



Financial data for property and casualty companies

☐ Canadian Property & Casualty
 ☒ Foreign Property & Casualty
 ☐ Canadian Mortgage Insurers

Zurich Insurance Company Ltd

Assets (in Canada) (IFRS 17) (effective Q1/2023)

Q4 - 2025

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Zurich Insurance Company Ltd

STATEMENT OF FINANCIAL POSITION - ASSETS (IN CANADA)

As At Q4 - 2025
(in thousands of dollars)

	Total	Vested in Trust
Cash and Cash Equivalents	137,383	10,111
Accrued Investment Income	17,882	17,813
Current Tax Assets	0	
Assets Held for Sale	0	0
Asset for Insurance Acquisition Cash Flows	0	
Investments	2,597,600	2,595,589
Equity Accounted Investees	0	0
Financial Instrument Derivative Assets	0	0
Insurance Contract Assets	0	
Reinsurance Contract Held Assets	1,162,844	
Investment Properties	0	0
Property and Equipment	0	0
Intangible Assets	0	
Goodwill	0	
Defined Benefit Pension Plan	0	
Segregated Funds Net Assets	0	
Deferred Tax Assets	10,949	
Other Assets	80,946	
TOTAL ASSETