	XXX	XXX		968,929	80	88	318				89

COMBINED STATEMENT FOR THE YEAR 2023 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	72	73	74	75	76	77	78	
			Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes"; Otherwise Enter 0	Complete if Col. 52 = "No"; Otherwise Enter 0	Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	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	1,151		XXX	XXX	743	10,158	10,902	XXX	XXX	XXX	10,902
1099999 Total Authorized - Pools - Mandatory Pools			XXX	XXX				XXX	XXX	XXX	
1199999 Total Authorized - Pools - Voluntary Pools	937		XXX	XXX		2,292	2,292	XXX	XXX	XXX	2,292
1299999 Total Authorized - Other Non-U.S. Insurers	495		XXX	XXX	219	277	496	XXX	XXX	XXX	496
1399999 Total Authorized - Protected Cell			XXX	XXX				XXX	XXX	XXX	
1499999 Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	2,584		XXX	XXX	963	12,728	13,690	XXX	XXX	XXX	13,690
1599999 Total Unauthorized - Affiliates - U.S. Intercompany Pooling	(3,022)	(18,012)		(3,022)	XXX	XXX	XXX	XXX	XXX	XXX	
1699999 Total Unauthorized - Affiliates - U.S. Non-Pool - Captive					XXX	XXX	XXX	XXX	XXX	XXX	
1799999 Total Unauthorized - Affiliates - U.S. Non-Pool - Other					XXX	XXX	XXX	XXX	XXX	XXX	
1899999 Total Unauthorized - Affiliates - U.S. Non-Pool					XXX	XXX	XXX	XXX	XXX	XXX	
1999999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive					XXX	XXX	XXX	XXX	XXX	XXX	
2099999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	14,738	14,738		14,738	XXX	XXX	XXX	14,738	XXX	XXX	14,738
2199999 Total Unauthorized - Affiliates - Other (Non-U.S.)	14,738	14,738		14,738	XXX	XXX	XXX	14,738	XXX	XXX	14,738
2299999 Total Unauthorized - Affiliates	11,716	(18,012)		11,716	XXX	XXX	XXX	14,738	XXX	XXX	14,738
2399999 Total Unauthorized - Other U.S. Unaffiliated Insurers	1,517	16,401		1,521	XXX	XXX	XXX	16,614	XXX	XXX	16,614
2499999 Total Unauthorized - Pools - Mandatory Pools					XXX	XXX	XXX	XXX	XXX	XXX	
2599999 Total Unauthorized - Pools - Voluntary Pools	1	5,383		1	XXX	XXX	XXX	5,203	XXX	XXX	5,203
2699999 Total Unauthorized - Other Non-U.S. Insurers	4,542	44,692		4,543	XXX	XXX	XXX	44,090	XXX	XXX	44,090
2799999 Total Unauthorized - Protected Cell					XXX	XXX	XXX	XXX	XXX	XXX	
2899999 Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	17,776	48,464		17,781	XXX	XXX	XXX	80,646	XXX	XXX	80,646
2999999 Total Certified - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3099999 Total Certified - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3199999 Total Certified - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999 Total Certified - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3399999 Total Certified - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3499999 Total Certified - Affiliates - Other (Non-U.S.) - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3599999 Total Certified - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3699999 Total Certified - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3799999 Total Certified - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3899999 Total Certified - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3999999 Total Certified - Pools - Voluntary Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4099999 Total Certified - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	169	169
4199999 Total Certified - Protected Cell			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	169	169

COMBINED STATEMENT FOR THE YEAR 2023 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 in Dispute ((Col. 47 * 20%) + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling		XXX	XXX					XXX	XXX	
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive		XXX	XXX					XXX	XXX	
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other		XXX	XXX					XXX	XXX	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		XXX	XXX					XXX	XXX	
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive		XXX	XXX					XXX	XXX	
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other		XXX	XXX					XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		XXX	XXX					XXX	XXX	
5099999	Total Reciprocal Jurisdiction - Affiliates		XXX	XXX					XXX	XXX	
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers		XXX	XXX					XXX	XXX	
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools		XXX	XXX					XXX	XXX	
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools		XXX	XXX					XXX	XXX	
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers		XXX	XXX					XXX	XXX	
5599999	Total Reciprocal Jurisdiction - Protected Cells		XXX	XXX					XXX	XXX	
5699999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		XXX	XXX					XXX	XXX	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	20,360	48,464	17,781	963	12,728	13,691	80,646	169	94,506	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)										
9999999	Totals	20,360	48,464	17,781	963	12,728	13,691	80,646	169	94,506	

COMBINED STATEMENT FOR THE YEAR 2023 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	195,360,710	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	190,416,993	XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	126,765,554	66.6												
4. Cost containment expenses	2,638,353	1.4												
5. Incurred claims and cost containment expenses (Lines 3 and 4)	129,403,907	68.0												
6. Increase in contract reserves														
7. Commissions (a)	8,955,156	4.7												
8. Other general insurance expenses	62,951,162	33.1												
9. Taxes, licenses and fees	6,675,232	3.5												
10. Total other expenses incurred	78,581,550	41.3												
11. Aggregate write-ins for deductions														
12. Gain from underwriting before dividends or refunds	(17,568,464)	(9.2)												
13. Dividends or refunds														
14. Gain from underwriting after dividends or refunds	(17,568,464)	(9.2)												
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		XXX		XXX	195,360,688	XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX	190,417,015	XXX
3. Incurred claims							(22)	12.3			126,765,557	66.6
4. Cost containment expenses											2,638,353	1.4
5. Incurred claims and cost containment expenses (Lines 3 and 4)							(3)	12.3			129,403,910	68.0
6. Increase in contract reserves												
7. Commissions (a)							(50)	233.0			8,955,206	4.7
8. Other general insurance expenses											62,951,162	33.1
9. Taxes, licenses and fees											6,675,232	3.5
10. Total other expenses incurred							(50)	233.0			78,581,600	41.3
11. Aggregate write-ins for deductions												
12. Gain from underwriting before dividends or refunds							31	(145.3)			(17,568,495)	(9.2)
13. Dividends or refunds												
14. Gain from underwriting after dividends or refunds							31	(145.3)			(17,568,495)	(9.2)
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 2023 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	30,754,485										2,425		30,752,060
2. Advance premiums													
3. Reserve for rate credits	2,687,951												2,687,951
4. Total premium reserves, current year	33,442,436										2,425		33,440,011
5. Total premium reserves, prior year	32,910,297										2,382		32,907,915
6. Increase in total premium reserves	532,139										43		532,096
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	99,687,642										219		99,687,423
2. Total prior year	83,003,913										222		83,003,691
3. Increase	16,683,730										(3)		16,683,732

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	62,914,413												62,914,413
1.2 On claims incurred during current year	47,167,411												47,167,411
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	29,476,683										219		29,476,463
2.2 On claims incurred during current year	70,210,960												70,210,960
3. Test:													
3.1 Lines 1.1 and 2.1	92,391,096										219		92,390,876
3.2 Claim reserves and liabilities, December 31, prior year	83,003,913										222		83,003,691
3.3 Line 3.1 minus Line 3.2	9,387,183										(3)		9,387,186

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	145,978,714												145,978,714
2. Premiums earned	143,842,099												143,842,099
3. Incurred claims	94,035,477												94,035,477
4. Commissions	34,755,150												34,755,150
B. Reinsurance Ceded:													
1. Premiums written	254,385,639										(22)		254,385,661
2. Premiums earned	252,614,268										(22)		252,614,290
3. Incurred claims	150,173,120										(4)		150,173,124
4. Commissions	78,734,700										50		78,734,650

(a) Includes \$ premium deficiency reserve.

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	557,435	258,689	107,294	64,386	35	(2,837)	79,017	344,526	XXX
2. 2014.....	14,007,867	9,010,314	4,997,554	7,887,782	5,078,149	705,588	449,976	359,262	3,543	226,306	3,420,964	XXX
3. 2015.....	14,310,610	9,194,024	5,116,586	7,285,044	4,591,998	803,150	530,621	338,992	310	174,129	3,304,257	XXX
4. 2016.....	13,551,010	9,114,327	4,436,683	6,978,957	4,587,916	770,812	519,005	423,609	5,433	203,865	3,061,025	XXX
5. 2017.....	13,420,171	8,797,868	4,622,303	9,263,573	6,566,757	927,954	663,601	394,209	14,695	240,856	3,340,684	XXX
6. 2018.....	13,306,211	8,907,031	4,399,180	8,356,117	5,652,147	829,746	596,118	418,565	37,643	246,724	3,318,521	XXX
7. 2019.....	13,346,258	9,688,191	3,658,067	8,200,647	5,738,012	683,482	507,206	445,632	21,240	203,650	3,063,304	XXX
8. 2020.....	13,944,457	9,738,632	4,205,825	7,458,995	5,377,484	547,299	409,398	360,958	18,348	101,196	2,562,022	XXX
9. 2021.....	15,123,259	10,381,026	4,742,234	6,533,454	4,309,125	391,989	309,328	302,316	4,609	101,353	2,604,697	XXX
10. 2022.....	17,419,285	11,949,410	5,469,875	6,664,520	4,329,827	248,642	199,235	233,887	3,694	50,440	2,614,294	XXX
11. 2023.....	18,507,600	12,938,858	5,568,742	3,954,993	2,428,353	91,814	75,438	194,022	3,882	27,414	1,733,157	XXX
12. Totals	XXX	XXX	XXX	73,141,517	48,918,456	6,107,771	4,324,312	3,471,489	110,560	1,654,951	29,367,449	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		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.....	3,213,849	1,731,974	2,331,150	1,129,185	288,839	190,225	935,408	439,840	(186,399)	(74,585)	6,774	3,166,208	XXX
2. 2014.....	222,605	117,526	270,830	151,918	20,588	11,433	111,989	60,961	(4,250)	(8,712)	10,712	288,636	XXX
3. 2015.....	297,066	168,738	334,202	189,289	32,730	19,120	140,178	77,186	(3,044)	(9,824)	13,517	356,622	XXX
4. 2016.....	370,804	213,106	421,062	243,558	28,744	17,469	159,041	89,058	(300)	(9,758)	16,783	425,916	XXX
5. 2017.....	556,321	327,542	525,400	317,790	60,638	34,417	186,323	109,463	4,373	(11,233)	25,431	555,075	XXX
6. 2018.....	802,184	524,013	745,760	457,389	95,038	58,264	232,833	136,689	15,864	(12,041)	35,492	727,365	XXX
7. 2019.....	877,511	610,441	797,092	535,197	90,891	62,536	273,710	174,811	17,116	(10,396)	52,519	683,731	XXX
8. 2020.....	1,079,110	800,592	1,040,826	748,029	123,662	82,350	330,478	222,514	29,268	(7,834)	93,000	757,692	XXX
9. 2021.....	1,300,925	947,559	1,730,686	1,257,537	143,862	105,443	456,909	319,231	40,983	(8,888)	74,524	1,052,484	XXX
10. 2022.....	1,518,816	1,057,028	2,663,175	1,892,260	136,197	98,196	623,159	438,339	76,394	(12,537)	76,719	1,544,455	XXX
11. 2023.....	1,633,210	1,156,179	5,549,541	4,056,058	140,705	100,675	880,875	631,171	198,895	(6,940)	109,384	2,466,083	XXX
12. Totals	11,872,401	7,654,698	16,409,723	10,978,210	1,161,893	780,128	4,330,903	2,699,264	188,900	(172,747)	514,853	12,024,268	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,683,840	482,368
2. 2014.....	9,574,394	5,864,794	3,709,600	68.4	65.1	74.2			100.0	223,990	64,646
3. 2015.....	9,228,318	5,567,438	3,660,879	64.5	60.6	71.5			100.0	273,240	83,382
4. 2016.....	9,152,729	5,665,788	3,486,941	67.5	62.2	78.6			100.0	335,202	90,715
5. 2017.....	11,918,792	8,023,033	3,895,759	88.8	91.2	84.3			100.0	436,390	118,685
6. 2018.....	11,496,108	7,450,222	4,045,886	86.4	83.6	92.0			100.0	566,542	160,823
7. 2019.....	11,386,081	7,639,046	3,747,035	85.3	78.8	102.4			100.0	528,965	154,766
8. 2020.....	10,970,595	7,650,882	3,319,713	78.7	78.6	78.9			100.0	571,315	186,377
9. 2021.....	10,901,125	7,243,944	3,657,181	72.1	69.8	77.1			100.0	826,516	225,968
10. 2022.....	12,164,790	8,006,041	4,158,749	69.8	67.0	76.0			100.0	1,232,703	311,752
11. 2023.....	12,644,055	8,444,816	4,199,239	68.3	65.3	75.4			100.0	1,970,514	495,569
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9,649,216	2,375,052

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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	10,951,678	11,022,102	11,034,973	11,069,317	10,987,868	10,470,820	10,284,428	10,232,396	10,254,439	10,318,629	64,190	86,233
2. 2014.....	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	3,368,301	(15,706)	(60,984)
3. 2015.....	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	3,337,819	(56,116)	(41,840)
4. 2016.....	XXX	XXX	3,250,746	3,235,705	3,210,776	3,175,117	3,173,324	3,138,664	3,077,866	3,078,578	712	(60,086)
5. 2017.....	XXX	XXX	XXX	3,582,914	3,557,136	3,507,134	3,572,008	3,543,517	3,523,379	3,522,441	(938)	(21,076)
6. 2018.....	XXX	XXX	XXX	XXX	3,363,011	3,488,944	3,546,012	3,589,361	3,617,060	3,662,569	45,510	73,208
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,094,661	3,212,113	3,194,157	3,271,154	3,311,822	40,667	117,664
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	3,074,038	3,025,949	2,972,562	2,969,041	(3,522)	(56,908)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,358,466	3,364,630	3,333,569	(31,061)	(24,897)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,890,077	3,878,544	(11,532)	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840,380	XXX	XXX
12. Totals											32,204	11,315

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023		
1. Prior.....	000	1,888,986	3,152,740	4,261,513	5,012,870	5,624,870	5,967,641	6,234,169	6,500,342	6,841,997	XXX	XXX
2. 2014.....	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	3,065,245	XXX	XXX
3. 2015.....	XXX	884,235	1,610,876	2,005,273	2,355,422	2,579,301	2,735,023	2,818,180	2,892,836	2,965,574	XXX	XXX
4. 2016.....	XXX	XXX	614,934	1,382,959	1,778,178	2,117,452	2,302,752	2,433,140	2,554,231	2,642,848	XXX	XXX
5. 2017.....	XXX	XXX	XXX	981,175	1,730,257	2,112,888	2,401,046	2,601,193	2,795,207	2,961,170	XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX	985,541	1,840,750	2,228,910	2,490,315	2,759,183	2,937,599	XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,201,241	1,815,635	2,111,383	2,419,389	2,638,912	XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,148,786	1,735,749	1,998,947	2,219,411	XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,223,228	2,028,937	2,306,989	XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,482,407	2,384,101	XXX	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,543,016	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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....	5,981,416	4,776,161	4,004,536	3,471,149	2,994,140	2,450,205	2,154,480	2,010,626	1,863,224	1,756,127
2. 2014.....	2,019,599	1,300,427	966,691	667,351	497,513	396,026	314,702	286,230	217,526	177,492
3. 2015.....	XXX	2,199,835	1,424,093	996,183	721,780	538,517	432,663	331,700	271,594	217,228
4. 2016.....	XXX	XXX	2,032,380	1,283,606	913,408	656,751	549,501	429,187	317,025	255,689
5. 2017.....	XXX	XXX	XXX	1,895,757	1,283,759	878,850	731,599	567,060	408,320	293,606
6. 2018.....	XXX	XXX	XXX	XXX	1,684,800	1,004,857	804,852	614,166	454,492	395,751
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,330,739	935,843	674,007	496,752	368,458
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,449,416	926,749	638,192	415,833
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,504,506	901,316	623,526
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,830,580	978,886
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,771,858

COMBINED STATEMENT FOR THE YEAR 2023 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.....	122.....	101.....	2.....	1.....			22.....	XXX.....	
2. 2014.....	74,446.....	62,455.....	11,992.....	43,080.....	35,648.....	3,644.....	3,020.....	230.....		8,285.....		
3. 2015.....	19,097.....	14,457.....	4,641.....	7,233.....	5,590.....	665.....	446.....	143.....		2,004.....		
4. 2016.....	4,763.....	2,469.....	2,295.....	2,900.....	1,511.....	304.....	154.....	132.....		1,672.....		
5. 2017.....	4,850.....	2,537.....	2,313.....	2,175.....	1,108.....	285.....	147.....	52.....		1,257.....		
6. 2018.....	4,596.....	2,418.....	2,178.....	2,825.....	1,438.....	292.....	154.....	12.....		1,537.....	11.....	
7. 2019.....	18,757.....	9,484.....	9,273.....	11,946.....	6,067.....	1,080.....	774.....	457.....	69.....	6,642.....	990.....	
8. 2020.....	59,089.....	29,617.....	29,471.....	32,257.....	16,130.....	2,698.....	2,230.....	1,806.....	287.....	18,402.....	3,484.....	
9. 2021.....	105,053.....	52,577.....	52,475.....	89,249.....	44,628.....	4,998.....	4,724.....	9,199.....	474.....	54,094.....	6,920.....	
10. 2022.....	125,914.....	63,009.....	62,905.....	72,488.....	36,244.....	3,504.....	3,241.....	3,603.....	1,036.....	40,110.....	4,721.....	
11. 2023.....	132,904.....	67,060.....	65,844.....	51,726.....	25,975.....	1,618.....	2,532.....	10,012.....	91.....	34,849.....	4,940.....	
12. Totals.....	XXX.....	XXX.....	XXX.....	316,001.....	174,441.....	19,091.....	17,423.....	25,646.....		1,956.....	168,874.....	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.....	144.....	116.....										28.....	
2. 2014.....	5.....	2.....										2.....	
3. 2015.....	2.....	1.....										1.....	
4. 2016.....	7.....	4.....										4.....	
5. 2017.....	13.....	6.....										6.....	
6. 2018.....	22.....	11.....										11.....	
7. 2019.....	74.....	37.....										37.....	
8. 2020.....	657.....	328.....	19.....	9.....	18.....	9.....	2.....	1.....				348.....	22.....
9. 2021.....	1,688.....	844.....	2,139.....	2,223.....	128.....	64.....	232.....	245.....				810.....	102.....
10. 2022.....	3,633.....	1,816.....	1,677.....	840.....	192.....	96.....	187.....	94.....				2,843.....	91.....
11. 2023.....	10,974.....	5,692.....	21,953.....	11,003.....	300.....	150.....	2,454.....	1,227.....				17,609.....	899.....
12. Totals.....	17,219.....	8,858.....	25,787.....	14,075.....	638.....	319.....	2,875.....	1,567.....				21,700.....	1,114.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	28.....	
2. 2014.....	46,958.....	38,671.....	8,287.....	63.1.....	61.9.....	69.1.....			100.0.....	2.....	
3. 2015.....	8,042.....	6,037.....	2,005.....	42.1.....	41.8.....	43.2.....			100.0.....	1.....	
4. 2016.....	3,344.....	1,669.....	1,675.....	70.2.....	67.6.....	73.0.....			100.0.....	4.....	
5. 2017.....	2,525.....	1,262.....	1,264.....	52.1.....	49.7.....	54.6.....			100.0.....	6.....	
6. 2018.....	3,152.....	1,603.....	1,548.....	68.6.....	66.3.....	71.1.....			100.0.....	11.....	
7. 2019.....	13,557.....	6,878.....	6,679.....	72.3.....	72.5.....	72.0.....			100.0.....	37.....	
8. 2020.....	37,458.....	18,708.....	18,750.....	63.4.....	63.2.....	63.6.....			100.0.....	338.....	10.....
9. 2021.....	107,632.....	52,728.....	54,904.....	102.5.....	100.3.....	104.6.....			100.0.....	760.....	50.....
10. 2022.....	85,284.....	42,331.....	42,953.....	67.7.....	67.2.....	68.3.....			100.0.....	2,654.....	190.....
11. 2023.....	99,037.....	46,579.....	52,459.....	74.5.....	69.5.....	79.7.....			100.0.....	16,232.....	1,377.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	20,073.....	1,627.....

COMBINED STATEMENT FOR THE YEAR 2023 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	(95)	12					(3)	(107)	XXX
2. 2014.....				53	27	4	3	2		(1)	30	
3. 2015.....				(31)	(16)	(4)	(3)	(598)			(614)	
4. 2016.....	(1)	(1)	(1)	(107)	(49)	(5)	(2)	601			539	1
5. 2017.....	2	1	1	(92)	186	(11)	(3)	32	1		(255)	10
6. 2018.....	7	4	4	3	43		1				(41)	
7. 2019.....	(1)	154	(155)	5	3	13	7	31		3	39	
8. 2020.....				5	4	1	1	2			2	
9. 2021.....	(8)	(4)	(4)	74	37	40	20			6	57	
10. 2022.....				11	6	41	19	(3)			25	1
11. 2023.....				278	145	5	3	2			137	1
12. Totals	XXX	XXX	XXX	102	397	84	46	69	1	5	(189)	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.....	1,810	242	1		15	14			60			1,631	2
2. 2014.....													
3. 2015.....	(75)	(75)	(60)	(30)	(8)	(8)	(13)	(7)				(37)	
4. 2016.....					(5)	(5)							
5. 2017.....	(262)	(264)	(272)	(275)	(2)	(2)	(60)	(61)				5	
6. 2018.....													
7. 2019.....													
8. 2020.....													
9. 2021.....													
10. 2022.....	54	28	80	42	13	7	15	8	6			83	
11. 2023.....	185	109	727	366	7	4	115	58	43		3	542	
12. Totals	1,712	40	476	102	20	9	57	(1)	109		4	2,224	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	1,569	62
2. 2014.....	60	30	30	(351,247.6)	(350,328.8)	(352,166.5)			100.0		
3. 2015.....	(790)	(138)	(651)	39,476,893.5	6,918,667.5				100.0	(30)	(7)
4. 2016.....	483	(56)	539	(42,592.4)	9,847.5	(95,032.3)			100.0		
5. 2017.....	(667)	(418)	(249)	(31,460.4)	(39,402.4)	(23,518.4)			100.0	5	1
6. 2018.....	3	44	(41)	38.3	1,222.0	(1,145.4)			100.0		
7. 2019.....	49	9	39	(9,375.2)	6.1	(25.2)			100.0		
8. 2020.....	7	5	2						100.0		
9. 2021.....	114	57	57	(1,484.5)	(1,484.5)	(1,484.5)			100.0		
10. 2022.....	217	109	108						100.0	64	20
11. 2023.....	1,363	685	678						100.0	437	104
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,045	179

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	4,497	2,981	924	504	748	220	(875)	2,464	XXX.....
2. 2014.....	1,029,030	677,728	351,302	580,700	355,896	78,753	47,767	55,315	(137)	6,876	311,241	70,967
3. 2015.....	1,147,267	753,212	394,055	746,221	466,926	104,359	65,348	63,088	199	5,703	381,196	79,953
4. 2016.....	1,254,241	876,808	377,433	886,819	627,993	114,484	80,928	71,809	668	6,738	363,523	85,955
5. 2017.....	1,315,412	964,406	351,006	1,076,936	830,037	145,190	111,630	64,240	1,206	8,185	343,493	99,536
6. 2018.....	1,228,439	896,842	331,597	1,130,171	900,559	152,874	123,043	55,978	1,005	7,310	314,416	95,091
7. 2019.....	1,089,664	771,298	318,366	656,115	454,455	84,591	59,052	56,761	2,259	7,370	281,701	68,766
8. 2020.....	1,263,058	916,044	347,014	472,612	322,647	52,073	36,565	37,062	2,046	5,128	200,491	47,497
9. 2021.....	1,244,116	866,701	377,415	464,009	322,857	48,050	33,658	41,782	2,276	11,248	195,050	55,093
10. 2022.....	1,363,068	953,839	409,229	306,310	216,682	24,037	17,631	33,000	1,814	4,949	127,219	59,944
11. 2023	1,504,945	1,068,142	436,804	102,106	76,071	6,541	4,946	23,936	1,146	1,522	50,419	49,061
12. Totals	XXX	XXX	XXX	6,426,496	4,577,104	811,876	581,073	503,718	12,702	64,155	2,571,212	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.....	37,661	32,106	1,484	(624)	2,396	1,161	311	77	(17,284)	207		(8,359)	559
2. 2014.....	1,366	779	412	292	484	257	89	64	81	53	68	989	103
3. 2015.....	11,644	7,534	2,098	1,154	1,195	665	102	74	242	96	117	5,758	136
4. 2016.....	16,937	10,484	7,918	6,087	1,542	928	1,709	1,325	765	52	180	9,996	240
5. 2017.....	33,384	27,584	23,550	20,326	2,489	1,866	5,184	4,482	1,104	44	297	11,410	386
6. 2018.....	67,437	50,789	42,656	34,848	8,246	6,264	9,364	7,670	2,405	84	683	30,452	1,003
7. 2019.....	88,435	61,692	50,479	36,219	10,002	6,481	10,984	7,918	3,783	35	602	51,339	1,081
8. 2020.....	125,632	83,992	90,779	58,198	11,508	7,905	19,012	12,223	5,811	426	719	89,998	1,557
9. 2021.....	181,913	123,779	233,176	158,387	19,898	13,857	47,933	32,476	10,874	459	1,354	164,836	3,135
10. 2022.....	217,049	150,723	456,977	309,165	22,637	15,982	85,540	57,834	17,577	689	1,785	265,387	6,085
11. 2023	151,488	102,669	817,831	549,956	14,542	9,786	127,994	86,387	35,532	1,506	3,103	397,083	14,060
12. Totals	932,946	652,130	1,727,361	1,174,007	94,940	65,151	308,222	210,529	60,890	3,651	8,906	1,018,889	28,345

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount			
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid		
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	7,663	(16,022)		
2. 2014.....	717,200	404,970	312,230	69.7	59.8	88.9			100.0	707	281		
3. 2015.....	928,949	541,995	386,954	81.0	72.0	98.2			100.0	5,055	704		
4. 2016.....	1,101,983	728,464	373,519	87.9	83.1	99.0			100.0	8,284	1,712		
5. 2017.....	1,352,078	997,175	354,902	102.8	103.4	101.1			100.0	9,024	2,386		
6. 2018.....	1,469,131	1,124,262	344,869	119.6	125.4	104.0			100.0	24,456	5,996		
7. 2019.....	961,150	628,111	333,040	88.2	81.4	104.6			100.0	41,004	10,335		
8. 2020.....	814,489	524,000	290,488	64.5	57.2	83.7			100.0	74,220	15,777		
9. 2021.....	1,047,635	687,749	359,886	84.2	79.4	95.4			100.0	132,923	31,912		
10. 2022.....	1,163,127	770,520	392,607	85.3	80.8	95.9			100.0	214,138	51,249		
11. 2023	1,279,969	832,468	447,501	85.1	77.9	102.4			100.0	316,694	80,389		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	834,170	184,720		

COMBINED STATEMENT FOR THE YEAR 2023 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.....	192,222	87,232	33,190	15,165	(8,597)	(3,500)	18,153	117,919	XXX.....
2. 2014.....	2,634,274	1,645,335	988,939	1,064,660	711,261	214,264	143,155	100,669	(1,117)	47,851	526,293	224,854
3. 2015.....	2,892,418	1,840,372	1,052,047	1,137,975	780,492	232,214	159,696	82,342	(642)	43,463	512,985	237,358
4. 2016.....	2,910,495	1,909,182	1,001,314	1,167,898	826,824	232,806	165,087	107,962	926	42,678	515,830	239,344
5. 2017.....	2,939,011	1,959,738	979,272	1,172,404	837,569	231,473	164,828	79,162	3,592	44,587	477,049	236,947
6. 2018.....	2,834,987	1,920,656	914,331	1,200,608	869,024	232,176	167,662	112,162	22,743	40,316	485,517	240,348
7. 2019.....	2,738,982	1,895,078	843,904	1,118,872	830,551	210,859	157,588	127,248	8,566	26,630	460,274	239,408
8. 2020.....	2,558,277	1,824,385	733,892	823,894	650,745	154,712	122,597	96,455	4,951	14,815	296,768	207,149
9. 2021.....	2,360,631	1,711,102	649,528	833,962	665,691	142,796	117,304	61,039	(6,341)	10,209	261,143	235,016
10. 2022.....	2,685,501	1,966,469	719,032	688,055	552,930	113,786	94,930	32,353	(4,679)	3,208	191,013	222,741
11. 2023	2,931,083	2,150,838	780,245	290,795	233,425	44,186	35,386	(1,282)	(665)	808	65,553	183,617
12. Totals	XXX	XXX	XXX	9,691,345	7,045,747	1,842,461	1,343,396	789,514	23,834	292,719	3,910,344	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	2,023,032	887,481	1,196,353	543,559	70,013	36,484	723,177	327,405	(167,349)	(77,633)	6,774	2,127,929	11,459
2. 2014.....	131,167	68,938	133,753	70,246	5,801	3,267	82,399	42,866	(9,808)	(8,877)	6,186	166,872	1,021
3. 2015.....	135,967	73,293	157,605	83,941	6,566	3,819	97,097	51,090	(11,282)	(10,128)	6,239	183,938	1,314
4. 2016.....	161,818	89,245	181,137	97,687	9,146	5,334	105,630	56,337	(11,019)	(9,938)	8,174	208,047	1,625
5. 2017.....	177,391	104,093	196,440	106,960	8,313	5,196	113,164	60,906	(12,090)	(11,400)	10,807	217,463	2,020
6. 2018.....	222,194	125,017	221,120	121,559	12,201	7,832	131,260	71,068	(12,246)	(12,363)	15,202	261,416	3,053
7. 2019.....	218,099	135,202	276,403	155,317	17,416	11,386	149,932	83,430	(11,395)	(10,891)	19,871	276,011	4,361
8. 2020.....	232,381	143,624	257,018	153,250	19,619	14,241	138,556	80,238	(8,829)	(9,736)	21,576	257,128	6,080
9. 2021.....	321,546	209,000	397,282	246,412	28,820	22,208	174,629	105,358	(12,007)	(11,451)	29,747	338,744	12,269
10. 2022.....	398,362	274,686	573,150	380,913	42,918	34,806	212,259	134,981	(16,232)	(15,500)	32,886	400,571	22,787
11. 2023	392,349	278,521	1,011,839	731,825	50,363	41,150	290,257	204,133	41,748	(12,279)	29,209	543,206	58,916
12. Totals	4,414,306	2,389,101	4,602,100	2,691,669	271,175	185,721	2,218,360	1,217,812	(230,508)	(190,195)	186,672	4,981,324	124,905

	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.....	1,788,345	339,585
2. 2014.....	1,722,903	1,029,738	693,165	65.4	62.6	70.1			100.0	125,735	41,137
3. 2015.....	1,838,484	1,141,561	696,923	63.6	62.0	66.2			100.0	136,338	47,600
4. 2016.....	1,955,379	1,231,503	723,876	67.2	64.5	72.3			100.0	156,023	52,024
5. 2017.....	1,966,256	1,271,744	694,512	66.9	64.9	70.9			100.0	162,777	54,686
6. 2018.....	2,119,474	1,372,542	746,933	74.8	71.5	81.7			100.0	196,738	64,678
7. 2019.....	2,107,434	1,371,149	736,285	76.9	72.4	87.2			100.0	203,983	72,028
8. 2020.....	1,713,806	1,159,910	553,896	67.0	63.6	75.5			100.0	192,525	64,603
9. 2021.....	1,948,068	1,348,181	599,887	82.5	78.8	92.4			100.0	263,416	75,328
10. 2022.....	2,044,651	1,453,067	591,584	76.1	73.9	82.3			100.0	315,912	84,658
11. 2023	2,120,255	1,511,496	608,759	72.3	70.3	78.0			100.0	393,842	149,364
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,935,635	1,045,689

COMBINED STATEMENT FOR THE YEAR 2023 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.....	16,093	8,534	2,823	1,493	660	6	645	9,543	XXX.....
2. 2014.....	929,594	566,366	363,229	471,513	268,129	49,990	31,204	27,266	(2)	13,014	249,439	20,349
3. 2015.....	808,325	447,989	360,336	378,534	191,137	44,806	25,304	26,222	(1)	10,796	233,122	19,240
4. 2016.....	699,673	398,935	300,738	458,908	231,417	46,591	26,123	26,355	(1)	8,455	274,316	16,771
5. 2017.....	636,278	369,843	266,435	584,310	342,322	50,337	32,295	38,463	(42)	23,649	298,535	16,929
6. 2018.....	621,346	367,444	253,902	419,483	221,377	39,752	25,559	24,529	116	11,927	236,712	16,646
7. 2019.....	617,631	417,176	200,456	382,531	233,994	38,504	27,397	29,108	162	11,607	188,590	14,964
8. 2020.....	689,248	436,534	252,714	413,593	259,075	32,563	27,346	27,738	57	5,579	187,416	12,169
9. 2021.....	697,906	426,386	271,520	409,963	246,604	19,439	18,274	25,457	77	6,440	189,904	8,432
10. 2022.....	648,328	394,879	253,450	233,822	126,333	11,748	10,464	20,243	29	2,976	128,987	6,651
11. 2023.....	685,947	412,401	273,546	89,536	45,949	4,314	4,740	12,470	17	263	55,615	4,443
12. Totals	XXX	XXX	XXX	3,858,285	2,174,870	340,868	230,199	258,512	418	95,351	2,052,178	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 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.....	13,577	6,006	18,944	11,545	11,453	1,936	10,629	7,413	(11,029)			16,674	608
2. 2014.....	1,381	706	2,275	1,427	951	477	1,252	904	238		217	2,583	31
3. 2015.....	5,738	2,869	6,517	3,269	898	457	2,684	1,346	510		291	8,406	49
4. 2016.....	5,190	2,595	7,653	3,842	954	477	3,152	1,582	583		413	9,035	61
5. 2017.....	9,939	5,000	11,218	5,632	2,297	1,149	3,708	1,864	761		586	14,279	105
6. 2018.....	17,932	10,540	11,632	7,056	2,025	1,190	4,794	2,908	1,146		787	15,835	141
7. 2019.....	33,822	21,690	15,218	10,464	3,487	2,145	6,269	4,311	1,680		1,138	21,866	231
8. 2020.....	25,755	21,421	38,034	33,232	8,887	4,859	11,901	8,849	2,209		1,359	18,426	341
9. 2021.....	61,940	48,959	70,016	61,609	8,628	5,191	19,369	14,468	3,554		2,758	33,281	638
10. 2022.....	67,226	38,918	82,301	52,136	6,851	4,012	26,087	17,107	4,709		2,232	75,001	1,057
11. 2023.....	70,386	38,509	129,550	78,660	6,305	3,549	35,432	22,138	20,721		2,911	119,537	1,783
12. Totals	312,887	197,214	393,358	268,871	52,737	25,442	125,278	82,891	25,081		12,690	334,924	5,045

	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.....	14,970	1,704
2. 2014.....	554,867	302,845	252,022	59.7	53.5	69.4			100.0	1,523	1,060
3. 2015.....	465,909	224,381	241,528	57.6	50.1	67.0			100.0	6,117	2,289
4. 2016.....	549,385	266,034	283,351	78.5	66.7	94.2			100.0	6,406	2,629
5. 2017.....	701,033	388,219	312,814	110.2	105.0	117.4			100.0	10,525	3,754
6. 2018.....	521,293	268,747	252,547	83.9	73.1	99.5			100.0	11,968	3,867
7. 2019.....	510,619	300,164	210,456	82.7	72.0	105.0			100.0	16,887	4,979
8. 2020.....	560,681	354,838	205,843	81.3	81.3	81.5			100.0	9,136	9,290
9. 2021.....	618,367	395,182	223,185	88.6	92.7	82.2			100.0	21,389	11,892
10. 2022.....	452,987	248,998	203,988	69.9	63.1	80.5			100.0	58,474	16,528
11. 2023.....	368,714	193,562	175,152	53.8	46.9	64.0			100.0	82,766	36,771
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	240,160	94,763

COMBINED STATEMENT FOR THE YEAR 2023 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	644	132	138	27	1			624	XXX
2. 2014.....	2,265	1,133	1,133	461	230	130	69	67			358	33
3. 2015.....	2,732	1,366	1,366	1,045	522	74	39	41			598	14
4. 2016.....	1,252	626	626	62	31	52	26	18			75	9
5. 2017.....	1,767	909	858	297	148	63	32	12			192	30
6. 2018.....	384	182	201	11	5	10	5	10			21	15
7. 2019.....	834	427	408			3	1	5			6	4
8. 2020.....	166	95	70			1		(28)			(27)	1
9. 2021.....	74	50	25					1			1	1
10. 2022.....	2,831	2,132	699									
11. 2023.....	51	43	8					2			2	
12. Totals	XXX	XXX	XXX	2,519	1,070	469	199	130			1,849	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.....	359	195	434	223		3	53	27	14			412	
2. 2014.....	77	38	27	13			3	2	1			54	
3. 2015.....	74	37	146	73			18	9	5			124	
4. 2016.....	81	40	72	36			9	4	2			83	1
5. 2017.....	126	63	(101)	(50)			(14)	(7)				6	
6. 2018.....	109	54	109	55			8	4	2			115	
7. 2019.....	31	16	150	75			13	7	4			101	1
8. 2020.....	9	5	17	8								13	
9. 2021.....			5,759	4,321			748	561	200		1	1,825	
10. 2022.....													
11. 2023.....			4	4									
12. Totals	866	449	6,617	4,758	1	4	839	608	228		1	2,733	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	375	37
2. 2014.....	765	353	412	33.8	31.1	36.4			100.0	52	2
3. 2015.....	1,402	680	722	51.3	49.8	52.9			100.0	110	14
4. 2016.....	296	138	158	23.7	22.1	25.3			100.0	77	7
5. 2017.....	383	186	197	21.7	20.5	23.0			100.0	13	(7)
6. 2018.....	259	123	136	67.4	67.5	67.3			100.0	109	6
7. 2019.....	206	99	107	24.7	23.3	26.3			100.0	91	10
8. 2020.....	(1)	13	(14)	(0.7)	14.0	(20.5)			100.0	13	
9. 2021.....	6,709	4,882	1,827	9,029.0	9,832.7	7,410.1			100.0	1,438	387
10. 2022.....				0.0	0.0	0.0			100.0		
11. 2023.....	6	4	2	12.3	10.2	23.7			100.0		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,277	457

COMBINED STATEMENT FOR THE YEAR 2023 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.....	16,312	8,258	43	26	185		8,257	XXX.....	
2. 2014.....	129,914	65,019	64,895	138,895	69,447	5,834	2,955	3,970	1	76,297	2,924	
3. 2015.....	121,510	60,936	60,574	112,054	56,121	7,737	3,904	4,876		64,643	3,094	
4. 2016.....	116,429	58,395	58,035	150,821	75,411	6,814	3,429	5,195		83,990	2,805	
5. 2017.....	113,714	57,032	56,682	93,257	46,629	8,826	4,432	8,046		59,069	3,173	
6. 2018.....	109,237	54,706	54,531	166,352	83,277	10,621	5,317	7,131	(2)	17	95,512	4,587
7. 2019.....	66,304	41,074	25,230	42,772	24,831	5,414	3,302	6,688	(2)		26,744	2,958
8. 2020.....	61,939	46,083	15,856	17,365	12,911	2,662	1,963	1,997	5		7,144	2,138
9. 2021.....	19,627	14,766	4,862	8,142	5,878	154	116	1,044	(1)		3,347	673
10. 2022.....	(33)	(76)	43			19	9	8			17	5
11. 2023.....	42	12	30					6			6	1
12. Totals	XXX	XXX	XXX	745,971	382,761	48,124	25,454	39,147	(1)	18	425,027	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	44,590	23,371	17,087	7,672	2,113	1,066	2,220	995	1,376			34,281	123
2. 2014.....	4,045	2,023	10,068	5,034	623	311	1,308	654	275		(35)	8,297	33
3. 2015.....	15,265	7,633	5,263	2,644	585	292	684	344	373		58	11,258	56
4. 2016.....	20,790	10,395	15,916	8,026	920	460	2,068	1,043	663		81	20,433	94
5. 2017.....	95,811	47,906	20,687	10,438	3,394	1,697	2,688	1,356	1,678		107	62,862	136
6. 2018.....	37,681	18,840	67,223	33,698	25,800	12,900	8,735	4,379	(123)		196	69,499	173
7. 2019.....	31,714	19,788	29,076	17,976	2,816	1,786	3,778	2,336	1,049		119	26,549	156
8. 2020.....	43,772	32,617	67,284	50,184	1,599	1,171	8,743	6,521	1,724		181	32,631	190
9. 2021.....	853	638	35,178	26,645	350	256	4,571	3,462	613		65	10,564	200
10. 2022.....			41	20	231	116	5	2	7			145	2
11. 2023.....	1												
12. Totals	294,523	163,210	267,824	162,337	38,432	20,056	34,800	21,092	7,635		771	276,520	1,163

	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.....	30,634	3,647
2. 2014.....	165,018	80,424	84,594	127.0	123.7	130.4			100.0	7,057	1,241
3. 2015.....	146,838	70,937	75,901	120.8	116.4	125.3			100.0	10,252	1,006
4. 2016.....	203,188	98,765	104,423	174.5	169.1	179.9			100.0	18,285	2,148
5. 2017.....	234,387	112,456	121,931	206.1	197.2	215.1			100.0	58,155	4,707
6. 2018.....	323,420	158,409	165,011	296.1	289.6	302.6			100.0	52,366	17,133
7. 2019.....	123,309	70,016	53,293	186.0	170.5	211.2			100.0	23,027	3,522
8. 2020.....	145,146	105,372	39,775	234.3	228.7	250.9			100.0	28,256	4,375
9. 2021.....	50,905	36,995	13,911	259.4	250.5	286.1			100.0	8,748	1,815
10. 2022.....	311	148	163	(948.1)	(195.6)	379.0			100.0	21	125
11. 2023.....	7		7	17.5	3.5	23.2			100.0		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	236,801	39,719

COMBINED STATEMENT FOR THE YEAR 2023 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.....	(208).....	(288).....	10.....	28.....	18.....	.....	51.....	80.....	XXX.....
2. 2014.....	249,844.....	160,653.....	89,191.....	162,651.....	123,350.....	3,301.....	2,564.....	5,386.....	6.....	5,280.....	45,417.....	XXX.....
3. 2015.....	243,080.....	160,803.....	82,277.....	94,052.....	64,397.....	5,417.....	4,658.....	5,991.....	29.....	4,440.....	36,376.....	XXX.....
4. 2016.....	180,375.....	129,790.....	50,585.....	59,638.....	44,560.....	3,890.....	3,360.....	3,005.....	107.....	3,852.....	18,506.....	XXX.....
5. 2017.....	148,590.....	102,018.....	46,571.....	55,548.....	39,584.....	3,020.....	2,377.....	3,111.....	630.....	3,422.....	19,087.....	XXX.....
6. 2018.....	162,008.....	112,859.....	49,149.....	92,253.....	66,553.....	3,938.....	3,643.....	3,870.....	714.....	4,732.....	29,151.....	XXX.....
7. 2019.....	176,914.....	120,867.....	56,047.....	45,323.....	31,789.....	3,457.....	3,301.....	3,353.....	984.....	4,879.....	16,058.....	XXX.....
8. 2020.....	211,403.....	145,735.....	65,667.....	55,400.....	35,453.....	3,002.....	2,678.....	3,433.....	672.....	1,637.....	23,033.....	XXX.....
9. 2021.....	255,981.....	176,616.....	79,365.....	54,255.....	35,623.....	4,735.....	3,832.....	3,702.....	647.....	4,293.....	22,591.....	XXX.....
10. 2022.....	306,704.....	219,462.....	87,241.....	50,430.....	32,366.....	924.....	1,071.....	2,709.....	464.....	540.....	20,162.....	XXX.....
11. 2023.....	353,527.....	279,077.....	74,450.....	15,383.....	12,504.....	89.....	368.....	1,330.....	92.....	64.....	3,838.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	684,724.....	485,890.....	31,784.....	27,882.....	35,907.....	4,346.....	33,190.....	234,297.....	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.....	2,046.....	1,139.....	415.....	345.....	67.....	33.....	.....	1.....	19.....	.....	.....	1,029.....	61.....
2. 2014.....	189.....	118.....	.....	.....	10.....	6.....	.....	.....	3.....	.....	.....	77.....	27.....
3. 2015.....	14.....	7.....	.....	.....	1.....	1.....	.....	.....	.....	.....	9.....	8.....	4.....
4. 2016.....	1,344.....	1,341.....	2.....	1.....	150.....	150.....	.....	.....	29.....	.....	24.....	34.....	3.....
5. 2017.....	830.....	423.....	4.....	2.....	37.....	28.....	.....	.....	5.....	.....	34.....	423.....	11.....
6. 2018.....	1,591.....	1,019.....	11.....	5.....	130.....	70.....	.....	.....	14.....	.....	73.....	653.....	22.....
7. 2019.....	3,466.....	2,087.....	7.....	4.....	595.....	453.....	.....	.....	45.....	.....	76.....	1,570.....	48.....
8. 2020.....	1,392.....	909.....	36.....	19.....	668.....	472.....	.....	.....	27.....	.....	155.....	723.....	40.....
9. 2021.....	11,357.....	7,193.....	76.....	639.....	1,231.....	836.....	5.....	70.....	146.....	.....	310.....	4,075.....	143.....
10. 2022.....	22,215.....	14,341.....	957.....	650.....	1,241.....	820.....	108.....	73.....	316.....	.....	554.....	8,953.....	257.....
11. 2023.....	25,225.....	21,268.....	38,569.....	29,360.....	1,422.....	1,021.....	4,332.....	3,298.....	1,152.....	.....	1,137.....	15,754.....	361.....
12. Totals.....	69,671.....	49,844.....	40,076.....	31,024.....	5,551.....	3,891.....	4,446.....	3,442.....	1,756.....	.....	2,373.....	33,298.....	977.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	977.....	52.....
2. 2014.....	171,539.....	126,046.....	45,494.....	68.7.....	78.5.....	51.0.....	.....	.....	100.0.....	71.....	6.....
3. 2015.....	105,476.....	69,092.....	36,384.....	43.4.....	43.0.....	44.2.....	.....	.....	100.0.....	7.....	1.....
4. 2016.....	68,059.....	49,518.....	18,540.....	37.7.....	38.2.....	36.7.....	.....	.....	100.0.....	5.....	30.....
5. 2017.....	62,554.....	43,044.....	19,510.....	42.1.....	42.2.....	41.9.....	.....	.....	100.0.....	410.....	14.....
6. 2018.....	101,807.....	72,004.....	29,803.....	62.8.....	63.8.....	60.6.....	.....	.....	100.0.....	578.....	74.....
7. 2019.....	56,246.....	38,618.....	17,628.....	31.8.....	32.0.....	31.5.....	.....	.....	100.0.....	1,383.....	187.....
8. 2020.....	63,958.....	40,203.....	23,755.....	30.3.....	27.6.....	36.2.....	.....	.....	100.0.....	500.....	222.....
9. 2021.....	75,507.....	48,840.....	26,666.....	29.5.....	27.7.....	33.6.....	.....	.....	100.0.....	3,600.....	475.....
10. 2022.....	78,901.....	49,786.....	29,115.....	25.7.....	22.7.....	33.4.....	.....	.....	100.0.....	8,182.....	771.....
11. 2023.....	87,502.....	67,911.....	19,591.....	24.8.....	24.3.....	26.3.....	.....	.....	100.0.....	13,166.....	2,588.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	28,879.....	4,420.....

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX.....	XXX.....	XXX.....	253,604	110,116	41,705	27,473	5,334	311	57,198	162,743	XXX.....	
2. 2014.....	2,061,740	1,299,759	761,980	1,227,085	756,212	211,503	129,098	77,024	236	53,173	630,065	74,632	
3. 2015.....	2,261,706	1,420,473	841,233	1,269,484	784,170	253,565	159,697	78,363	302	11,575	657,242	78,016	
4. 2016.....	1,967,940	1,276,120	691,820	1,114,785	740,112	198,434	132,983	94,661	2,836	35,491	531,949	85,588	
5. 2017.....	1,838,052	1,212,044	626,008	1,034,588	677,674	248,124	173,173	84,339	2,478	15,479	513,726	87,070	
6. 2018.....	1,773,983	1,264,441	509,542	968,382	681,428	178,439	129,816	91,026	4,768	8,420	421,835	81,065	
7. 2019.....	1,630,038	1,431,250	198,789	991,943	757,971	173,738	134,064	83,779	2,843	11,390	354,581	71,469	
8. 2020.....	1,611,314	1,243,143	368,170	460,279	356,478	75,660	58,890	54,094	2,203	1,530	172,463	45,040	
9. 2021.....	1,795,205	1,386,248	408,957	303,088	231,597	62,629	50,213	36,827	2,351	1,741	118,382	36,362	
10. 2022.....	2,066,666	1,609,419	457,247	201,871	157,613	19,889	15,878	31,371	1,728	2,547	77,912	37,725	
11. 2023	2,205,473	1,723,194	482,280	87,671	64,112	4,052	2,985	24,948	278	17	49,296	30,898	
12. Totals	XXX	XXX	XXX	7,912,779	5,317,484	1,467,738	1,014,270	661,768	20,337	198,560	3,690,194	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.....	667,632	449,784	994,458	492,569	122,459	88,520	179,196	87,756	15,621	2,665	858,070	2,937	
2. 2014.....	56,409	30,472	87,727	51,789	11,265	6,348	23,674	14,486	3,520	80	2,702	79,421	309
3. 2015.....	99,560	56,913	119,373	68,523	19,510	11,358	34,151	20,632	5,560	144	3,988	120,584	410
4. 2016.....	80,452	49,047	144,272	85,974	10,044	6,704	39,840	24,652	5,905	78	4,642	114,058	487
5. 2017.....	160,643	97,580	194,367	125,913	25,392	14,807	52,168	35,228	9,793	87	6,243	168,747	1,003
6. 2018.....	291,163	210,673	246,374	151,976	30,836	20,480	60,008	37,421	15,515	177	8,198	223,168	1,410
7. 2019.....	299,171	225,631	305,760	225,670	35,335	26,340	88,296	66,165	15,827	360	10,543	200,223	2,143
8. 2020.....	263,348	199,410	424,304	321,995	32,551	24,861	123,574	94,269	18,222	1,303	9,195	220,162	2,560
9. 2021.....	333,966	246,429	598,856	456,907	53,593	42,140	158,268	123,554	24,181	1,825	10,632	298,009	4,068
10. 2022.....	215,210	166,505	882,727	680,155	25,228	20,007	210,484	166,412	29,837	1,858	11,948	328,550	5,674
11. 2023	75,617	56,329	1,311,450	990,363	11,723	8,581	268,036	207,490	42,145	2,926	12,967	443,281	9,638
12. Totals	2,543,171	1,788,773	5,309,670	3,651,833	377,936	270,147	1,237,695	878,065	186,125	11,505	81,059	3,054,274	30,639

	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.....	719,736	138,334
2. 2014.....	1,698,208	988,722	709,486	82.4	76.1	93.1			100.0	61,876	17,545
3. 2015.....	1,879,566	1,101,740	777,826	83.1	77.6	92.5			100.0	93,497	27,087
4. 2016.....	1,688,394	1,042,386	646,008	85.8	81.7	93.4			100.0	89,704	24,355
5. 2017.....	1,809,414	1,126,941	682,473	98.4	93.0	109.0			100.0	131,517	37,230
6. 2018.....	1,881,742	1,236,739	645,003	106.1	97.8	126.6			100.0	174,888	48,280
7. 2019.....	1,993,849	1,439,045	554,804	122.3	100.5	279.1			100.0	153,630	46,593
8. 2020.....	1,452,033	1,059,408	392,625	90.1	85.2	106.6			100.0	166,247	53,915
9. 2021.....	1,571,408	1,155,017	416,391	87.5	83.3	101.8			100.0	229,486	68,523
10. 2022.....	1,616,618	1,210,156	406,462	78.2	75.2	88.9			100.0	251,278	77,272
11. 2023	1,825,642	1,333,065	492,577	82.8	77.4	102.1			100.0	340,375	102,906
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,412,234	642,040

COMBINED STATEMENT FOR THE YEAR 2023 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.....	27,233	10,536	2,688	1,325	646	9	141	18,698	XXX.....
2. 2014.....	783,775	438,207	345,568	524,739	297,272	62,415	33,354	21,080		1,914	277,607	10,682
3. 2015.....	772,443	429,442	343,001	493,046	290,772	79,001	51,476	22,095	9	3,946	251,885	10,644
4. 2016.....	759,958	435,583	324,376	510,117	286,048	81,553	44,244	24,304	3	4,589	285,680	10,643
5. 2017.....	735,777	445,632	290,145	467,816	286,765	87,327	56,544	17,647	55	9,757	229,426	10,226
6. 2018.....	745,280	481,880	263,400	553,876	357,285	91,446	53,297	21,813	1,169	2,354	255,384	10,962
7. 2019.....	806,882	543,349	263,534	494,050	342,088	55,189	34,548	20,215	198	3,072	192,620	10,912
8. 2020.....	811,491	553,129	258,362	332,497	226,007	50,319	30,955	24,203	2,107	2,052	147,951	10,953
9. 2021.....	970,457	666,464	303,994	201,112	137,759	15,047	9,138	18,373	65	580	87,570	8,435
10. 2022.....	1,063,998	735,539	328,459	171,679	119,441	8,317	4,945	14,519	59	3	70,070	7,608
11. 2023	988,191	706,411	281,780	35,721	25,647	1,715	1,094	10,623	20		21,297	7,436
12. Totals	XXX	XXX	XXX	3,811,887	2,379,619	535,017	320,920	195,519	3,695	28,409	1,838,189	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.....	86,628	46,593	31,638	18,858	6,782	3,978	4,107	2,486	2,233	51		59,422	374
2. 2014.....	23,097	11,884	13,835	8,062	372	188	1,798	1,047	805		36	18,726	47
3. 2015.....	16,927	13,039	16,184	12,195	779	507	2,854	1,960	785	4	219	9,822	88
4. 2016.....	65,097	39,507	28,742	17,908	2,135	1,088	3,735	2,327	1,809	18	301	40,671	106
5. 2017.....	58,811	33,015	41,238	25,262	7,900	4,141	5,359	3,283	2,128		391	49,735	134
6. 2018.....	131,371	86,727	109,334	76,149	10,641	6,003	14,207	9,895	7,516		696	94,296	272
7. 2019.....	125,844	83,577	74,685	54,823	13,890	9,221	9,705	7,124	4,289		1,299	73,667	419
8. 2020.....	125,235	86,191	141,371	97,162	14,644	8,621	18,370	12,626	5,742		1,337	100,763	667
9. 2021.....	144,099	99,882	287,035	201,033	11,941	8,292	37,298	26,123	8,824		1,675	153,867	1,055
10. 2022.....	91,127	63,547	477,023	335,806	8,495	5,304	55,369	38,977	10,973		2,273	199,353	2,041
11. 2023	48,876	32,704	570,932	413,159	18,500	12,391	58,541	42,364	14,546		2,087	210,777	4,592
12. Totals	917,110	596,665	1,792,018	1,260,417	96,081	59,734	211,342	148,212	59,650	73	10,315	1,011,100	9,795

	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.....	52,815	6,607
2. 2014.....	648,141	351,807	296,333	82.7	80.3	85.8			100.0	16,986	1,740
3. 2015.....	631,669	369,962	261,707	81.8	86.1	76.3			100.0	7,876	1,946
4. 2016.....	717,492	391,141	326,351	94.4	89.8	100.6			100.0	36,424	4,247
5. 2017.....	688,227	409,066	279,161	93.5	91.8	96.2			100.0	41,772	7,963
6. 2018.....	940,205	590,525	349,680	126.2	122.5	132.8			100.0	77,830	16,466
7. 2019.....	797,867	531,579	266,287	98.9	97.8	101.0			100.0	62,129	11,538
8. 2020.....	712,382	463,668	248,714	87.8	83.8	96.3			100.0	83,252	17,511
9. 2021.....	723,730	482,293	241,437	74.6	72.4	79.4			100.0	130,219	23,648
10. 2022.....	837,502	568,079	269,422	78.7	77.2	82.0			100.0	168,797	30,555
11. 2023	759,453	527,379	232,074	76.9	74.7	82.4			100.0	173,945	36,833
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	852,046	159,054

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	519,758	428,690	45,536	32,837	13,460	1,725	30,759	115,502	XXX
2. 2022	7,168,138	4,641,517	2,526,621	4,261,887	2,595,253	52,250	41,777	60,114	2,563	6,408	1,734,657	XXX
3. 2023	7,530,774	5,046,230	2,484,544	2,622,202	1,453,517	17,783	15,852	66,469	711	985	1,236,374	XXX
4. Totals	XXX	XXX	XXX	7,403,847	4,477,460	115,568	90,466	140,043	5,000	38,153	3,086,534	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	458,593	405,801	49,252	59,458	48,850	28,821	6,161	7,015	(12,930)		40,076	48,830	892
2. 2022	470,881	325,977	119,827	81,799	22,678	13,537	14,231	8,959	26,630		17,770	223,975	1,310
3. 2023	723,673	532,202	1,337,360	1,053,599	29,340	19,044	45,161	31,259	33,617		22,555	533,049	7,373
4. Totals	1,653,148	1,263,979	1,506,439	1,194,856	100,868	61,402	65,553	47,233	47,316		80,402	805,854	9,575

	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	42,587	6,244
2. 2022	5,028,497	3,069,865	1,958,632	70.2	66.1	77.5			100.0	182,932	41,043
3. 2023	4,875,607	3,106,184	1,769,423	64.7	61.6	71.2			100.0	475,233	57,816
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	700,752	105,103

COMBINED STATEMENT FOR THE YEAR 2023 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.....	(7,400).....	(4,007).....	1,026.....	645.....	1,091.....	668.....	8,211.....	(2,590).....	XXX.....	
2. 2022.....	410,158.....	288,705.....	121,453.....	287,430.....	202,494.....	7,262.....	5,109.....	12,193.....	951.....	27,351.....	98,331.....	45,573.....	
3. 2023.....	510,325.....	347,299.....	163,026.....	317,658.....	222,494.....	6,290.....	4,492.....	9,750.....	1,638.....	23,425.....	105,073.....	43,607.....	
4. Totals.....	XXX.....	XXX.....	XXX.....	597,687.....	420,981.....	14,578.....	10,247.....	23,034.....	3,257.....	58,986.....	200,815.....	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.....	1,830.....	964.....	(1).....		348.....	212.....			18.....	344.....	788.....	676.....	1,399.....
2. 2022.....	4,820.....	3,724.....	(4,763).....	(3,068).....	495.....	346.....			1.....	163.....	2,088.....	(613).....	1,197.....
3. 2023.....	49,404.....	32,285.....	17,181.....	12,572.....	1,825.....	1,358.....			1,539.....	358.....	15,128.....	23,375.....	7,349.....
4. Totals.....	56,054.....	36,973.....	12,417.....	9,504.....	2,668.....	1,916.....			1,558.....	865.....	18,004.....	23,438.....	9,945.....

	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.....	866.....	(190).....
2. 2022.....	307,439.....	209,720.....	97,718.....	75.0.....	72.6.....	80.5.....			100.0.....	(599).....	(13).....
3. 2023.....	403,647.....	275,198.....	128,449.....	79.1.....	79.2.....	78.8.....			100.0.....	21,727.....	1,649.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	21,994.....	1,445.....

COMBINED STATEMENT FOR THE YEAR 2023 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.....	304,996	271,968	16,597	9,491	342	32	14,105	40,443	XXX.....
2. 2022.....	637,701	360,223	277,478	22,763	12,939	2,548	1,328	10,568	8	749	21,605	XXX.....
3. 2023.....	681,505	395,882	285,624	37,053	19,149	2,678	1,356	10,874		134	30,100	XXX.....
4. Totals.....	XXX	XXX	XXX	364,811	304,056	21,823	12,175	21,785	40	14,988	92,149	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.....	82,904	59,135	(90,461)	(48,965)	21,379	12,222	553	359	3,729		82,588	(4,647)	1,507
2. 2022.....	3,501	1,809	21,423	12,038	2,011	1,012	5,389	2,989	1,204		3,533	15,681	592
3. 2023.....	9,768	5,509	101,422	57,171	4,384	2,216	21,607	11,919	3,005		17,692	63,371	1,124
4. Totals.....	96,174	66,453	32,384	20,244	27,774	15,449	27,549	15,267	7,938		103,814	74,405	3,223

	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.....	(17,727)	13,080
2. 2022.....	69,408	32,122	37,286	10.9	8.9	13.4			100.0	11,078	4,604
3. 2023.....	190,791	97,320	93,471	28.0	24.6	32.7			100.0	48,510	14,860
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	41,860	32,544

COMBINED STATEMENT FOR THE YEAR 2023 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.....	19,412	6,641	4,814	3,139	(107)	(45)	6,043	14,384	XXX.....
2. 2022.....	420,263	241,050	179,213	179,713	97,170	3,594	2,045	913	(506)	671	85,512	XXX.....
3. 2023.....	445,640	254,791	190,849	105,293	58,126	2,416	1,294	10,342	(206)	101	58,837	XXX.....
4. Totals.....	XXX	XXX	XXX	304,418	161,936	10,824	6,478	11,148	(757)	6,815	158,733	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.....	24,715	12,496	70,129	50,902	4,026	2,782	1,237	702	2,186	(7)	3,158	35,417	4,133
2. 2022.....	16,051	8,358	9,874	7,159	1,200	646	1,446	789	(506)	(3)	1,345	11,115	5,734
3. 2023.....	54,574	30,429	102,937	56,784	1,144	708	5,688	3,130	1,507	(13)	2,082	74,813	8,781
4. Totals.....	95,340	51,283	182,940	114,845	6,371	4,136	8,370	4,622	3,187	(22)	6,585	121,345	18,648

	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.....	31,445	3,971
2. 2022.....	212,286	115,659	96,627	50.5	48.0	53.9			100.0	10,408	708
3. 2023.....	283,902	150,251	133,651	63.7	59.0	70.0			100.0	70,299	4,514
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	112,152	9,193

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 2023 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.....	24,347	16,097	23,175	16,750	520	14	(31)	15,181	XXX.....
2. 2014.....	198,042	122,570	75,472	66,520	39,221	10,477	7,264	3,015	(55)	5	33,582	5,621
3. 2015.....	194,453	123,972	70,481	162,506	103,091	14,934	11,549	3,321	60	166	66,061	6,248
4. 2016.....	185,686	121,456	64,230	63,619	42,741	14,731	12,615	4,964	176	1,099	27,782	4,858
5. 2017.....	204,584	138,413	66,171	33,468	23,963	20,233	17,128	2,903	350	817	15,162	4,500
6. 2018.....	195,769	137,804	57,965	77,673	59,301	18,636	14,250	2,669	190	302	25,236	4,294
7. 2019.....	221,304	463,037	(241,732)	84,969	68,476	11,764	9,726	2,974	643	16	20,863	4,056
8. 2020.....	288,703	217,438	71,265	32,692	24,198	4,845	4,163	424	484	40	9,116	2,715
9. 2021.....	207,735	160,025	47,710	52,472	43,778	2,461	2,309	1,677	494	22	10,028	1,518
10. 2022.....	136,228	106,193	30,036	10,241	5,758	595	480	935	343	1	5,190	930
11. 2023.....	134,718	102,525	32,193	8,752	4,436	95	95	675	2	4	4,989	873
12. Totals	XXX	XXX	XXX	617,258	431,059	121,945	96,328	24,076	2,701	2,439	233,191	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.....	306,785	264,340	61,925	50,437	68,661	53,350	15,579	13,544	3,634	76	74,836	1,410	
2. 2014.....	317	159	13,520	8,252	97	54	1,350	825	293	20	6,267	32	
3. 2015.....	8,213	5,607	20,055	12,303	2,565	1,705	2,481	1,621	518	36	12,559	70	
4. 2016.....	4,146	2,556	20,293	12,440	910	542	2,718	1,635	582	20	11,456	52	
5. 2017.....	7,888	4,220	23,294	14,782	2,357	1,230	2,815	1,762	688	24	15,024	146	
6. 2018.....	13,406	9,340	31,364	22,240	1,591	1,311	4,106	3,113	896	39	15,319	105	
7. 2019.....	43,038	33,652	40,311	30,176	1,755	1,392	4,625	3,457	1,383	63	22,372	139	
8. 2020.....	42,297	33,403	87,928	65,573	3,408	2,719	8,645	6,492	2,344	106	36,328	167	
9. 2021.....	11,018	9,244	53,080	39,730	1,787	1,595	8,788	6,587	1,387	171	18,733	163	
10. 2022.....	5,703	3,653	32,363	26,539	1,980	1,487	11,254	9,337	1,505	255	11,534	211	
11. 2023.....	7,634	7,262	66,749	53,557	717	586	20,530	17,059	2,523	561	19,127	329	
12. Totals	450,445	373,436	450,881	336,029	85,828	65,970	82,889	65,434	15,752	1,372	243,555	2,824	

	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.....	53,933	20,903
2. 2014.....	95,589	55,740	39,849	48.3	45.5	52.8			100.0	5,427	840
3. 2015.....	214,592	135,972	78,620	110.4	109.7	111.5			100.0	10,357	2,202
4. 2016.....	111,963	72,724	39,238	60.3	59.9	61.1			100.0	9,443	2,013
5. 2017.....	93,644	63,458	30,187	45.8	45.8	45.6			100.0	12,181	2,844
6. 2018.....	150,340	109,785	40,555	76.8	79.7	70.0			100.0	13,189	2,130
7. 2019.....	190,820	147,585	43,234	86.2	31.9	(17.9)			100.0	19,521	2,850
8. 2020.....	182,582	137,138	45,444	63.2	63.1	63.8			100.0	31,248	5,079
9. 2021.....	132,670	103,909	28,761	63.9	64.9	60.3			100.0	15,124	3,609
10. 2022.....	64,576	47,852	16,724	47.4	45.1	55.7			100.0	7,874	3,660
11. 2023.....	107,674	83,558	24,116	79.9	81.5	74.9			100.0	13,565	5,562
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	191,862	51,693

COMBINED STATEMENT FOR THE YEAR 2023 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.....	1,585.....	793.....	167.....	84.....				
2. 2014.....	21,928.....	20,828.....	1,100.....	275.....	275.....	538.....	569.....	131.....	6.....		95.....	51.....
3. 2015.....	22,497.....	21,874.....	622.....	194.....	194.....	492.....	493.....	65.....			63.....	37.....
4. 2016.....	21,509.....	20,362.....	1,148.....			65.....	70.....	76.....			71.....	52.....
5. 2017.....	10,441.....	9,326.....	1,115.....	3,146.....	3,146.....	489.....	498.....	84.....	5.....		71.....	44.....
6. 2018.....	3,594.....	2,850.....	744.....					14.....	2.....		12.....	36.....
7. 2019.....	2,799.....	2,547.....	252.....	43.....	43.....	3.....	3.....	27.....			27.....	11.....
8. 2020.....	2,419.....	2,302.....	117.....	108.....	108.....	45.....	45.....	(1).....				8.....
9. 2021.....	4,150.....	4,044.....	106.....					11.....			11.....	9.....
10. 2022.....	8,940.....	8,887.....	54.....			29.....	29.....	5.....			4.....	12.....
11. 2023.....	8,255.....	8,212.....	43.....					7.....			7.....	6.....
12. Totals.....	XXX.....	XXX.....	XXX.....	5,352.....	4,559.....	1,828.....	1,790.....	419.....	13.....		1,237.....	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.....	97.....	56.....	738.....	645.....	177.....	101.....	96.....	84.....	19.....			
2. 2014.....	322.....	322.....	848.....	829.....	64.....	64.....	110.....	108.....	32.....			54.....	1.....
3. 2015.....			926.....	895.....			120.....	116.....	24.....			58.....	1.....
4. 2016.....			1,254.....	1,108.....	414.....	414.....	163.....	144.....	40.....	1.....		204.....	
5. 2017.....	105.....	105.....	1,102.....	884.....	43.....	43.....	143.....	115.....	26.....			273.....	1.....
6. 2018.....			1,027.....	849.....			133.....	110.....	21.....			221.....	1.....
7. 2019.....			567.....	509.....			74.....	66.....	11.....			77.....	
8. 2020.....			568.....	529.....			74.....	69.....	14.....			57.....	
9. 2021.....			1,557.....	1,502.....			202.....	195.....	41.....		1.....	102.....	5.....
10. 2022.....	2,773.....	2,773.....	6,762.....	6,689.....	11.....	11.....	785.....	776.....	250.....		12.....	332.....	7.....
11. 2023.....	45.....	45.....	7,089.....	6,911.....	132.....	131.....	727.....	709.....	226.....		21.....	423.....	3.....
12. Totals.....	3,343.....	3,301.....	22,437.....	21,351.....	841.....	765.....	2,627.....	2,492.....	703.....	2.....	36.....	2,040.....	24.....

	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.....	134.....	105.....
2. 2014.....	2,321.....	2,173.....	149.....	10.6.....	10.4.....	13.5.....			100.0.....	19.....	35.....
3. 2015.....	1,821.....	1,699.....	122.....	8.1.....	7.8.....	19.6.....			100.0.....	31.....	27.....
4. 2016.....	2,011.....	1,736.....	275.....	9.3.....	8.5.....	24.0.....			100.0.....	146.....	58.....
5. 2017.....	5,139.....	4,795.....	343.....	49.2.....	51.4.....	30.8.....			100.0.....	218.....	54.....
6. 2018.....	1,195.....	962.....	233.....	33.3.....	33.7.....	31.4.....			100.0.....	177.....	44.....
7. 2019.....	725.....	621.....	104.....	25.9.....	24.4.....	41.2.....			100.0.....	58.....	19.....
8. 2020.....	807.....	751.....	56.....	33.4.....	32.6.....	48.0.....			100.0.....	38.....	19.....
9. 2021.....	1,811.....	1,698.....	113.....	43.6.....	42.0.....	106.6.....			100.0.....	54.....	48.....
10. 2022.....	10,616.....	10,279.....	337.....	118.7.....	115.7.....	627.2.....			100.0.....	73.....	259.....
11. 2023.....	8,225.....	7,795.....	430.....	99.6.....	94.9.....	1,003.7.....			100.0.....	179.....	245.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	1,128.....	912.....

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed							
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded								
1. Prior.....	XXX	XXX	XXX	NONE								XXX					
2. 2022.....																	XXX
3. 2023.....																	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.....													
2. 2022.....													
3. 2023.....													
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. 2022.....											
3. 2023.....											
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

COMBINED STATEMENT FOR THE YEAR 2023 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.....	1,039	711	107	53	22	8		395	XXX.....
2. 2022.....	374,881	358,163	16,718	177,819	174,598	99	277	11,356	919		13,479	223,329
3. 2023.....	394,219	376,742	17,477	190,821	186,804	31	294	13,859	849		16,765	235,941
4. Totals.....	XXX	XXX	XXX	369,679	362,112	237	624	25,237	1,776		30,639	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.....	265	171	20,235	10,142	18	9			770			10,966	29,518
2. 2022.....	211	170	2,755	1,377	15	7			117			1,543	509
3. 2023.....	13,010	12,647	13,948	10,768					591			4,135	10,616
4. Totals.....	13,487	12,987	36,938	22,288	32	16			1,478			16,644	40,643

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	10,187	779
2. 2022.....	192,370	177,348	15,022	51.3	49.5	89.9			100.0	1,419	124
3. 2023.....	232,261	211,361	20,900	58.9	56.1	119.6			100.0	3,544	591
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	15,150	1,494

COMBINED STATEMENT FOR THE YEAR 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	1,061	959	1,372	1,216	1,243	1,257	1,297	1,329	1,329	1,352	24	23
2. 2014.....	5,042	6,484	7,934	8,095	8,075	8,072	8,075	8,075	8,057	8,058	1	(17)
3. 2015.....	XXX	1,518	1,841	1,738	1,754	1,856	1,859	1,863	1,861	1,861		(1)
4. 2016.....	XXX	XXX	1,094	1,455	1,384	1,398	1,533	1,539	1,543	1,543		4
5. 2017.....	XXX	XXX	XXX	579	1,035	1,093	1,096	1,146	1,212	1,212		66
6. 2018.....	XXX	XXX	XXX	XXX	1,071	1,584	1,530	1,532	1,533	1,536	3	4
7. 2019.....	XXX	XXX	XXX	XXX	XXX	5,086	5,984	6,202	6,205	6,222	17	21
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	13,836	15,579	16,633	16,943	311	1,365
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,850	45,838	45,705	(133)	12,856
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,667	39,350	(2,317)	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,447	XXX	XXX
12. Totals											(2,095)	14,320

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

1. Prior.....	1,034	3,268	(4,995)	(8,632)	(9,034)	(10,789)	(9,134)	(7,144)	(7,334)	(6,965)	369	179
2. 2014.....	680	1,040	104	61	29	27	27	29	27	27		(2)
3. 2015.....	XXX	31			67	(9)	(21)	(27)	(21)	(54)	(33)	(27)
4. 2016.....	XXX	XXX			(20)	(32)	(62)	(62)	(62)	(62)		
5. 2017.....	XXX	XXX	XXX	51	(33)	(285)	(286)	(284)	(275)	(280)	(5)	4
6. 2018.....	XXX	XXX	XXX	XXX	20	66	(41)	(41)	(41)	(41)		
7. 2019.....	XXX	XXX	XXX	XXX	XXX	78	12	11	6	9	2	(3)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	34		7		(7)	
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	29	57	27	9
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	105	75	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	633	XXX	XXX
12. Totals											428	162

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

1. Prior.....	399,244	412,629	410,102	401,808	401,278	397,219	397,302	395,404	395,749	396,460	711	1,057
2. 2014.....	246,976	273,778	281,064	263,608	263,607	260,501	255,394	256,636	257,235	256,750	(485)	114
3. 2015.....	XXX	313,614	312,443	308,978	320,692	323,195	327,524	325,544	324,667	323,919	(748)	(1,626)
4. 2016.....	XXX	XXX	300,017	298,041	292,906	295,855	295,724	294,703	296,410	301,666	5,256	6,963
5. 2017.....	XXX	XXX	XXX	287,149	278,027	279,779	289,775	281,653	289,317	290,808	1,491	9,155
6. 2018.....	XXX	XXX	XXX	XXX	252,353	267,263	273,450	274,683	275,525	287,575	12,050	12,892
7. 2019.....	XXX	XXX	XXX	XXX	XXX	244,564	251,708	261,893	256,098	274,790	18,692	12,897
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	233,047	236,042	238,625	250,087	11,462	14,045
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293,406	286,713	309,965	23,252	16,559
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	318,281	344,533	26,252	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	390,686	XXX	XXX
12. Totals											97,933	72,056

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

1. Prior.....	4,855,545	4,853,045	4,842,690	4,847,045	4,811,853	4,784,851	4,691,009	4,590,331	4,488,761	4,427,092	(61,668)	(163,238)
2. 2014.....	793,914	752,968	747,505	706,693	678,581	663,462	650,936	642,710	625,310	611,192	(14,117)	(31,518)
3. 2015.....	XXX	855,369	812,324	776,999	731,735	706,781	677,105	671,264	647,677	637,496	(10,180)	(33,767)
4. 2016.....	XXX	XXX	860,899	807,553	754,446	716,823	689,602	670,870	651,822	637,192	(14,630)	(33,678)
5. 2017.....	XXX	XXX	XXX	807,513	790,123	734,042	720,677	696,537	662,855	641,433	(21,422)	(55,104)
6. 2018.....	XXX	XXX	XXX	XXX	721,074	728,021	707,075	698,016	694,890	682,907	(11,983)	(15,109)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	667,623	669,823	648,285	647,737	634,798	(12,939)	(13,487)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	558,647	539,042	505,526	490,524	(15,002)	(48,519)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	535,391	593,123	557,028	(36,095)	21,638
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	572,276	594,203	21,927	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	592,466	XXX	XXX
12. Totals											(176,109)	(372,782)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	445,037	420,351	415,703	413,403	383,702	380,356	365,865	365,166	355,494	347,730	(7,764)	(17,437)
2. 2014.....	222,903	212,777	215,309	222,415	225,060	225,822	225,702	225,482	227,106	224,516	(2,591)	(966)
3. 2015.....	XXX	197,770	194,949	224,418	218,474	220,298	219,126	217,914	218,330	214,794	(3,536)	(3,120)
4. 2016.....	XXX	XXX	215,214	240,224	250,203	255,342	256,094	258,458	258,293	256,412	(1,881)	(2,045)
5. 2017.....	XXX	XXX	XXX	307,691	262,366	268,520	271,036	273,532	274,649	273,548	(1,100)	17
6. 2018.....	XXX	XXX	XXX	XXX	213,719	217,395	225,822	227,714	229,403	226,988	(2,415)	(726)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	164,638	163,788	172,327	179,967	179,830	(137)	7,503
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208,557	189,967	184,263	(8,310)	(14,015)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196,393	203,551	(9,300)	(2,142)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165,157	13,909	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	141,977	XXX	XXX
12. Totals											(23,125)	(32,932)

COMBINED STATEMENT FOR THE YEAR 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	9,589	12,998	9,243	8,130	7,647	2,230	2,995	2,823	2,742	3,591	849	768
2. 2014.....	1,025	1,234	1,608	806	477	381	358	359	338	344	6	(15)
3. 2015.....	XXX	1,844	1,495	1,021	951	669	642	631	601	676	75	45
4. 2016.....	XXX	XXX	629	695	360	226	155	116	105	138	33	22
5. 2017.....	XXX	XXX	XXX	268	446	492	271	217	152	185	34	(31)
6. 2018.....	XXX	XXX	XXX	XXX	80	173	150	118	105	123	19	5
7. 2019.....	XXX	XXX	XXX	XXX	XXX	141	154	110	47	99	52	(11)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	3	15	14	13	(1)	(1)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	698	1,625	927	1,625
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											1,994	2,407

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

1. Prior.....	125,491	120,526	120,271	132,573	136,713	155,464	159,797	168,224	180,212	194,146	13,934	25,922
2. 2014.....	48,383	54,621	55,196	78,382	75,786	76,398	76,935	78,953	75,005	80,349	5,344	1,396
3. 2015.....	XXX	53,534	51,310	64,978	63,070	69,045	71,138	66,621	71,613	70,652	(961)	4,031
4. 2016.....	XXX	XXX	48,768	61,880	62,842	64,190	78,134	82,650	86,362	98,566	12,204	15,916
5. 2017.....	XXX	XXX	XXX	47,424	57,533	63,409	63,995	58,598	91,959	112,207	20,248	53,608
6. 2018.....	XXX	XXX	XXX	XXX	54,770	59,153	73,530	109,870	132,268	158,001	25,733	48,131
7. 2019.....	XXX	XXX	XXX	XXX	XXX	23,258	24,077	22,747	38,108	45,553	7,445	22,806
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	12,388	14,977	26,476	36,058	9,582	21,081
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,258	4,858	12,254	7,395	7,995
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	148	148	148	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals											101,072	200,887

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

1. Prior.....	23,305	18,583	20,513	19,997	18,945	18,931	18,724	18,472	18,770	18,667	(103)	195
2. 2014.....	42,705	39,380	40,789	42,156	41,140	40,474	40,333	40,327	40,138	40,112	(27)	(215)
3. 2015.....	XXX	38,370	32,385	31,312	31,336	30,503	30,492	30,404	30,316	30,422	106	18
4. 2016.....	XXX	XXX	21,235	17,260	15,754	15,614	15,321	16,274	16,197	15,614	(583)	(661)
5. 2017.....	XXX	XXX	XXX	16,464	13,325	15,782	17,423	17,670	17,072	17,025	(47)	(645)
6. 2018.....	XXX	XXX	XXX	XXX	28,987	29,357	26,444	26,390	26,372	26,633	261	243
7. 2019.....	XXX	XXX	XXX	XXX	XXX	18,731	15,046	14,821	14,783	15,214	432	393
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	26,894	22,932	21,417	20,967	(450)	(1,965)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,864	22,666	23,465	799	(3,399)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,908	26,554	(2,354)	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,202	XXX	XXX
12. Totals											(1,966)	(6,037)

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

1. Prior.....	3,118,649	3,283,514	3,326,534	3,365,411	3,332,297	3,151,247	3,104,476	3,190,627	3,336,285	3,441,212	104,926	250,584
2. 2014.....	598,807	650,752	660,391	642,187	666,633	671,001	662,921	655,252	637,386	629,258	(8,128)	(25,994)
3. 2015.....	XXX	724,257	714,919	686,959	705,092	713,117	720,287	706,490	733,185	694,349	(38,836)	(12,141)
4. 2016.....	XXX	XXX	566,621	585,833	602,540	595,418	603,214	585,339	553,097	548,355	(4,742)	(36,984)
5. 2017.....	XXX	XXX	XXX	520,322	561,595	577,773	614,032	625,967	599,163	590,907	(8,255)	(35,060)
6. 2018.....	XXX	XXX	XXX	XXX	424,375	462,021	523,100	522,341	530,935	543,407	12,472	21,066
7. 2019.....	XXX	XXX	XXX	XXX	XXX	333,161	394,760	402,654	434,175	458,402	24,227	55,748
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	317,088	318,985	324,371	323,815	(556)	4,830
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323,391	350,538	359,560	9,022	36,169
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	371,068	348,840	(22,228)	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	428,689	XXX	XXX
12. Totals											67,902	258,219

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

1. Prior.....	963,237	940,920	991,476	1,008,212	978,601	932,386	905,618	903,128	870,363	860,407	(9,957)	(42,721)
2. 2014.....	272,901	283,279	281,941	274,938	278,417	281,585	274,073	279,308	271,125	274,448	3,323	(4,860)
3. 2015.....	XXX	284,052	293,694	281,579	288,402	278,109	257,095	243,290	242,553	238,841	(3,712)	(4,449)
4. 2016.....	XXX	XXX	257,535	283,160	296,596	306,652	311,302	304,773	293,254	300,258	7,004	(4,515)
5. 2017.....	XXX	XXX	XXX	233,403	243,848	264,350	263,051	279,176	274,976	259,441	(15,535)	(19,735)
6. 2018.....	XXX	XXX	XXX	XXX	211,681	241,558	264,852	293,821	311,967	321,520	9,553	27,699
7. 2019.....	XXX	XXX	XXX	XXX	XXX	191,501	210,419	215,368	235,000	241,981	6,981	26,614
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	201,304	209,181	218,923	220,875	1,951	11,694
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218,586	223,746	214,305	(9,441)	(4,281)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234,339	243,989	9,650	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206,926	XXX	XXX
12. Totals											(181)	(14,553)

COMBINED STATEMENT FOR THE YEAR 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	781,639	714,512	725,068	10,556	(56,571)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,893,638	1,874,452	(19,185)	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,670,048	XXX	XXX
4. Totals											(8,630)	(56,571)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,581	13,143	10,686	(2,456)	1,105
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,747	86,639	6,892	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119,155	XXX	XXX
4. Totals											4,436	1,105

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133,499	73,218	64,293	(8,925)	(69,206)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,594	25,522	(39,072)	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,591	XXX	XXX
4. Totals											(47,997)	(69,206)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,149	89,885	96,262	6,376	(1,887)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97,048	95,711	(1,337)	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121,582	XXX	XXX
4. Totals											5,039	(1,887)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX									
7. 2019.....	XXX	XXX	XXX	XXX								
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

COMBINED STATEMENT FOR THE YEAR 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	764,110	751,359	700,667	686,779	741,541	471,013	468,950	437,770	448,946	470,791	21,845	33,021
2. 2014.....	52,545	47,249	43,654	35,346	36,434	30,710	30,255	42,226	38,205	36,506	(1,699)	(5,720)
3. 2015.....	XXX	56,652	63,393	60,544	65,145	65,556	69,463	64,150	75,212	74,878	(334)	10,728
4. 2016.....	XXX	XXX	44,139	40,761	40,654	37,213	39,336	40,671	36,264	33,888	(2,376)	(6,783)
5. 2017.....	XXX	XXX	XXX	33,965	43,305	35,427	38,083	30,394	28,047	26,970	(1,077)	(3,424)
6. 2018.....	XXX	XXX	XXX	XXX	50,687	40,097	38,960	44,558	36,438	37,219	781	(7,339)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	29,793	32,770	35,467	35,530	39,583	4,053	4,116
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	42,315	46,102	46,359	43,266	(3,092)	(2,836)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,051	24,795	26,363	1,568	(688)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,430	14,881	(3,549)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,482	XXX	XXX
12. Totals											16,120	21,076

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

1. Prior.....	11,375	9,050	6,642	1,059	9,883	6,771	5,771	5,317	6,244	6,230	(13)	913
2. 2014.....	1,372	1,348	905	699	265	303	(125)		(25)	(9)	16	(8)
3. 2015.....	XXX	566	947	1,133	(364)	212	(77)	30	31	34	3	4
4. 2016.....	XXX	XXX	1,155	4,880	1,256	733	354	380	168	160	(8)	(220)
5. 2017.....	XXX	XXX	XXX	422	1,058	812	618	487	363	238	(125)	(249)
6. 2018.....	XXX	XXX	XXX	XXX	447	465	447	422	208	200	(7)	(221)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	(22)	194	144	147	65	(82)	(79)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	80	61	42	43	2	(18)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(27)	24	61	37	88
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	82	(129)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	XXX	XXX
12. Totals											(307)	210

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023	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	15,421	12,359	10,263	(2,095)	(5,158)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,683	4,468	(215)	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,299	XXX	XXX
4. Totals											(2,310)	(5,158)

COMBINED STATEMENT FOR THE YEAR 2023 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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	000.....	847.....	1,075.....	1,136.....	1,143.....	1,226.....	1,268.....	1,302.....	1,303.....	1,325.....		
2. 2014.....	4,482.....	6,898.....	7,608.....	7,997.....	8,040.....	8,050.....	8,054.....	8,055.....	8,055.....	8,055.....		
3. 2015.....	XXX.....	948.....	1,411.....	1,598.....	1,675.....	1,847.....	1,851.....	1,855.....	1,859.....	1,861.....		
4. 2016.....	XXX.....	XXX.....	373.....	1,135.....	1,327.....	1,359.....	1,515.....	1,524.....	1,539.....	1,539.....		
5. 2017.....	XXX.....	XXX.....	XXX.....	205.....	834.....	1,000.....	1,039.....	1,052.....	1,199.....	1,205.....		
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	680.....	1,329.....	1,471.....	1,506.....	1,514.....	1,525.....	7.....	4.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,736.....	5,323.....	5,895.....	6,045.....	6,185.....	540.....	450.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	8,434.....	14,773.....	16,203.....	16,595.....	2,063.....	1,399.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24,006.....	42,654.....	44,895.....	4,140.....	2,678.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,056.....	36,507.....	2,953.....	1,677.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24,837.....	2,492.....	1,549.....

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

1. Prior.....	000.....	369.....	(7,584).....	(10,210).....	(10,593).....	(10,796).....	(10,529).....	(8,502).....	(8,429).....	(8,535).....	3.....	
2. 2014.....	675.....	1,028.....	104.....	61.....	29.....	27.....	27.....	29.....	27.....	27.....		
3. 2015.....	XXX.....	31.....			67.....	(9).....	(18).....	(17).....	(17).....	(17).....		
4. 2016.....	XXX.....	XXX.....			(20).....	(32).....	(62).....	(62).....	(62).....	(62).....		1.....
5. 2017.....	XXX.....	XXX.....	XXX.....	8.....	(33).....	(276).....	(286).....	(286).....	(283).....	(286).....	7.....	3.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	5.....	71.....	(41).....	(41).....	(41).....	(41).....		
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	78.....	12.....	11.....	6.....	9.....		
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	34.....		7.....			
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	14.....	29.....	57.....		
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	26.....	28.....	1.....	
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	135.....	1.....	

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

1. Prior.....	000.....	155,094.....	277,144.....	328,149.....	357,918.....	371,316.....	377,632.....	382,384.....	385,393.....	387,328.....	13,823.....	
2. 2014.....	31,518.....	81,063.....	143,744.....	191,383.....	228,415.....	244,053.....	247,037.....	249,740.....	254,743.....	255,790.....	40,815.....	30,049.....
3. 2015.....	XXX.....	33,825.....	102,366.....	177,218.....	239,017.....	284,521.....	302,461.....	308,406.....	313,164.....	318,306.....	44,281.....	35,536.....
4. 2016.....	XXX.....	XXX.....	33,814.....	95,496.....	157,208.....	224,071.....	256,326.....	270,358.....	284,227.....	292,383.....	46,540.....	39,175.....
5. 2017.....	XXX.....	XXX.....	XXX.....	33,429.....	90,151.....	153,804.....	206,816.....	243,630.....	268,973.....	280,458.....	51,151.....	47,999.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	32,492.....	89,008.....	142,715.....	186,065.....	228,782.....	259,443.....	53,491.....	40,597.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	27,927.....	76,832.....	126,329.....	180,341.....	227,199.....	36,529.....	31,156.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18,757.....	55,562.....	104,394.....	165,474.....	23,959.....	21,981.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	23,173.....	80,218.....	155,544.....	27,589.....	24,369.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	23,743.....	96,034.....	27,833.....	26,026.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	27,629.....	15,834.....	19,167.....

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

1. Prior.....	000.....	437,625.....	775,789.....	1,057,235.....	1,287,803.....	1,472,553.....	1,628,975.....	1,762,527.....	1,887,820.....	2,010,836.....	77,938.....	
2. 2014.....	90,170.....	201,709.....	271,593.....	318,444.....	355,680.....	377,747.....	392,792.....	405,153.....	416,610.....	424,507.....	181,308.....	42,525.....
3. 2015.....	XXX.....	88,635.....	207,524.....	278,184.....	330,434.....	361,091.....	382,096.....	403,509.....	415,521.....	430,001.....	191,203.....	44,841.....
4. 2016.....	XXX.....	XXX.....	89,849.....	206,612.....	278,552.....	329,397.....	356,487.....	379,128.....	397,043.....	408,793.....	192,871.....	44,848.....
5. 2017.....	XXX.....	XXX.....	XXX.....	91,115.....	215,687.....	287,690.....	333,558.....	363,143.....	385,435.....	401,479.....	189,434.....	45,493.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	89,428.....	219,921.....	290,046.....	336,992.....	369,412.....	396,098.....	191,812.....	45,483.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	91,134.....	198,969.....	263,222.....	311,425.....	341,592.....	190,731.....	44,316.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	57,152.....	130,507.....	173,322.....	205,264.....	153,147.....	47,922.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	62,466.....	148,585.....	193,762.....	170,981.....	51,766.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	67,093.....	153,981.....	147,659.....	52,295.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	66,170.....	90,216.....	34,485.....

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	97,894.....	176,455.....	228,015.....	261,216.....	282,735.....	297,715.....	305,038.....	311,137.....	320,027.....	8,767.....	
2. 2014.....	94,117.....	150,652.....	170,235.....	191,805.....	205,048.....	211,919.....	216,620.....	218,129.....	220,523.....	222,170.....	8,878.....	11,440.....
3. 2015.....	XXX.....	81,565.....	127,457.....	152,746.....	175,396.....	194,256.....	201,126.....	203,856.....	205,348.....	206,899.....	7,029.....	12,162.....
4. 2016.....	XXX.....	XXX.....	84,893.....	147,825.....	179,304.....	212,466.....	228,641.....	238,684.....	243,929.....	247,960.....	6,110.....	10,600.....
5. 2017.....	XXX.....	XXX.....	XXX.....	100,180.....	172,383.....	203,840.....	221,984.....	238,752.....	252,949.....	260,030.....	6,540.....	10,284.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	88,697.....	151,280.....	170,520.....	186,319.....	200,358.....	212,299.....	6,583.....	9,922.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	63,839.....	112,931.....	131,249.....	147,370.....	159,644.....	5,556.....	9,177.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	73,227.....	139,422.....	153,469.....	159,735.....	4,701.....	7,127.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	76,621.....	144,421.....	164,524.....	4,008.....	3,786.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	42,327.....	108,773.....	2,616.....	2,978.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	43,161.....	1,179.....	1,481.....

COMBINED STATEMENT FOR THE YEAR 2023 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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	000.....	3,952	5,537	7,060	6,855	1,898	2,184	2,558	2,572	3,194	51	
2. 2014.....	3	105	136	194	218	272	281	282	286	291	7	26
3. 2015.....	XXX		446	456	465	510	512	545	552	557	4	10
4. 2016.....	XXX	XXX	5	27	42	44	45	45	46	57		8
5. 2017.....	XXX	XXX	XXX			13	33	41	173	180	2	28
6. 2018.....	XXX	XXX	XXX	XXX		1	2	3	4	10		15
7. 2019.....	XXX	XXX	XXX	XXX	XXX			1	1	1		3
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						1
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					1
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior.....	000.....	38,483	59,232	83,008	101,851	128,542	141,551	152,071	153,168	161,240	614	
2. 2014.....	486	8,413	34,480	47,777	60,374	61,133	69,012	70,088	70,278	72,326	119	2,772
3. 2015.....	XXX	400	7,164	25,432	36,979	43,476	51,013	51,298	52,878	59,767	142	2,896
4. 2016.....	XXX	XXX	1,301	9,919	24,848	32,628	46,587	58,885	65,397	78,795	122	2,589
5. 2017.....	XXX	XXX	XXX	1,239	7,507	14,935	25,734	30,185	39,957	51,023	105	2,932
6. 2018.....	XXX	XXX	XXX	XXX	854	7,745	30,818	46,085	69,126	88,379	80	4,334
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,617	5,750	10,569	16,215	20,053	64	2,738
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	204	695	3,926	5,152	23	1,925
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	73	2,303	3	470
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	9		3
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1

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

1. Prior.....	000.....	14,331	17,414	16,963	18,238	18,346	18,488	17,506	17,595	17,657	XXX	XXX
2. 2014.....	15,124	35,535	36,780	39,673	40,073	40,135	40,017	40,018	40,018	40,037	XXX	XXX
3. 2015.....	XXX	15,304	26,286	28,749	29,508	30,142	30,258	30,290	30,290	30,415	XXX	XXX
4. 2016.....	XXX	XXX	5,132	12,265	14,512	14,950	15,058	16,172	16,183	15,609	XXX	XXX
5. 2017.....	XXX	XXX	XXX	3,443	11,591	12,838	15,225	15,652	16,483	16,606	XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX	6,913	21,321	24,156	25,727	25,780	25,995	XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX	5,290	10,963	12,821	13,353	13,690	XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	4,043	17,024	19,518	20,271	XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,530	16,502	19,535	XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,333	17,917	XXX	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,600	XXX	XXX

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

1. Prior.....	000.....	687,759	1,146,582	1,565,701	1,863,196	2,113,391	2,231,234	2,326,127	2,438,378	2,596,098	19,267	
2. 2014.....	14,021	62,489	171,875	268,619	370,374	438,804	483,757	506,485	528,368	553,277	22,963	51,360
3. 2015.....	XXX	33,315	114,978	209,920	321,523	410,777	474,938	517,067	552,699	579,181	24,117	53,489
4. 2016.....	XXX	XXX	17,090	60,102	149,638	249,077	309,301	351,026	398,110	440,124	31,461	53,640
5. 2017.....	XXX	XXX	XXX	12,204	76,658	155,434	227,698	288,565	366,925	431,866	32,709	53,358
6. 2018.....	XXX	XXX	XXX	XXX	13,273	56,852	124,433	196,520	285,719	335,577	28,780	50,875
7. 2019.....	XXX	XXX	XXX	XXX	XXX	19,219	52,775	104,359	194,126	273,645	26,061	43,265
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	15,887	36,764	73,469	120,572	16,356	26,124
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,845	44,022	83,907	8,401	23,893
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,335	48,269	8,503	23,548
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,627	6,389	14,871

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

1. Prior.....	000.....	288,224	453,191	620,188	670,819	738,448	760,274	781,065	785,105	803,166	2,387	
2. 2014.....	10,555	50,537	93,505	134,677	158,300	190,893	211,245	239,999	247,436	256,527	1,384	9,251
3. 2015.....	XXX	19,232	59,498	109,297	140,744	168,507	193,829	202,233	219,871	229,799	1,620	8,936
4. 2016.....	XXX	XXX	11,937	65,501	120,876	175,407	205,022	227,017	250,552	261,379	1,638	8,899
5. 2017.....	XXX	XXX	XXX	9,504	49,832	95,945	144,826	179,234	200,576	211,835	1,661	8,431
6. 2018.....	XXX	XXX	XXX	XXX	11,900	71,429	119,443	156,885	206,510	234,740	1,727	8,963
7. 2019.....	XXX	XXX	XXX	XXX	XXX	16,685	58,570	93,786	131,404	172,603	1,447	9,046
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	16,052	49,900	89,255	125,854	1,859	8,427
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,070	45,098	69,262	1,163	6,217
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,539	55,609	909	4,658
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,695	312	2,532

COMBINED STATEMENT FOR THE YEAR 2023 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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	559,540	663,307	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,186,911	1,677,107	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,170,616	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	12,696	9,684		
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,832	87,089	23,522	20,854
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96,961	18,922	17,336

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	32,535	72,669	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,876	11,044	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,226	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	48,591	63,038	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,581	84,092	XXX	XXX
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,289	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	000										XXX	XXX
2. 2014.....											XXX	XXX
3. 2015.....	XXX										XXX	XXX
4. 2016.....	XXX	XXX									XXX	XXX
5. 2017.....	XXX	XXX	XXX								XXX	XXX
6. 2018.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2019.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2023.....	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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	000.....										XXX.....	XXX.....
2. 2014.....											XXX.....	XXX.....
3. 2015.....	XXX.....										XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2023.....	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. 2014.....											XXX.....	XXX.....
3. 2015.....	XXX.....										XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

NONE

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

1. Prior.....	000.....										XXX.....	XXX.....
2. 2014.....											XXX.....	XXX.....
3. 2015.....	XXX.....										XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

NONE

COMBINED STATEMENT FOR THE YEAR 2023 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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior.....	000.....	87,180.....	151,252.....	227,770.....	305,950.....	349,068.....	363,674.....	370,781.....	384,837.....	399,513.....	3,521.....	
2. 2014.....	1,734.....	5,986.....	6,507.....	9,312.....	10,460.....	12,526.....	14,314.....	25,258.....	29,965.....	30,512.....	758.....	4,831
3. 2015.....	XXX.....	131.....	1,842.....	18,412.....	33,890.....	38,915.....	49,701.....	54,594.....	56,787.....	62,800.....	799.....	5,379
4. 2016.....	XXX.....	XXX.....	225.....	2,493.....	6,141.....	14,041.....	18,053.....	19,904.....	22,809.....	22,994.....	613.....	4,193
5. 2017.....	XXX.....	XXX.....	XXX.....	171.....	1,833.....	5,435.....	9,012.....	10,097.....	11,339.....	12,609.....	536.....	3,818
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	343.....	1,062.....	2,139.....	4,317.....	15,179.....	22,757.....	546.....	3,643
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	326.....	3,130.....	10,969.....	16,296.....	18,531.....	394.....	3,523
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	47.....	171.....	7,046.....	9,176.....	204.....	2,344
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	52.....	4,878.....	8,846.....	157.....	1,198
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,226.....	4,597.....	114.....	605
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,316.....	140.....	404

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

1. Prior.....	000.....	743.....	1,914.....	2,320.....	5,006.....	4,955.....	5,056.....	5,056.....	5,132.....	6,008.....	37.....	
2. 2014.....	(2).....	(16).....	(30).....	(30).....	(30).....	(30).....	(30).....	(30).....	(30).....	(30).....	2.....	48
3. 2015.....	XXX.....	.....	.....	(1).....	(1).....	(1).....	(1).....	(1).....	(1).....	(1).....	7.....	29
4. 2016.....	XXX.....	XXX.....	(1).....	(5).....	(5).....	(5).....	(5).....	(5).....	(5).....	(5).....	2.....	50
5. 2017.....	XXX.....	XXX.....	XXX.....	.....	(8).....	(8).....	(8).....	(8).....	(8).....	(8).....	4.....	39
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	.....	.....	35
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	.....	3.....	8
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	.....	.....	.....	.....	8
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	.....	4
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	.....	5
11. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	3

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

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
2. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. 2023.....	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.....	(315).....	67.....	12,574.....	
2. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,521.....	3,042.....	185,611.....	37,209
3. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,755.....	187,524.....	37,801

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	43	(209)	211	35	35					
2. 2014.....	(1)	(1,043)	132							
3. 2015.....	XXX	125	28							
4. 2016.....	XXX	XXX	395	16						
5. 2017.....	XXX	XXX	XXX	19	16					
6. 2018.....	XXX	XXX	XXX	XXX	94	23	1			
7. 2018.....	XXX	XXX	XXX	XXX	XXX	888	44	1		
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,448	82	19	10
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,300	1,186	(98)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,156	931
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,177

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

1. Prior.....	13	13	12	12	13	1	1	1	1	1
2. 2014.....										
3. 2015.....	XXX						(3)	(10)	(4)	(37)
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX	37	(2)	(2)	(1)		4	4
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27		
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	45
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	418

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

1. Prior.....	193,072	119,056	62,770	27,181	15,313	8,865	4,656	3,544	4,457	2,342
2. 2014.....	155,006	121,021	75,159	28,176	15,871	8,254	3,362	487	857	146
3. 2015.....	XXX	209,995	139,729	65,432	33,138	12,602	10,802	7,063	4,270	972
4. 2016.....	XXX	XXX	199,684	131,078	72,960	30,559	16,646	9,037	3,428	2,215
5. 2017.....	XXX	XXX	XXX	199,076	120,117	64,700	39,700	12,931	6,210	3,926
6. 2018.....	XXX	XXX	XXX	XXX	163,251	110,743	72,072	38,019	12,903	9,503
7. 2019.....	XXX	XXX	XXX	XXX	XXX	168,797	113,019	78,664	28,874	17,326
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	179,403	133,230	71,722	39,370
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	220,490	139,331	90,246
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	236,443	175,518
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	309,482

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

1. Prior.....	2,437,049	2,107,973	1,928,422	1,800,957	1,671,913	1,588,858	1,445,493	1,330,749	1,203,434	1,107,160
2. 2014.....	578,322	413,008	344,858	262,573	210,846	186,011	161,904	144,882	125,386	110,593
3. 2015.....	XXX	629,282	459,540	359,049	276,903	230,515	191,636	174,885	144,052	128,995
4. 2016.....	XXX	XXX	600,725	420,381	316,951	266,529	219,333	189,086	160,637	140,946
5. 2017.....	XXX	XXX	XXX	572,758	421,012	303,567	258,515	219,553	177,782	150,873
6. 2018.....	XXX	XXX	XXX	XXX	477,890	349,060	269,096	221,281	198,641	170,988
7. 2019.....	XXX	XXX	XXX	XXX	XXX	434,410	328,684	264,101	224,106	195,252
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	396,824	292,813	219,231	177,156
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	357,788	311,084	232,840
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367,050	292,666
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	394,810

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	220,535	158,816	132,229	109,101	73,080	58,337	41,432	37,796	25,734	10,615
2. 2014.....	64,410	35,271	23,745	16,274	9,095	6,693	5,489	4,118	3,951	1,196
3. 2015.....	XXX	69,533	40,397	42,090	18,853	11,288	9,962	8,944	7,769	4,586
4. 2016.....	XXX	XXX	62,616	52,654	35,789	19,316	11,986	9,414	9,272	5,381
5. 2017.....	XXX	XXX	XXX	115,783	62,509	42,481	29,258	20,893	12,666	7,431
6. 2018.....	XXX	XXX	XXX	XXX	73,736	41,512	31,339	22,740	15,570	6,462
7. 2019.....	XXX	XXX	XXX	XXX	XXX	54,773	30,424	22,862	14,610	6,712
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	95,904	34,345	18,994	7,855
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,672	31,247	13,308
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,718	39,145
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,183

COMBINED STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1,804	1,414	400	190	26	(33)	(42)	(15)	(25)	237
2. 2014.....	831	791	823	418	127	57	23	17	5	15
3. 2015.....	XXX	1,335	928	469	369	129	68	47	4	82
4. 2016.....	XXX	XXX	538	654	310	172	80	32	12	41
5. 2017.....	XXX	XXX	XXX	257	348	303	165	89	(62)	(57)
6. 2018.....	XXX	XXX	XXX	XXX	65	163	130	85	55	58
7. 2019.....	XXX	XXX	XXX	XXX	XXX	140	150	101	34	82
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	3	14	12	8
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		698	1,625
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	57,792	34,599	16,845	15,210	9,803	6,541	1,457	(635)	(63)	10,640
2. 2014.....	46,908	36,531	11,084	14,652	12,731	11,770	6,366	6,831	1,695	5,688
3. 2015.....	XXX	48,506	35,737	21,797	22,173	12,636	8,783	2,908	5,389	2,960
4. 2016.....	XXX	XXX	45,274	38,574	22,703	11,663	13,177	11,300	13,865	8,915
5. 2017.....	XXX	XXX	XXX	42,602	44,232	34,942	19,521	9,221	16,220	11,581
6. 2018.....	XXX	XXX	XXX	XXX	51,005	42,049	15,996	34,752	22,558	37,882
7. 2019.....	XXX	XXX	XXX	XXX	XXX	16,782	15,382	3,762	13,316	12,543
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	11,227	9,878	14,966	19,323
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,062	4,632	9,642
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(148)	23
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	2,396	(349)	7	277	238	106	104	91	75	69
2. 2014.....	11,045	481	(112)	436	648	12	10	5		
3. 2015.....	XXX	9,558	535	231	470	13	11	4		
4. 2016.....	XXX	XXX	6,693	1,162	171	10	8	2	1	1
5. 2017.....	XXX	XXX	XXX	6,813	503	164	87	8	2	2
6. 2018.....	XXX	XXX	XXX	XXX	7,622	170	48	18	9	5
7. 2019.....	XXX	XXX	XXX	XXX	XXX	6,543	173	17	12	4
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	8,301	451	17	17
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,767	870	(628)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,233	343
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,243

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

1. Prior.....	2,021,339	1,630,237	1,304,438	1,068,565	841,052	595,796	519,653	548,370	565,153	593,328
2. 2014.....	527,390	461,316	350,496	234,040	171,780	132,185	107,406	93,199	69,763	45,126
3. 2015.....	XXX	602,045	483,130	343,118	249,185	186,488	159,604	112,237	91,400	64,369
4. 2016.....	XXX	XXX	499,558	419,021	332,619	243,288	217,054	159,231	97,014	73,486
5. 2017.....	XXX	XXX	XXX	442,468	381,803	294,535	258,392	209,505	122,908	85,394
6. 2018.....	XXX	XXX	XXX	XXX	350,696	296,243	286,642	212,848	145,915	116,985
7. 2019.....	XXX	XXX	XXX	XXX	XXX	282,761	278,888	211,397	144,007	102,222
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	275,996	240,097	198,331	131,615
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	268,986	229,496	176,664
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	329,181	246,645
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	381,632

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

1. Prior.....	561,726	363,249	251,021	227,979	154,576	98,589	68,042	52,829	34,509	14,401
2. 2014.....	227,442	166,884	108,762	78,591	51,804	37,055	16,431	19,162	5,498	6,523
3. 2015.....	XXX	229,035	185,108	123,018	96,656	74,038	34,810	21,784	7,500	4,882
4. 2016.....	XXX	XXX	208,190	151,607	91,468	66,628	49,372	33,086	20,730	12,241
5. 2017.....	XXX	XXX	XXX	188,876	129,502	91,385	64,298	53,398	46,385	18,052
6. 2018.....	XXX	XXX	XXX	XXX	157,733	110,989	82,390	54,682	43,517	37,498
7. 2019.....	XXX	XXX	XXX	XXX	XXX	140,793	110,579	65,931	54,454	22,443
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	152,226	122,340	84,307	49,954
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,098	152,084	97,178
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,871	157,609
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173,950

COMBINED STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330,822	17,717	(11,060)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	481,168	43,300
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	297,664

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5,348)	(1,195)	
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,666	(1,695)
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,608

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,520	(5,475)	(41,303)
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,183	11,786
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,938

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,641	18,931	19,761
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,249	3,371
3. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,711

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XX	XX					
8. 2020.....	XXX	XXX	XX	XX	XX	XX				
9. 2021.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XX	XX					
8. 2020.....	XXX	XXX	XX	XX	XX	XX				
9. 2021.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

COMBINED STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	389,998	341,137	284,051	207,239	212,429	74,136	59,832	29,528	24,545	13,522
2. 2014.....	46,225	39,498	34,034	22,799	20,818	13,686	12,007	10,593	7,579	5,793
3. 2015.....	XXX	52,490	40,797	30,721	24,045	10,393	14,705	807	9,605	8,611
4. 2016.....	XXX	XXX	41,222	31,811	27,568	19,536	18,372	16,571	10,957	8,936
5. 2017.....	XXX	XXX	XXX	32,456	37,504	25,236	23,776	15,618	11,480	9,565
6. 2018.....	XXX	XXX	XXX	XXX	38,583	29,196	25,556	26,945	12,631	10,117
7. 2019.....	XXX	XXX	XXX	XXX	XXX	25,208	22,203	19,392	16,960	11,302
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	41,939	44,519	30,867	24,508
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,203	15,608	15,550
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,729	7,741
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,663

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

1. Prior.....	7,549	4,831	3,633	(1,986)	4,507	1,498	493	32	141	105
2. 2014.....	1,373	1,364	935	729	295	333	(95)	30	5	22
3. 2015.....	XXX	553	947	1,134	(363)	213	(76)	31	32	35
4. 2016.....	XXX	XXX	1,153	4,885	1,261	739	360	385	174	165
5. 2017.....	XXX	XXX	XXX	422	1,065	820	626	495	371	247
6. 2018.....	XXX	XXX	XXX	XXX	447	465	447	422	208	200
7. 2019.....	XXX	XXX	XXX	XXX	XXX	(22)	194	144	147	65
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	64	61	42	43
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(27)	24	61
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	82
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023	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	15,072	12,393	10,093
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,870	1,377
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,180

COMBINED STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XXX	XXX	4	7	7	7	7	7
7. 2019.....	XXX	XXX	XXX	XXX	XXX	294	540	540	540	540
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,163	1,914	2,022	2,063
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,257	3,989	4,140
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,630	2,953
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,492

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX	1								
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX	160	40			
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	614	94	42	22
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,619	200	102
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	932	91
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	899

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1									
2. 2014.....										
3. 2015.....	XXX	1								
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XXX	XXX	4	11	11	11	11	11
7. 2019.....	XXX	XXX	XXX	XXX	XXX	737	1,030	990	990	990
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,654	3,344	3,445	3,484
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,624	6,787	6,920
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,740	4,721
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,940

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....		1					2			
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX	5	7	7	7	7	7	7
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2023	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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	2	2	2	2	2	2	2	2	2	2
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX	3						
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....		1	1				2			
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX		1	1	1	1	1	1	1
5. 2017.....	XXX	XXX	XXX	10	10	10	10	10	10	10
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

COMBINED STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	18,680	6,158	3,060	1,796	631	749	1,166	104	120	39
2. 2014.....	23,024	34,383	37,421	39,013	39,771	40,114	40,567	40,635	40,779	40,815
3. 2015.....	XXX	24,758	37,286	40,881	42,395	43,279	43,836	44,001	44,203	44,281
4. 2016.....	XXX	XXX	25,031	38,919	42,430	44,445	45,511	45,966	46,401	46,540
5. 2017.....	XXX	XXX	XXX	26,003	41,116	46,002	48,184	49,690	50,710	51,151
6. 2018.....	XXX	XXX	XXX	XXX	27,355	43,778	47,954	50,772	52,599	53,491
7. 2019.....	XXX	XXX	XXX	XXX	XXX	20,391	31,100	33,682	35,448	36,529
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	13,141	20,285	22,706	23,959
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,390	24,748	27,589
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,657	27,833
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,834

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	12,838	7,101	4,126	2,305	1,732	1,302	874	727	587	559
2. 2014.....	15,386	5,798	3,012	1,610	852	535	356	311	140	103
3. 2015.....	XXX	16,996	6,238	3,226	1,897	1,019	654	479	186	136
4. 2016.....	XXX	XXX	17,941	6,781	4,328	2,496	1,478	1,228	405	240
5. 2017.....	XXX	XXX	XXX	19,750	9,502	5,571	3,735	2,510	884	386
6. 2018.....	XXX	XXX	XXX	XXX	21,620	9,409	6,764	4,451	1,988	1,003
7. 2019.....	XXX	XXX	XXX	XXX	XXX	14,591	6,295	4,645	2,353	1,081
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	10,451	4,776	2,869	1,557
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,822	5,398	3,135
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,314	6,085
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,060

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	11,344	2,628	1,109	568	281	620	1,313	92	70	33
2. 2014.....	59,515	68,000	69,467	70,157	70,360	70,468	70,894	70,947	70,961	70,967
3. 2015.....	XXX	67,113	76,737	78,604	79,227	79,472	79,826	79,881	79,910	79,953
4. 2016.....	XXX	XXX	69,342	81,779	84,170	85,009	85,404	85,844	85,913	85,955
5. 2017.....	XXX	XXX	XXX	80,269	94,085	96,819	98,114	99,167	99,415	99,536
6. 2018.....	XXX	XXX	XXX	XXX	75,413	88,915	92,152	94,224	94,839	95,091
7. 2019.....	XXX	XXX	XXX	XXX	XXX	56,500	65,676	67,819	68,510	68,766
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	38,431	45,126	46,916	47,497
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,085	53,058	55,093
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,801	59,944
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,061

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	77,025	25,862	15,662	10,478	7,265	5,749	3,841	4,120	2,672	2,289
2. 2014.....	104,190	158,082	168,748	174,206	177,083	178,790	179,740	180,414	180,974	181,308
3. 2015.....	XXX	109,305	166,434	178,152	183,910	187,118	188,837	189,935	190,683	191,203
4. 2016.....	XXX	XXX	110,454	168,943	180,707	186,492	189,451	191,027	192,158	192,871
5. 2017.....	XXX	XXX	XXX	108,796	167,088	178,798	183,941	186,668	188,380	189,434
6. 2018.....	XXX	XXX	XXX	XXX	109,877	169,332	181,436	186,927	189,960	191,812
7. 2019.....	XXX	XXX	XXX	XXX	XXX	110,826	169,654	181,446	187,397	190,731
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	85,363	137,540	148,004	153,147
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99,266	159,171	170,981
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93,062	147,659
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,216

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	63,357	44,359	32,660	25,930	21,232	17,951	15,564	13,783	12,393	11,459
2. 2014.....	57,827	18,568	10,264	5,984	3,845	2,648	1,991	1,511	1,203	1,021
3. 2015.....	XXX	63,183	20,181	10,957	6,469	4,056	2,923	2,207	1,675	1,314
4. 2016.....	XXX	XXX	63,509	20,083	10,772	6,346	4,061	2,893	2,100	1,625
5. 2017.....	XXX	XXX	XXX	63,414	19,447	10,105	6,030	4,000	2,791	2,020
6. 2018.....	XXX	XXX	XXX	XXX	60,573	19,908	10,970	6,749	4,406	3,053
7. 2019.....	XXX	XXX	XXX	XXX	XXX	61,148	20,649	11,533	6,890	4,361
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	56,286	18,446	10,179	6,080
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,871	21,577	12,269
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,443	22,787
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,916

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	34,136	9,271	5,754	5,892	4,325	3,077	1,939	2,905	1,796	1,757
2. 2014.....	192,903	216,531	219,963	221,883	223,079	223,709	224,124	224,364	224,659	224,854
3. 2015.....	XXX	205,708	229,400	232,889	234,625	235,627	236,407	236,873	237,161	237,358
4. 2016.....	XXX	XXX	206,863	231,881	235,313	237,103	238,098	238,621	239,059	239,344
5. 2017.....	XXX	XXX	XXX	205,461	230,220	233,523	235,082	235,937	236,591	236,947
6. 2018.....	XXX	XXX	XXX	XXX	203,816	232,744	237,010	238,709	239,684	240,348
7. 2019.....	XXX	XXX	XXX	XXX	XXX	204,542	233,091	236,626	238,377	239,408
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	173,051	202,401	205,697	207,149
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199,270	231,493	235,016
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192,970	222,741
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183,617

COMBINED STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	7,903	3,235	1,768	1,841	768	548	283	120	113	91
2. 2014.....	5,411	7,421	7,920	8,413	8,647	8,762	8,817	8,838	8,859	8,878
3. 2015.....	XXX	3,724	5,581	6,158	6,580	6,829	6,939	6,984	7,009	7,029
4. 2016.....	XXX	XXX	3,171	4,828	5,370	5,757	5,925	6,014	6,078	6,110
5. 2017.....	XXX	XXX	XXX	3,228	5,139	5,793	6,132	6,317	6,464	6,540
6. 2018.....	XXX	XXX	XXX	XXX	3,420	5,356	5,894	6,229	6,476	6,583
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,868	4,550	5,009	5,330	5,556
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,356	3,871	4,443	4,701
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,907	3,484	4,008
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,297	2,616
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,179

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	10,519	6,963	5,012	2,640	1,785	1,130	753	625	659	608
2. 2014.....	4,456	1,596	1,206	562	287	164	102	78	53	31
3. 2015.....	XXX	4,207	1,548	990	546	269	142	96	69	49
4. 2016.....	XXX	XXX	3,429	1,231	835	463	256	163	91	61
5. 2017.....	XXX	XXX	XXX	4,040	1,371	822	483	325	184	105
6. 2018.....	XXX	XXX	XXX	XXX	3,739	1,345	849	524	249	141
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3,325	1,139	780	458	231
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,942	1,135	570	341
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,739	1,062	638
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,298	1,057
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,783

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	8,521	4,129	2,547	1,414	842	488	304	215	292	131
2. 2014.....	17,466	19,466	20,022	20,209	20,266	20,305	20,322	20,335	20,343	20,349
3. 2015.....	XXX	16,615	18,416	18,898	19,089	19,160	19,189	19,212	19,229	19,240
4. 2016.....	XXX	XXX	14,354	16,000	16,475	16,650	16,707	16,738	16,757	16,771
5. 2017.....	XXX	XXX	XXX	14,442	16,149	16,626	16,774	16,869	16,908	16,929
6. 2018.....	XXX	XXX	XXX	XXX	14,049	15,970	16,396	16,555	16,614	16,646
7. 2019.....	XXX	XXX	XXX	XXX	XXX	12,716	14,316	14,752	14,898	14,964
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	10,393	11,705	12,028	12,169
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,968	8,084	8,432
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,328	6,651
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,443

COMBINED STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	20	16	17	14	1	2			1	
2. 2014.....	1	2	3	5	6	7	7	7	7	7
3. 2015.....	XXX		2	2	2	3	3	3	4	4
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX				1	1	2	2
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	68	46	20	12	3		2	3		
2. 2014.....	10	5	5	2	2					
3. 2015.....	XXX	3	5	5	2		1	1		
4. 2016.....	XXX	XXX	7							1
5. 2017.....	XXX	XXX	XXX		6	2	2	1		
6. 2018.....	XXX	XXX	XXX	XXX	13		2		1	
7. 2019.....	XXX	XXX	XXX	XXX	XXX					1
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	31	13	1	15	(4)		2	1	(1)	
2. 2014.....	23	27	29	32	33	33	33	33	33	33
3. 2015.....	XXX	8	12	15	12	13	14	14	14	14
4. 2016.....	XXX	XXX	8	1	7	7	8	8	8	9
5. 2017.....	XXX	XXX	XXX		33	30	31	30	30	30
6. 2018.....	XXX	XXX	XXX	XXX	22	12	15	14	15	15
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1	1	1	3	4
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX			1	1
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

COMBINED STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	138	143	97	122	139	49	39	14	6	5
2. 2014.....	1	15	32	49	74	88	107	110	115	119
3. 2015.....	XXX	6	27	54	80	97	116	128	133	142
4. 2016.....	XXX	XXX	3	21	47	67	91	109	119	122
5. 2017.....	XXX	XXX	XXX	7	30	40	59	80	91	105
6. 2018.....	XXX	XXX	XXX	XXX	2	14	30	42	64	80
7. 2019.....	XXX	XXX	XXX	XXX	XXX	3	16	32	48	64
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	3	8	15	23
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2023	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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1,450	1,059	779	507	268	179	143	115	85	123
2. 2014.....	743	271	275	203	122	90	55	52	45	33
3. 2015.....	XXX	681	355	267	248	208	142	91	81	56
4. 2016.....	XXX	XXX	691	294	318	260	179	130	104	94
5. 2017.....	XXX	XXX	XXX	693	352	355	262	189	150	136
6. 2018.....	XXX	XXX	XXX	XXX	1,236	352	370	271	197	173
7. 2019.....	XXX	XXX	XXX	XXX	XXX	737	335	251	193	156
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	830	308	226	190
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	336	216	200
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	1,351	680	261	110	230	74	63	34	19	71
2. 2014.....	1,710	2,265	2,571	2,718	2,811	2,865	2,880	2,902	2,913	2,924
3. 2015.....	XXX	1,724	2,355	2,671	2,894	3,001	3,034	3,051	3,075	3,094
4. 2016.....	XXX	XXX	1,551	2,160	2,531	2,650	2,714	2,756	2,774	2,805
5. 2017.....	XXX	XXX	XXX	1,698	2,610	2,955	3,071	3,107	3,136	3,173
6. 2018.....	XXX	XXX	XXX	XXX	3,234	4,109	4,420	4,505	4,538	4,587
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,056	2,685	2,859	2,930	2,958
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,638	2,040	2,102	2,138
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	651	658	673
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	5
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	12,372	6,259	4,409	2,879	1,808	1,362	1,453	448	334	315
2. 2014	11,687	17,731	19,697	20,981	21,859	22,340	22,642	22,778	22,887	22,963
3. 2015	XXX	12,310	18,831	20,841	22,211	23,159	23,625	23,847	24,011	24,117
4. 2016	XXX	XXX	13,762	26,581	28,579	29,784	30,506	30,952	31,271	31,461
5. 2017	XXX	XXX	XXX	20,644	28,095	29,969	31,103	31,827	32,379	32,709
6. 2018	XXX	XXX	XXX	XXX	17,077	24,550	26,176	27,388	28,276	28,780
7. 2019	XXX	XXX	XXX	XXX	XXX	15,832	22,664	24,200	25,321	26,061
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	11,683	14,538	15,597	16,356
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,154	7,274	8,401
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,061	8,503
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,389

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	24,443	18,001	12,076	8,362	6,160	4,647	3,930	3,465	3,173	2,937
2. 2014	13,789	6,623	4,506	2,853	1,632	1,013	715	536	411	309
3. 2015	XXX	14,040	6,630	4,665	2,911	1,699	1,085	824	571	410
4. 2016	XXX	XXX	12,870	6,103	4,133	2,721	1,832	1,274	786	487
5. 2017	XXX	XXX	XXX	13,288	6,246	4,579	3,381	2,429	1,527	1,003
6. 2018	XXX	XXX	XXX	XXX	12,659	6,070	4,889	3,447	2,112	1,410
7. 2019	XXX	XXX	XXX	XXX	XXX	11,767	5,922	4,597	3,203	2,143
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	8,235	4,675	3,562	2,560
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,965	5,047	4,068
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,899	5,674
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,638

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	21,208	9,543	5,624	3,219	2,205	1,696	3,265	811	771	565
2. 2014	57,628	67,708	70,612	71,918	72,511	72,845	74,350	74,479	74,567	74,632
3. 2015	XXX	59,395	70,167	73,284	74,614	75,270	77,477	77,738	77,879	78,016
4. 2016	XXX	XXX	59,940	77,265	80,078	81,363	84,723	85,213	85,426	85,588
5. 2017	XXX	XXX	XXX	66,873	78,427	81,321	85,554	86,315	86,777	87,070
6. 2018	XXX	XXX	XXX	XXX	61,996	72,979	78,206	79,765	80,543	81,065
7. 2019	XXX	XXX	XXX	XXX	XXX	53,545	66,185	69,039	70,575	71,469
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	34,969	41,399	43,675	45,040
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,283	33,162	36,362
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,598	37,725
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,898

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	1,417	829	522	382	222	191	106	51	39	45
2. 2014	381	787	1,019	1,162	1,244	1,292	1,314	1,335	1,342	1,384
3. 2015	XXX	407	919	1,198	1,379	1,477	1,532	1,557	1,578	1,620
4. 2016	XXX	XXX	457	991	1,285	1,454	1,537	1,569	1,601	1,638
5. 2017	XXX	XXX	XXX	464	1,053	1,330	1,475	1,566	1,618	1,661
6. 2018	XXX	XXX	XXX	XXX	451	1,187	1,444	1,580	1,657	1,727
7. 2019	XXX	XXX	XXX	XXX	XXX	460	977	1,180	1,338	1,447
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	888	1,455	1,686	1,859
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	525	957	1,163
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	482	909
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	6,205	4,087	2,706	1,800	1,310	790	614	504	452	374
2. 2014	4,813	2,774	1,281	705	410	264	218	173	154	47
3. 2015	XXX	5,098	2,751	1,291	727	432	291	218	184	88
4. 2016	XXX	XXX	5,200	2,461	1,177	607	345	252	173	106
5. 2017	XXX	XXX	XXX	4,874	2,177	1,041	589	338	238	134
6. 2018	XXX	XXX	XXX	XXX	5,292	2,367	1,166	699	472	272
7. 2019	XXX	XXX	XXX	XXX	XXX	5,127	2,381	1,290	757	419
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	5,290	2,625	1,370	667
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,488	2,216	1,055
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,361	2,041
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,592

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	2,011	1,221	901	270	109	70	53	24	22	20
2. 2014	8,637	10,180	10,400	10,575	10,620	10,644	10,666	10,669	10,676	10,682
3. 2015	XXX	8,635	10,033	10,444	10,538	10,589	10,612	10,627	10,638	10,644
4. 2016	XXX	XXX	8,730	10,270	10,472	10,559	10,588	10,609	10,625	10,643
5. 2017	XXX	XXX	XXX	8,533	9,823	10,065	10,131	10,191	10,220	10,226
6. 2018	XXX	XXX	XXX	XXX	9,162	10,636	10,798	10,889	10,938	10,962
7. 2019	XXX	XXX	XXX	XXX	XXX	9,415	10,579	10,767	10,867	10,912
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	9,837	10,741	10,879	10,953
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,466	8,289	8,435
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,962	7,608
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,436

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	1,163	788	621	385	323	270	890	82	77	85
2. 2014	325	568	625	677	708	732	740	746	754	758
3. 2015	XXX	336	582	642	684	737	768	778	794	799
4. 2016	XXX	XXX	268	422	476	531	573	585	598	613
5. 2017	XXX	XXX	XXX	183	323	383	437	503	525	536
6. 2018	XXX	XXX	XXX	XXX	198	382	431	485	520	546
7. 2019	XXX	XXX	XXX	XXX	XXX	139	264	330	366	394
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	68	138	179	204
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	134	157
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	114
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	4,708	3,585	2,902	2,479	2,169	1,886	1,826	1,650	1,494	1,410
2. 2014	566	307	242	176	97	71	66	52	35	32
3. 2015	XXX	770	347	281	219	159	115	87	77	70
4. 2016	XXX	XXX	624	322	250	184	131	101	77	52
5. 2017	XXX	XXX	XXX	534	313	295	280	231	167	146
6. 2018	XXX	XXX	XXX	XXX	509	378	339	286	157	105
7. 2019	XXX	XXX	XXX	XXX	XXX	499	336	302	189	139
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	372	337	215	167
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299	199	163
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	304	211
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	329

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	2,976	1,509	1,409	856	666	554	1,479	203	257	119
2. 2014	3,835	4,751	5,169	5,397	5,486	5,551	5,586	5,601	5,611	5,621
3. 2015	XXX	4,223	5,362	5,725	5,961	6,102	6,163	6,190	6,228	6,248
4. 2016	XXX	XXX	3,391	4,138	4,442	4,655	4,743	4,794	4,840	4,858
5. 2017	XXX	XXX	XXX	2,910	3,650	4,047	4,252	4,418	4,466	4,500
6. 2018	XXX	XXX	XXX	XXX	2,534	3,651	3,985	4,149	4,240	4,294
7. 2019	XXX	XXX	XXX	XXX	XXX	2,689	3,372	3,730	3,935	4,056
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,465	2,091	2,471	2,715
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	871	1,282	1,518
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	691	930
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	873

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	40	13	13	6			4	1		
2. 2014.....		1	1	1	1	1	1	1	1	2
3. 2015.....	XXX		1	2	6	7	7	7	7	7
4. 2016.....	XXX	XXX			1	1	2	2	2	2
5. 2017.....	XXX	XXX	XXX			1	2	2	3	4
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX		2	2	3	3
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	74	52	31	22	11	11	11	9	7	5
2. 2014.....	9	6	5	3	2	1	2	2	2	1
3. 2015.....	XXX	11	11	9	2	1	1	1	1	1
4. 2016.....	XXX	XXX	8	6	6	5				
5. 2017.....	XXX	XXX	XXX	10	5	4	3	4	2	1
6. 2018.....	XXX	XXX	XXX	XXX	1	1			1	1
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2	2	1		
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX		1		
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	5	5
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	7
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	9	5	5	1	2	2	5			(1)
2. 2014.....	45	49	50	50	50	50	51	51	51	51
3. 2015.....	XXX	20	34	36	37	37	37	37	37	37
4. 2016.....	XXX	XXX	39	49	52	52	52	52	52	52
5. 2017.....	XXX	XXX	XXX	33	40	41	41	43	44	44
6. 2018.....	XXX	XXX	XXX	XXX	28	34	33	33	35	36
7. 2019.....	XXX	XXX	XXX	XXX	XXX	9	12	11	11	11
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	5	7	8	8
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	9	9
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	12
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

**SCHEDULE P - PART 5T - WARRANTY
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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179,902	11,950	624
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	169,148	185,611
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187,524

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,702	24,126	29,518
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,168	509
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,616

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233,895	8,737	6,368
2. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,883	223,329
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235,941

COMBINED STATEMENT FOR THE YEAR 2023 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	23,418	3,291	1,125	(2,862)	615	165	(927)	(1,926)	392	(38)	(38)
2. 2014.....	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	1,016,056	(99)
3. 2015.....	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	1,127,239	(202)
4. 2016.....	XXX	XXX	1,247,448	1,249,323	1,263,835	1,263,305	1,263,872	1,263,996	1,263,820	1,265,097	1,277
5. 2017.....	XXX	XXX	XXX	1,327,014	1,319,993	1,332,651	1,370,615	1,371,232	1,371,309	1,369,934	(1,375)
6. 2018.....	XXX	XXX	XXX	XXX	1,221,159	1,240,390	1,351,547	1,352,287	1,351,588	1,351,000	(588)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,059,362	1,080,769	1,082,799	1,082,551	1,081,690	(861)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,091,853	1,096,466	1,097,177	1,095,939	(1,238)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,237,622	1,237,423	1,237,514	91
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,363,540	1,371,403	7,863
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,500,115	1,500,115
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,504,945
13. Earned Premiums (Sch P-Pt. 1)	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	1,504,945	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	18,176	61	20	(3)	6	(53)	(35)	(20)	(11,517)	3,920	3,920
2. 2014.....	659,552	669,246	669,141	669,208	669,216	669,216	669,468	669,468	667,772	670,064	2,292
3. 2015.....	XXX	743,457	753,827	753,402	753,415	753,438	753,439	753,471	753,166	756,523	3,357
4. 2016.....	XXX	XXX	866,523	875,099	887,852	887,715	888,201	888,184	888,904	889,857	954
5. 2017.....	XXX	XXX	XXX	956,191	955,368	966,194	1,004,288	1,004,362	1,005,369	1,006,293	925
6. 2018.....	XXX	XXX	XXX	XXX	884,886	907,459	1,016,513	1,016,437	1,018,543	1,018,537	(6)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	738,068	746,796	746,450	749,685	751,303	1,618
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	759,463	766,274	771,614	773,068	1,454
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	860,244	868,986	869,717	731
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	946,206	958,751	12,545
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,040,353	1,040,353
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,068,142
13. Earned Premiums (Sch P-Pt. 1)	677,728	753,212	876,808	964,406	896,842	771,298	916,044	866,701	953,839	1,068,142	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	25,778	3,330	(14,794)	(32,210)	(7,951)	(13,514)	(9,549)	891	1,537	(2,208)	(2,208)
2. 2014.....	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	2,574,415	(3,641)
3. 2015.....	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	2,881,006	(4,962)
4. 2016.....	XXX	XXX	2,930,676	2,924,086	2,919,037	2,910,601	2,917,056	2,914,888	2,914,281	2,912,013	(2,268)
5. 2017.....	XXX	XXX	XXX	2,980,428	2,958,043	2,946,994	2,943,074	2,941,735	2,943,509	2,946,690	3,181
6. 2018.....	XXX	XXX	XXX	XXX	2,861,224	2,873,178	2,857,169	2,853,584	2,854,617	2,858,178	3,561
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,767,460	2,766,247	2,731,288	2,721,269	2,721,873	604
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,595,509	2,495,454	2,477,637	2,492,323	14,686
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,509,112	2,573,266	2,586,351	13,084
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,652,456	2,763,541	111,085
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,797,960	2,797,960
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,931,083
13. Earned Premiums (Sch P-Pt. 1)	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	2,931,083	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	27,590	7,478	5,011	(3,887)	1,886	1,766	(2,010)	466	(11,150)	581	581
2. 2014.....	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	1,604,984	(109)
3. 2015.....	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	1,851,359	37
4. 2016.....	XXX	XXX	1,903,859	1,920,913	1,918,711	1,918,675	1,920,860	1,920,822	1,922,196	1,922,052	(144)
5. 2017.....	XXX	XXX	XXX	1,940,436	1,933,724	1,928,617	1,933,011	1,933,094	1,937,800	1,937,645	(155)
6. 2018.....	XXX	XXX	XXX	XXX	1,918,200	1,919,579	1,915,438	1,915,077	1,918,160	1,918,030	(130)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,896,618	1,892,978	1,879,700	1,878,952	1,878,931	(21)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,833,001	1,789,033	1,788,868	1,789,319	451
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,768,200	1,795,224	1,795,286	62
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,947,554	1,990,410	42,856
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,107,410	2,107,410
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,150,838
13. Earned Premiums (Sch P-Pt. 1)	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	2,150,838	XXX

COMBINED STATEMENT FOR THE YEAR 2023 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	(20,453)	(2,219)	4,221	614	1,827	(364)	348	1,543	96	(803)	(803)
2. 2014.....	950,048	931,958	931,031	931,090	931,056	931,064	931,030	931,030	931,039	931,039	
3. 2015.....	XXX	828,634	812,536	812,367	812,113	812,111	812,116	812,103	812,121	812,121	
4. 2016.....	XXX	XXX	712,476	697,646	695,895	695,703	695,560	695,618	695,625	695,615	(10)
5. 2017.....	XXX	XXX	XXX	650,603	634,503	632,455	632,290	632,418	632,421	632,411	(10)
6. 2018.....	XXX	XXX	XXX	XXX	637,659	619,743	616,797	617,312	617,330	617,323	(7)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	638,145	611,328	609,158	609,229	609,196	(33)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	719,001	691,927	690,886	690,517	(369)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	724,918	707,095	705,872	(1,223)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	666,970	660,852	(6,119)
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	694,520	694,520
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	685,947
13. Earned Premiums (Sch P-Pt. 1)	929,594	808,325	699,673	636,277	621,346	617,631	689,248	697,906	648,328	685,947	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	(2,659)	(1,033)	(2,110)	366	(460)	(13)	369	(1)	22	15	15
2. 2014.....	569,025	570,087	568,354	568,354	568,353	568,353	568,353	568,353	568,355	568,355	
3. 2015.....	XXX	447,961	448,660	448,684	448,683	448,683	448,683	448,683	448,836	448,836	
4. 2016.....	XXX	XXX	402,079	401,776	399,846	399,846	399,846	399,846	399,860	399,860	
5. 2017.....	XXX	XXX	XXX	369,755	369,667	369,383	369,383	369,383	369,386	369,386	
6. 2018.....	XXX	XXX	XXX	XXX	369,925	369,762	369,462	369,487	369,438	369,435	(3)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	417,635	417,401	417,088	416,928	416,942	13
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	436,700	435,744	435,935	436,001	66
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	427,632	431,365	432,516	1,151
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	390,969	394,956	3,987
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407,172	407,172
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	412,401
13. Earned Premiums (Sch P-Pt. 1)	566,366	447,989	398,935	369,843	367,444	417,176	436,534	426,386	394,879	412,401	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	23,845	23,825	(2,876)	1,422	54,329	(37,118)	(11,282)	(3,005)	(11,173)	(7,102)	(7,102)
2. 2014.....	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	1,989,485	(1,407)
3. 2015.....	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	2,120,405	341
4. 2016.....	XXX	XXX	2,030,511	1,982,215	1,951,091	1,941,477	1,935,200	1,923,303	1,915,104	1,915,170	67
5. 2017.....	XXX	XXX	XXX	1,916,204	1,888,465	1,891,999	1,894,124	1,887,374	1,876,569	1,874,369	(2,201)
6. 2018.....	XXX	XXX	XXX	XXX	1,801,859	1,787,411	1,804,575	1,802,085	1,796,657	1,789,485	(7,172)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,709,145	1,724,350	1,735,489	1,741,123	1,734,741	(6,382)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,618,124	1,630,174	1,642,558	1,639,638	(2,919)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,799,009	1,845,857	1,854,573	8,716
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,039,853	2,094,768	54,915
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,168,616	2,168,616
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,205,473
13. Earned Premiums (Sch P-Pt. 1)	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	2,205,473	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	(1,277)	(24,780)	(6,078)	(6,400)	2,838	189,700	(4,687)	(3,524)	(5,506)	(5,330)	(5,330)
2. 2014.....	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	1,191,270	(61)
3. 2015.....	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	1,543,523	440
4. 2016.....	XXX	XXX	1,292,657	1,274,589	1,273,184	1,275,414	1,272,463	1,273,890	1,273,104	1,273,259	155
5. 2017.....	XXX	XXX	XXX	1,233,702	1,241,795	1,240,614	1,241,544	1,242,038	1,240,458	1,240,175	(283)
6. 2018.....	XXX	XXX	XXX	XXX	1,258,872	1,230,598	1,238,615	1,242,723	1,241,397	1,240,728	(670)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	1,268,231	1,276,168	1,278,020	1,282,435	1,284,604	2,170
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,235,090	1,227,455	1,235,974	1,238,412	2,439
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,386,700	1,413,892	1,427,658	13,766
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,580,938	1,626,183	45,245
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,665,324	1,665,324
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,723,194
13. Earned Premiums (Sch P-Pt. 1)	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	1,723,194	XXX

COMBINED STATEMENT FOR THE YEAR 2023 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	10,646	(7,838)	(158)	5,080	(877)	10,695	(57)	(1,061)	28	316	316
2. 2014.....	773,129	774,743	774,902	774,954	774,373	782,781	782,358	782,358	782,399	782,630	231
3. 2015.....	XXX	778,668	773,122	773,293	773,096	781,439	780,221	781,135	781,177	781,417	240
4. 2016.....	XXX	XXX	765,503	760,899	760,756	771,230	771,371	771,560	771,679	772,057	378
5. 2017.....	XXX	XXX	XXX	735,079	732,388	742,549	742,724	742,775	742,783	743,248	464
6. 2018.....	XXX	XXX	XXX	XXX	749,769	748,312	747,765	747,691	747,745	748,083	338
7. 2019.....	XXX	XXX	XXX	XXX	XXX	760,257	751,281	751,912	751,923	752,006	83
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	822,397	825,920	825,328	825,178	(149)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	966,284	970,250	970,655	406
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,060,322	1,063,982	3,660
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	982,224	982,224
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	988,191
13. Earned Premiums (Sch P-Pt. 1)	783,775	772,443	759,958	735,777	745,280	806,882	811,491	970,457	1,063,998	988,191	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	6,278	(1,882)	(85)	4,351	75	1,377	16	(318)		1	1
2. 2014.....	431,929	431,737	431,744	431,694	431,687	433,259	433,236	433,241	433,240	433,244	3
3. 2015.....	XXX	431,515	432,550	432,437	432,432	432,700	432,621	432,653	432,649	432,648	(1)
4. 2016.....	XXX	XXX	434,627	439,424	439,705	440,944	440,992	441,000	441,004	441,042	38
5. 2017.....	XXX	XXX	XXX	436,647	439,825	442,477	441,783	441,856	441,838	441,917	80
6. 2018.....	XXX	XXX	XXX	XXX	478,358	477,234	473,823	473,670	473,681	473,929	247
7. 2019.....	XXX	XXX	XXX	XXX	XXX	537,365	531,956	532,047	531,975	532,072	97
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	562,681	563,727	563,780	563,729	(51)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	665,680	669,806	669,847	41
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	731,440	736,636	5,196
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	700,760	700,760
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	706,411
13. Earned Premiums (Sch P-Pt. 1)	438,207	429,442	435,583	445,632	481,880	543,349	553,129	666,464	735,539	706,411	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX									
11. 2023.....	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX									
11. 2023.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY
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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

SCHEDULE P - PART 6O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY
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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior.....											
2. 2014.....											
3. 2015.....	XXX										
4. 2016.....	XXX	XXX									
5. 2017.....	XXX	XXX									
6. 2018.....	XXX	XXX									
7. 2019.....	XXX	XXX									
8. 2020.....	XXX	XXX									
9. 2021.....	XXX	XXX									
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sch P-Pt. 1)											XXX

COMBINED STATEMENT FOR THE YEAR 2023 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	10,947	(7,086)	297	2,449	7,812	(4,627)	(663)	1,041	520	632	632
2. 2014.....	187,095	192,691	192,848	193,424	193,442	193,680	193,839	193,839	194,209	194,209	
3. 2015.....	XXX	195,943	199,886	200,981	200,684	200,925	201,276	201,238	201,644	201,641	(3)
4. 2016.....	XXX	XXX	181,289	203,685	203,724	204,124	204,201	204,675	205,273	205,269	(4)
5. 2017.....	XXX	XXX	XXX	178,069	188,260	187,747	188,411	188,644	189,221	189,210	(11)
6. 2018.....	XXX	XXX	XXX	XXX	178,006	198,590	197,159	197,297	197,926	197,811	(115)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	204,982	212,813	210,590	210,902	210,716	(186)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	281,714	278,380	276,446	276,196	(249)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211,444	205,435	201,709	(3,727)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140,760	129,548	(11,212)
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149,592	149,592
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,718
13. Earned Premiums (Sch P-Pt. 1)	198,042	194,453	185,686	204,584	195,769	221,304	288,703	207,735	136,228	134,718	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	2,891	837	49	133	(627)	294,128	(920)	2,984	63	(244)	(244)
2. 2014.....	119,679	128,563	128,774	128,958	128,893	128,894	128,902	128,902	129,200	129,200	
3. 2015.....	XXX	114,252	123,185	124,125	124,012	124,015	124,024	124,023	124,307	124,307	
4. 2016.....	XXX	XXX	112,262	130,981	131,486	131,508	131,508	131,526	131,801	131,801	
5. 2017.....	XXX	XXX	XXX	118,436	132,119	132,515	132,662	132,695	133,123	133,126	3
6. 2018.....	XXX	XXX	XXX	XXX	124,421	146,303	145,638	145,757	146,256	146,213	(42)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	146,606	155,777	154,071	154,169	154,086	(83)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	209,688	211,317	210,772	210,659	(113)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,947	157,281	155,564	(1,718)
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104,460	98,802	(5,658)
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,380	110,380
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,525
13. Earned Premiums (Sch P-Pt. 1)	122,570	123,972	121,456	138,413	137,804	463,037	217,438	160,025	106,193	102,525	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	(12)	(116)	6	(2)	(2)	1			2	(2)	(2)
2. 2014.....	21,940	21,738	21,699	21,700	21,699	21,699	21,699	21,699	21,700	21,700	
3. 2015.....	XXX	22,814	22,364	22,338	22,337	22,337	22,337	22,337	22,338	22,337	
4. 2016.....	XXX	XXX	21,993	21,865	21,847	21,847	21,847	21,847	21,847	21,847	
5. 2017.....	XXX	XXX	XXX	10,597	10,520	10,501	10,505	10,505	10,505	10,505	
6. 2018.....	XXX	XXX	XXX	XXX	3,691	3,777	3,776	3,776	3,776	3,776	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,731	2,884	2,884	2,884	2,884	
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,263	2,349	2,348	2,348	
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,065	4,328	4,337	9
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,675	8,947	272
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,976	7,976
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,255
13. Earned Premiums (Sch P-Pt. 1)	21,928	22,497	21,509	10,441	3,594	2,799	2,419	4,150	8,940	8,255	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior.....	154	279		(1)		72					
2. 2014.....	20,673	27,780	27,742	27,742	27,742	27,742	27,742	27,742	27,742	27,742	
3. 2015.....	XXX	14,488	14,054	14,028	14,028	14,028	14,028	14,028	14,028	14,028	
4. 2016.....	XXX	XXX	20,834	20,723	20,705	20,705	20,705	20,705	20,705	20,705	
5. 2017.....	XXX	XXX	XXX	9,464	9,406	9,387	9,391	9,391	9,391	9,391	
6. 2018.....	XXX	XXX	XXX	XXX	2,926	3,013	3,012	3,012	3,012	3,012	
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,407	2,559	2,559	2,559	2,559	
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	2,148	2,233	2,237	2,236	
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,958	4,218	4,227	9
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,623	8,897	274
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,929	7,929
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,212
13. Earned Premiums (Sch P-Pt. 1)	20,828	21,874	20,362	9,326	2,850	2,547	2,302	4,044	8,887	8,212	XXX

COMBINED STATEMENT FOR THE YEAR 2023 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	21,700			72,504		
2. Private Passenger Auto Liability/ Medical	2,224		0.0			
3. Commercial Auto/Truck Liability/ Medical	1,018,889	6,573	0.6	491,984	4,172	0.8
4. Workers' Compensation	4,981,324	481,139	9.7	790,183	76,275	9.7
5. Commercial Multiple Peril	334,924			307,649		
6. Medical Professional Liability - Occurrence	2,733			8		
7. Medical Professional Liability - Claims - Made	276,520			30		
8. Special Liability	33,298			76,726		
9. Other Liability - Occurrence	3,054,274	101,574	3.3	537,031	(53,571)	(10.0)
10. Other Liability - Claims-Made	1,011,100	460	0.0	252,131	5	0.0
11. Special Property	805,854			2,528,348		
12. Auto Physical Damage	23,438	47	0.2	179,944	142	0.1
13. Fidelity/Surety	74,405			306,941		
14. Other	121,345	1,695	1.4	195,406	(154)	(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	243,555	6,103	2.5	38,338	332	0.9
20. Products Liability - Claims-Made	2,040		0.0	16	1	3.9
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	16,644			27,099		
23. Totals	12,024,268	597,591	5.0	5,804,338	27,201	0.5

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	7,768,777	7,829,674	7,780,306	7,731,977	7,689,838	7,660,565	7,664,808	5,262,753	5,168,583	5,159,252
2. 2014.....	205,743	502,017	462,975	434,666	438,204	412,008	396,546	194,220	186,885	182,124
3. 2015.....	XXX	251,658	503,325	460,344	443,226	416,203	401,933	198,694	193,112	192,480
4. 2016.....	XXX	XXX	171,281	358,482	314,815	323,389	321,982	160,714	152,412	151,085
5. 2017.....	XXX	XXX	XXX	159,790	336,620	331,953	342,241	172,429	158,076	148,456
6. 2018.....	XXX	XXX	XXX	XXX	139,367	255,356	289,932	155,600	149,850	147,281
7. 2019.....	XXX	XXX	XXX	XXX	XXX	119,678	235,112	110,218	105,722	103,337
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	60,803	61,248	63,765	66,369
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,974	63,567	66,093
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,534	62,714
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,986

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	905,691	739,590	608,421	486,592	409,975	361,949	346,751	206,060	185,227	172,603
2. 2014.....	149,223	328,303	234,153	153,272	112,626	75,514	58,502	22,772	18,175	10,532
3. 2015.....	XXX	192,296	323,391	216,098	133,971	92,198	67,405	26,544	21,904	17,497
4. 2016.....	XXX	XXX	127,675	221,675	127,789	93,040	72,930	31,210	22,045	15,793
5. 2017.....	XXX	XXX	XXX	115,404	188,593	114,510	89,477	35,036	20,185	12,147
6. 2018.....	XXX	XXX	XXX	XXX	91,908	113,893	88,098	37,744	26,081	19,809
7. 2019.....	XXX	XXX	XXX	XXX	XXX	76,014	124,039	38,604	24,750	19,263
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	41,353	26,678	22,126	17,197
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,006	24,011	19,905
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,407	24,599
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,438

COMBINED STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	9,340,244	9,429,636	9,461,436	9,481,243	9,294,866	9,738,494	9,246,555	6,152,254	5,727,488	5,677,413
2. 2014.....	227,521	505,927	512,541	550,055	543,114	526,735	509,538	254,370	234,074	227,854
3. 2015.....	XXX	243,748	492,970	493,535	499,711	478,657	470,305	237,096	217,585	217,965
4. 2016.....	XXX	XXX	134,510	380,488	367,637	374,663	358,179	177,556	160,042	160,098
5. 2017.....	XXX	XXX	XXX	173,044	359,788	354,821	351,558	177,434	163,181	163,884
6. 2018.....	XXX	XXX	XXX	XXX	156,998	288,812	290,958	155,917	151,711	152,237
7. 2019.....	XXX	XXX	XXX	XXX	XXX	146,098	276,181	122,496	114,495	114,008
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	72,272	69,414	72,274	78,237
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,041	74,170	81,434
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,225	72,179
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,393

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	31,472	70,248	69,143	53,917	106,261	77,339	61,222	57,274	51,376	47,390
2. 2014.....	(21,621)	2,722	47,587	39,837	26,726	23,337	11,359	10,615	10,549	9,160
3. 2015.....	XXX	(17,765)	17,112	30,323	10,953	16,973	26,381	24,813	14,588	17,657
4. 2016.....	XXX	XXX	(39,483)	(3,167)	22,037	47,126	37,672	31,269	15,886	15,225
5. 2017.....	XXX	XXX	XXX	8,544	15,845	50,998	44,683	29,836	9,460	8,723
6. 2018.....	XXX	XXX	XXX	XXX	10,349	34,852	46,776	46,683	25,160	29,858
7. 2019.....	XXX	XXX	XXX	XXX	XXX	2,683	42,928	51,907	32,451	23,364
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	(9,709)	(2,437)	11,698	11,548
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(6,244)	8,604	25,813
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(6,688)	2,504
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(12,654)

COMBINED STATEMENT FOR THE YEAR 2023 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	21,700			72,504		
2. Private Passenger Auto Liability/Medical	2,224					
3. Commercial Auto/Truck Liability/Medical	1,018,889			491,984		
4. Workers' Compensation	4,981,324			790,183		
5. Commercial Multiple Peril	334,924			307,649		
6. Medical Professional Liability - Occurrence	2,733			8		
7. Medical Professional Liability - Claims - Made	276,520			30		
8. Special Liability	33,298			76,726		
9. Other Liability - Occurrence	3,054,274			537,031		
10. Other Liability - Claims-Made	1,011,100			252,131		
11. Special Property	805,854			2,528,348		
12. Auto Physical Damage	23,438			179,944		
13. Fidelity/Surety	74,405			306,941		
14. Other	121,345			195,406		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	243,555			38,338		
20. Products Liability - Claims-Made	2,040			16		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	16,644			27,099		
23. Totals	12,024,268			5,804,338		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES
SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (Continued)
SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XX							
6. 2018.....	XXX	XXX	XX	XX						
7. 2019.....	XXX	XXX	XX	XXX	XX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (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	216,424,972	216,337,063	5	125,347,906	118,275,670	265,056,362	38,146	511,593
2. Alaska	AK	L	36,949,561	34,554,244		10,956,917	14,299,819	53,747,466		73,611
3. Arizona	AZ	L	237,437,628	227,588,332	6,698	94,080,587	120,763,698	354,056,537	6,217	760,735
4. Arkansas	AR	L	102,817,527	104,114,987	3	92,896,251	910,264	118,179,931	29,229	235,503
5. California	CA	L	2,179,889,103	2,159,637,371	1,090	1,192,942,167	1,124,118,380	4,276,827,712	71,598	2,569,715
6. Colorado	CO	L	344,206,347	357,990,351	2,208	238,351,181	289,584,319	705,766,975	32,577	1,326,535
7. Connecticut	CT	L	190,170,894	182,667,296	173	135,719,918	96,528,363	331,186,359	7,334	813,873
8. Delaware	DE	L	82,857,381	82,130,543		34,001,625	39,291,784	160,345,206	3,452	80,895
9. District of Columbia	DC	L	67,336,473	61,110,223	35	39,773,993	24,915,085	81,150,617		24,342
10. Florida	FL	L	1,447,988,701	1,368,852,250	872,820	597,327,560	437,600,899	1,571,143,280	28,356	3,611,218
11. Georgia	GA	L	475,177,513	458,350,344	187	331,034,824	359,472,244	663,675,786	103,747	816,197
12. Hawaii	HI	L	72,939,186	68,783,570		30,661,375	89,768,242	149,015,845	338	122,385
13. Idaho	ID	L	107,462,667	105,813,946	12,622	51,999,011	56,407,275	78,641,290	3,673	285,668
14. Illinois	IL	L	779,937,173	780,454,094	7,070	370,629,704	409,529,168	1,233,997,728	145,454	1,718,390
15. Indiana	IN	L	319,737,183	306,753,903	3,540	101,894,620	155,738,376	325,727,264	60,689	622,519
16. Iowa	IA	L	299,635,541	295,912,523	7,359	151,094,060	137,562,583	219,598,634	54,108	354,940
17. Kansas	KS	L	379,502,026	408,266,854	28	522,343,543	516,501,945	263,648,725	49,066	463,378
18. Kentucky	KY	L	181,560,963	189,905,028	26	83,738,922	64,619,644	269,531,415	111,870	1,439,406
19. Louisiana	LA	L	306,762,138	298,241,980	38	227,125,793	169,142,220	523,245,080	7,397	496,443
20. Maine	ME	L	35,991,705	34,299,702	2	12,037,461	13,907,699	41,696,316	3,659	203,512
21. Maryland	MD	L	217,809,366	212,755,979	415	147,858,966	125,808,279	398,824,980	20,118	679,769
22. Massachusetts	MA	L	432,747,807	413,879,386	375	228,549,091	261,371,006	703,428,279	5,941	696,582
23. Michigan	MI	L	354,801,924	358,380,802	47,232	144,985,401	178,789,885	442,377,048	46,467	1,074,664
24. Minnesota	MN	L	546,510,668	388,948,957	14,493	285,454,724	415,074,599	572,501,837	106,255	604,822
25. Mississippi	MS	L	118,003,740	116,144,559		43,638,417	68,155,129	137,786,569	5,203	243,214
26. Missouri	MO	L	315,186,519	315,087,454	2,409	175,361,124	160,764,067	393,177,403	53,744	659,177
27. Montana	MT	L	87,136,951	89,523,312	482	53,954,545	12,215,068	55,500,135	8,083	278,872
28. Nebraska	NE	L	479,360,174	478,201,634	486	551,515,478	536,748,466	249,099,732	115,228	289,871
29. Nevada	NV	L	152,617,038	153,905,759	4	72,219,750	77,895,132	222,272,067	4,351	273,592
30. New Hampshire	NH	L	46,283,568	46,334,543	1,913	15,182,248	23,663,353	72,138,142	(186)	229,000
31. New Jersey	NJ	L	601,331,847	600,851,329	7,409	365,193,215	432,931,230	1,501,283,851	2,036	785,343
32. New Mexico	NM	L	92,475,737	89,069,889	500	83,347,493	108,031,724	167,137,047	20,608	261,658
33. New York	NY	L	1,096,143,678	1,075,657,927	7,875	988,431,575	843,531,568	3,339,184,118	27,009	1,866,793
34. North Carolina	NC	L	448,655,099	437,475,752	43	204,968,823	213,505,073	457,123,932	85,033	1,198,258
35. North Dakota	ND	L	323,094,339	323,522,934		155,659,454	156,554,444	91,912,761	48,618	129,760
36. Ohio	OH	L	362,220,851	353,291,449		147,705,322	146,434,022	390,685,288	79,961	1,306,819
37. Oklahoma	OK	L	205,518,460	210,782,543	2,119	192,825,138	121,750,110	233,940,129	16,185	569,852
38. Oregon	OR	L	153,535,743	147,140,459	3,869	107,470,476	126,274,309	146,300,068	57,272	654,866
39. Pennsylvania	PA	L	720,109,657	708,548,854	1,139	400,852,530	424,583,345	1,272,141,650	11,397	1,430,107
40. Rhode Island	RI	L	53,617,399	53,793,608	6	41,025,015	55,252,933	126,603,657		100,127
41. South Carolina	SC	L	243,811,555	236,997,350	36	134,539,382	124,651,455	291,874,194	6,164	521,985
42. South Dakota	SD	L	203,487,403	211,100,820	152	122,627,968	129,656,177	109,220,027	54,651	166,039
43. Tennessee	TN	L	239,569,609	234,150,602	1,835	117,646,330	119,994,325	403,829,996	24,239	664,284
44. Texas	TX	L	1,658,615,680	1,585,346,005	2,413,999	1,235,455,288	1,173,632,654	2,087,147,266	49,786	3,835,829
45. Utah	UT	L	172,993,625	158,076,335	11	58,888,935	95,331,534	251,228,507	6,568	177,080
46. Vermont	VT	L	24,040,941	24,246,794	16	18,338,562	19,686,192	26,335,301	2,792	162,181
47. Virginia	VA	L	365,697,117	353,909,962	129	120,277,302	136,267,348	461,929,140	73,723	1,066,907
48. Washington	WA	L	353,394,634	328,928,617		267,629,045	300,129,572	305,055,884	28,989	955,177
49. West Virginia	WV	L	65,890,576	58,436,664	2	19,564,315	10,299,178	115,050,400	1,264	163,356
50. Wisconsin	WI	L	417,090,925	403,915,829	2,777,956	191,861,131	204,985,870	454,905,373	102,425	676,282
51. Wyoming	WY	L	45,969,189	43,805,022		13,420,741	18,433,231	24,933,969	2,441	119,261
52. American Samoa	AS	N								
53. Guam	GU	L	6,745,206	4,824,098		3,532,489	3,774,896	1,129,417		105,045
54. Puerto Rico	PR	L	16,194,210	16,459,291		2,900,862	2,865,578	6,368,256		10,988
55. U.S. Virgin Islands	VI	L	102,949	88,695		1,927,577	1,871,694	60,366		
56. Northern Mariana Islands	MP	L	14,208	77,433			2,524	11,359		
57. Canada	CAN	N								
58. Aggregate other alien	OT	XXX	77,519,445	76,544,758		37,150,723	1,444,330	84,098,368		
59. Totals	XXX		18,563,082,522	18,049,970,008	6,198,809	11,195,916,858	11,071,297,978	27,282,835,043	1,823,275	38,488,415
DETAILS OF WRITE-INS										
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		77,519,445	76,544,758		37,150,723	1,444,330	84,098,368		

(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.

COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	4,096,443,996	3,614,366,125	4,108,140,013	4,146,420,963
	2. Canada	276,512,841	259,932,630	280,558,302	275,474,000
	3. Other Countries	737,097,325	700,178,674	738,116,005	744,506,000
	4. Totals	5,110,054,162	4,574,477,429	5,126,814,320	5,166,400,963
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	281,951,445	278,043,842	304,938,411	262,360,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	320,648,121	320,772,689	341,992,288	303,695,000
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	3,141,136,465	2,990,599,733	3,275,314,730	2,979,120,037
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	5,798,308,956	5,529,004,183	5,839,064,626	5,854,999,170
	9. Canada	162,160,091	158,863,703	162,434,265	163,617,077
	10. Other Countries	1,085,871,306	1,052,178,988	1,087,102,528	7,263,402,957
	11. Totals	7,046,340,353	6,740,046,874	7,088,601,419	13,282,019,204
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	15,900,130,546	14,903,940,567	16,137,661,168	21,993,595,204
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	695,937,730	695,937,730	659,493,833	
	21. Canada	34,582	34,582	32,425	
	22. Other Countries	158,026,422	158,026,422	109,682,583	
	23. Totals	853,998,734	853,998,734	769,208,841	
Parent, Subsidiaries and Affiliates	24. Totals	105,105,775	105,105,775	454,578,585	
	25. Total Common Stocks	959,104,509	959,104,509	1,223,787,426	
	26. Total Stocks	965,104,509	965,104,509	1,229,787,426	
	27. Total Bonds and Stocks	16,865,235,055	15,869,045,076	17,367,448,594	

COMBINED STATEMENT FOR THE YEAR 2023 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	396,803,174	1,857,428,053	598,235,616	800,378,375	443,598,780	XXX	4,096,443,998	25.8	4,286,449,737	24.7	4,096,443,997	1
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	396,803,174	1,857,428,053	598,235,616	800,378,375	443,598,780	XXX	4,096,443,998	25.8	4,286,449,737	24.7	4,096,443,997	1
2. All Other Governments												
2.1 NAIC 1	74,935,988	774,309,028	164,115,591	249,560		XXX	1,013,610,167	6.4	1,230,671,503	7.1	1,013,610,166	1
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	74,935,988	774,309,028	164,115,591	249,560		XXX	1,013,610,167	6.4	1,230,671,503	7.1	1,013,610,166	1
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	5,074,025	132,654,117	108,602,566	26,039,539	9,581,195	XXX	281,951,442	1.8	292,647,695	1.7	281,951,442	
3.2 NAIC 2						XXX			13,845,238	0.1		
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals	5,074,025	132,654,117	108,602,566	26,039,539	9,581,195	XXX	281,951,442	1.8	306,492,933	1.8	281,951,442	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	14,612,647	143,682,814	74,954,020	55,505,966	30,154,094	XXX	318,909,541	2.0	371,652,043	2.1	318,909,541	
4.2 NAIC 2		1,738,582				XXX	1,738,582	0.0	1,762,772	0.0	1,738,582	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	14,612,647	145,421,396	74,954,020	55,505,966	30,154,094	XXX	320,648,123	2.0	373,414,815	2.1	320,648,123	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	127,235,002	903,073,437	688,285,712	575,982,496	661,283,743	XXX	2,955,860,390	18.6	3,193,299,166	18.4	2,952,242,867	3,617,523
5.2 NAIC 2	2,222,856	23,142,785	43,960,962	44,620,139	69,594,605	XXX	183,541,347	1.2	186,067,573	1.1	183,541,347	
5.3 NAIC 3			1,734,725			XXX	1,734,725	0.0	1,693,685	0.0	1,734,725	
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	129,457,858	926,216,222	733,981,399	620,602,635	730,878,348	XXX	3,141,136,462	19.8	3,381,060,424	19.4	3,137,518,939	3,617,523

COMBINED STATEMENT FOR THE YEAR 2023 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	506,641,037	2,406,203,919	1,058,112,286	266,816,177	92,598,941	XXX	4,330,372,360	27.2	4,689,557,990	27.0	2,325,631,723	2,004,740,637
6.2 NAIC 2	160,456,613	829,681,620	620,886,359	129,719,003	4,562,247	XXX	1,745,305,842	11.0	1,819,664,468	10.5	619,973,175	1,125,332,667
6.3 NAIC 3	38,975,874	132,073,113	67,519,643	7,357,806	416,644	XXX	246,343,080	1.5	281,562,407	1.6	30,047,317	216,295,763
6.4 NAIC 4	29,720,457	122,393,025	42,864,050	935,653		XXX	195,913,185	1.2	226,806,544	1.3	16,515,378	179,397,807
6.5 NAIC 5	4,957,851	5,595,403	394,443			XXX	10,947,697	0.1	3,435,095	0.0	4,067,788	6,879,909
6.6 NAIC 6	903,670	992,597	47,561			XXX	1,943,828	0.0	2,171,013	0.0		1,943,828
6.7 Totals	741,655,502	3,496,939,677	1,789,824,342	404,828,639	97,577,832	XXX	6,530,825,992	41.1	7,023,197,517	40.4	2,996,235,381	3,534,590,611
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2				10,500,939		XXX	10,500,939	0.1	10,515,222	0.1	10,500,939	
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				10,500,939	7,644,826	XXX	18,145,765	0.1	18,160,048	0.1	18,145,765	
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	6,348,673	21,656,211	12,626,574			XXX	40,631,458	0.3	49,278,698	0.3		40,631,458
10.3 NAIC 3	4,637,459	113,359,165	41,451,477			XXX	159,448,101	1.0	241,345,895	1.4		159,448,101
10.4 NAIC 4	5,718,068	235,393,026	42,405,258			XXX	283,516,352	1.8	439,681,999	2.5		283,516,352
10.5 NAIC 5		10,241,222				XXX	10,241,222	0.1	27,688,364	0.2		10,241,222
10.6 NAIC 6	3,193,193	345,735				XXX	3,538,928	0.0	10,359,225	0.1		3,538,928
10.7 Totals	19,897,393	380,995,359	96,483,309			XXX	497,376,061	3.1	768,354,181	4.4		497,376,061
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX						
11.2 NAIC 2						XXX						
11.3 NAIC 3						XXX						
11.4 NAIC 4						XXX						
11.5 NAIC 5						XXX						
11.6 NAIC 6						XXX						
11.7 Totals						XXX						

COMBINED STATEMENT FOR THE YEAR 2023 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) 1,125,301,873	6,217,351,368	2,692,305,791	1,724,972,113	1,237,216,753		12,997,147,898	81.7	XXX	XXX	10,988,789,736	2,008,358,162
12.2 NAIC 2	(d) 169,028,142	876,219,198	677,473,895	184,840,081	74,156,852		1,981,718,168	12.5	XXX	XXX	815,754,043	1,165,964,125
12.3 NAIC 3	(d) 43,613,333	245,432,278	110,705,845	7,357,806	8,061,470		415,170,732	2.6	XXX	XXX	39,426,868	375,743,864
12.4 NAIC 4	(d) 35,438,525	357,786,051	85,269,308	935,653			479,429,537	3.0	XXX	XXX	16,515,378	462,914,159
12.5 NAIC 5	(d) 4,957,851	15,836,625	394,443				(c) 21,188,919	0.1	XXX	XXX	4,067,788	17,121,131
12.6 NAIC 6	(d) 4,096,863	1,338,332	47,561				(c) 5,482,756	0.0	XXX	XXX		5,482,756
12.7 Totals	1,382,436,587	7,713,963,852	3,566,196,843	1,918,105,653	1,319,435,075		(b) 15,900,138,010	100.0	XXX	XXX	11,864,553,813	4,035,584,197
12.8 Line 12.7 as a % of Col. 7	8.7	48.5	22.4	12.1	8.3		100.0	XXX	XXX	XXX	74.6	25.4
13. Total Bonds Prior Year												
13.1 NAIC 1	1,412,448,928	6,415,741,305	3,288,595,412	1,644,908,008	1,302,584,481		XXX	XXX	14,064,278,134	80.9	11,833,377,345	2,230,900,789
13.2 NAIC 2	99,226,036	822,557,420	903,264,796	176,821,704	79,264,015		XXX	XXX	2,081,133,971	12.0	884,511,547	1,196,622,424
13.3 NAIC 3	43,771,984	291,625,327	174,897,077	11,546,278	10,406,147		XXX	XXX	532,246,813	3.1	62,210,807	470,036,006
13.4 NAIC 4	38,749,665	352,838,845	258,813,304	14,253,538	1,833,191		XXX	XXX	666,488,543	3.8	19,915,483	646,573,060
13.5 NAIC 5	753,999	30,093,124	276,336				XXX	XXX	(c) 31,123,459	0.2	300,432	30,823,027
13.6 NAIC 6	4,199,811	634,717	7,695,710				XXX	XXX	(c) 12,530,238	0.1		12,530,238
13.7 Totals	1,599,150,423	7,913,490,738	4,633,542,635	1,847,529,528	1,394,087,834		XXX	XXX	(b) 17,387,801,158	100.0	12,800,315,614	4,587,485,544
13.8 Line 13.7 as a % of Col. 9	9.2	45.5	26.6	10.6	8.0		XXX	XXX	100.0	XXX	73.6	26.4
14. Total Publicly Traded Bonds												
14.1 NAIC 1	893,082,895	5,122,327,575	2,290,303,182	1,510,589,721	1,172,486,360		10,988,789,733	69.1	11,833,377,345	68.1	10,988,789,733	XXX
14.2 NAIC 2	69,120,195	355,164,488	249,569,503	67,743,003	74,156,852		815,754,041	5.1	884,511,547	5.1	815,754,041	XXX
14.3 NAIC 3	7,234,476	12,998,644	10,168,576	963,702	8,061,469		39,426,867	0.2	62,210,807	0.4	39,426,867	XXX
14.4 NAIC 4	2,728,784	9,085,400	3,765,541	935,653			16,515,378	0.1	19,915,483	0.1	16,515,378	XXX
14.5 NAIC 5	2,788,015	1,277,768	2,004				4,067,787	0.0	300,432	0.0	4,067,787	XXX
14.6 NAIC 6												XXX
14.7 Totals	974,954,365	5,500,853,875	2,553,808,806	1,580,232,079	1,254,704,681		11,864,553,806	74.6	12,800,315,614	73.6	11,864,553,806	XXX
14.8 Line 14.7 as a % of Col. 7	8.2	46.4	21.5	13.3	10.6		100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	6.1	34.6	16.1	9.9	7.9		74.6	XXX	XXX	XXX	74.6	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	232,218,978	1,095,023,793	402,002,609	214,382,392	64,730,393		2,008,358,165	12.6	2,230,900,789	12.8	XXX	2,008,358,165
15.2 NAIC 2	99,907,947	521,054,710	427,904,392	117,097,078			1,165,964,127	7.3	1,196,622,424	6.9	XXX	1,165,964,127
15.3 NAIC 3	36,378,857	232,433,634	100,537,269	6,394,104	1		375,743,865	2.4	470,036,006	2.7	XXX	375,743,865
15.4 NAIC 4	32,709,741	348,700,651	81,503,767				462,914,159	2.9	646,573,060	3.7	XXX	462,914,159
15.5 NAIC 5	2,169,836	14,558,857	392,439				17,121,132	0.1	30,823,027	0.2	XXX	17,121,132
15.6 NAIC 6	4,096,863	1,338,332	47,561				5,482,756	0.0	12,530,238	0.1	XXX	5,482,756
15.7 Totals	407,482,222	2,213,109,977	1,012,388,037	337,873,574	64,730,394		4,035,584,204	25.4	4,587,485,544	26.4	XXX	4,035,584,204
15.8 Line 15.7 as a % of Col. 7	10.1	54.8	25.1	8.4	1.6		100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	2.6	13.9	6.4	2.1	0.4		25.4	XXX	XXX	XXX	XXX	25.4

(a) Includes \$ 1,791,766,227 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 48,803,833 current year of bonds with Z designations and \$ 20,721,270 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ 2,716,880 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 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$ 7,465 ; NAIC 5 \$; NAIC 6 \$

COMBINED STATEMENT FOR THE YEAR 2023 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	382,864,920	1,813,481,124	563,651,288	768,758,342	425,223,691	XXX	3,953,979,365	24.9	4,135,427,234	23.8	3,953,979,361	4
1.02 Residential Mortgage-Backed Securities	13,938,253	43,946,931	34,584,329	31,620,036	18,375,090	XXX	142,464,639	0.9	151,022,501	0.9	142,464,636	3
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities ...						XXX						
1.05 Totals	396,803,173	1,857,428,055	598,235,617	800,378,378	443,598,781	XXX	4,096,444,004	25.8	4,286,449,735	24.7	4,096,443,997	7
2. All Other Governments												
2.01 Issuer Obligations	74,935,988	774,309,028	164,115,591	249,560		XXX	1,013,610,167	6.4	1,230,671,503	7.1	1,013,610,166	1
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	74,935,988	774,309,028	164,115,591	249,560		XXX	1,013,610,167	6.4	1,230,671,503	7.1	1,013,610,166	1
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	5,074,025	132,654,117	108,602,566	26,039,539	9,581,195	XXX	281,951,442	1.8	306,492,934	1.8	281,951,442	
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	5,074,025	132,654,117	108,602,566	26,039,539	9,581,195	XXX	281,951,442	1.8	306,492,934	1.8	281,951,442	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	14,612,647	145,421,396	74,954,020	55,505,966	30,154,094	XXX	320,648,123	2.0	373,414,816	2.1	320,648,123	
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	14,612,647	145,421,396	74,954,020	55,505,966	30,154,094	XXX	320,648,123	2.0	373,414,816	2.1	320,648,123	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	49,252,066	611,790,926	504,734,776	433,442,694	701,541,077	XXX	2,300,761,539	14.5	2,506,153,197	14.4	2,300,761,539	
5.02 Residential Mortgage-Backed Securities	76,518,777	284,354,206	206,006,271	157,855,374	29,337,271	XXX	754,071,899	4.7	771,616,593	4.4	750,454,370	3,617,529
5.03 Commercial Mortgage-Backed Securities	3,687,015	30,071,092	23,240,354	29,304,568		XXX	86,303,029	0.5	103,290,638	0.6	86,303,029	
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals	129,457,858	926,216,224	733,981,401	620,602,636	730,878,348	XXX	3,141,136,467	19.8	3,381,060,428	19.4	3,137,518,938	3,617,529
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	320,535,601	1,892,765,215	1,400,954,131	365,275,709	90,106,800	XXX	4,069,637,456	25.6	4,314,708,316	24.8	1,757,633,755	2,312,003,701
6.02 Residential Mortgage-Backed Securities	20,685,369	110,774,132	23,100,266	21,390,048	7,350,089	XXX	183,299,904	1.2	199,719,456	1.1	12,655,244	170,644,660
6.03 Commercial Mortgage-Backed Securities	258,901,829	589,193,339	298,916,375	4,844,330		XXX	1,151,855,873	7.2	1,358,844,392	7.8	932,693,517	219,162,356
6.04 Other Loan-Backed and Structured Securities ...	141,532,702	904,206,990	66,853,570	13,318,550	120,944	XXX	1,126,032,756	7.1	1,149,925,352	6.6	293,252,865	832,779,891
6.05 Totals	741,655,501	3,496,939,676	1,789,824,342	404,828,637	97,577,833	XXX	6,530,825,989	41.1	7,023,197,516	40.4	2,996,235,381	3,534,590,608
7. Hybrid Securities												
7.01 Issuer Obligations				10,500,939	7,644,826	XXX	18,145,765	0.1	18,160,048	0.1	18,145,765	
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				10,500,939	7,644,826	XXX	18,145,765	0.1	18,160,048	0.1	18,145,765	
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 2023 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	19,897,394	380,995,359	96,483,309			XXX	497,376,062	3.1	768,354,181	4.4		497,376,062
10.03 Totals	19,897,394	380,995,359	96,483,309			XXX	497,376,062	3.1	768,354,181	4.4		497,376,062
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX						
12. Total Bonds Current Year												
12.01 Issuer Obligations	847,275,247	5,370,421,806	2,817,012,372	1,659,772,749	1,264,251,683	XXX	11,958,733,857	75.2	XXX	XXX	9,646,730,151	2,312,003,706
12.02 Residential Mortgage-Backed Securities	111,142,399	439,075,269	263,690,866	210,865,458	55,062,450	XXX	1,079,836,442	6.8	XXX	XXX	905,574,250	174,262,192
12.03 Commercial Mortgage-Backed Securities	262,588,844	619,264,431	322,156,729	34,148,898		XXX	1,238,158,902	7.8	XXX	XXX	1,018,996,546	219,162,356
12.04 Other Loan-Backed and Structured Securities	141,532,702	904,206,990	66,853,570	13,318,550	120,944	XXX	1,126,032,756	7.1	XXX	XXX	293,252,865	832,779,891
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	19,897,394	380,995,359	96,483,309			XXX	497,376,062	3.1	XXX	XXX		497,376,062
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	1,382,436,586	7,713,963,855	3,566,196,846	1,918,105,655	1,319,435,077		15,900,138,019	100.0	XXX	XXX	11,864,553,812	4,035,584,207
12.10 Line 12.09 as a % of Col. 7	8.7	48.5	22.4	12.1	8.3		100.0	XXX	XXX	XXX	74.6	25.4
13. Total Bonds Prior Year												
13.01 Issuer Obligations	1,100,580,704	5,338,612,707	3,454,769,846	1,632,680,877	1,358,383,914	XXX	XXX	XXX	12,885,028,048	74.1	10,435,035,657	2,449,992,391
13.02 Residential Mortgage-Backed Securities	142,915,313	511,086,265	270,906,929	161,746,125	35,703,918	XXX	XXX	XXX	1,122,358,550	6.5	933,669,036	188,689,514
13.03 Commercial Mortgage-Backed Securities	188,538,358	748,645,635	476,745,739	48,205,298		XXX	XXX	XXX	1,462,135,030	8.4	1,153,591,849	308,543,181
13.04 Other Loan-Backed and Structured Securities	138,097,302	876,844,634	130,086,187	4,897,229		XXX	XXX	XXX	1,149,925,352	6.6	278,019,070	871,906,282
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	29,018,749	438,301,495	301,033,937			XXX	XXX	XXX	768,354,181	4.4		768,354,181
13.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
13.09 Totals	1,599,150,426	7,913,490,736	4,633,542,638	1,847,529,529	1,394,087,832		XXX	XXX	17,387,801,161	100.0	12,800,315,612	4,587,485,549
13.10 Line 13.09 as a % of Col. 9	9.2	45.5	26.6	10.6	8.0		XXX	XXX	100.0	XXX	73.6	26.4
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	655,259,442	4,429,343,070	2,005,773,066	1,350,108,379	1,206,246,196	XXX	9,646,730,153	60.7	10,435,035,657	60.0	9,646,730,153	XXX
14.02 Residential Mortgage-Backed Securities	91,697,828	331,446,265	242,906,537	191,065,136	48,458,485	XXX	905,574,251	5.7	933,669,036	5.4	905,574,251	XXX
14.03 Commercial Mortgage-Backed Securities	197,217,116	496,633,989	295,840,872	29,304,588		XXX	1,018,996,545	6.4	1,153,591,849	6.6	1,018,996,545	XXX
14.04 Other Loan-Backed and Structured Securities	30,779,978	243,430,554	9,288,333	9,753,997		XXX	293,252,862	1.8	278,019,070	1.6	293,252,862	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
14.06 Affiliated Bank Loans						XXX			XXX	XXX		
14.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
14.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
14.09 Totals	974,954,364	5,500,853,878	2,553,808,808	1,580,232,080	1,254,704,681		11,864,553,811	74.6	12,800,315,612	73.6	11,864,553,811	XXX
14.10 Line 14.09 as a % of Col. 7	8.2	46.4	21.5	13.3	10.6		100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	6.1	34.6	16.1	9.9	7.9		74.6	XXX	XXX	XXX	74.6	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	192,015,805	941,078,736	811,239,306	309,664,370	58,005,487	XXX	2,312,003,704	14.5	2,449,992,391	14.1	XXX	2,312,003,704
15.02 Residential Mortgage-Backed Securities	19,444,571	107,629,004	20,784,329	19,800,322	6,603,965	XXX	174,262,191	1.1	188,689,514	1.1	XXX	174,262,191
15.03 Commercial Mortgage-Backed Securities	65,371,728	122,630,442	26,315,857	4,844,330		XXX	219,162,357	1.4	308,543,181	1.8	XXX	219,162,357
15.04 Other Loan-Backed and Structured Securities	110,752,724	660,776,436	57,565,237	3,564,553	120,944	XXX	832,779,894	5.2	871,906,282	5.0	XXX	832,779,894
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
15.06 Affiliated Bank Loans						XXX			XXX	XXX		
15.07 Unaffiliated Bank Loans	19,897,394	380,995,359	96,483,309			XXX	497,376,062	3.1	768,354,181	4.4	XXX	497,376,062
15.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
15.09 Totals	407,482,222	2,213,109,977	1,012,388,038	337,873,575	64,730,396		4,035,584,208	25.4	4,587,485,549	26.4	XXX	4,035,584,208
15.10 Line 15.09 as a % of Col. 7	10.1	54.8	25.1	8.4	1.6		100.0	XXX	XXX	XXX	100.0	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	2.6	13.9	6.4	2.1	0.4		25.4	XXX	XXX	XXX	XXX	25.4

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COMBINED STATEMENT FOR THE YEAR 2023 OF THE ZURICH AMERICAN INSURANCE COMPANY AND AFFILIATES

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8 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						16,137,661,187	XXX	14,903,940,584	21,993,595,210	15,900,130,534	54,726,892	(38,684,692)	6,330,208	0	XXX	XXX	XXX	128,026,802	519,567,378	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 2023 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	0	0	0	0	0	0	0	0	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 2023 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					965,104,509	XXX	965,104,509	1,229,787,426	695,721	18,981,629	0	28,297,986	6,757,035	21,540,951	(3,283,288)	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 2023 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					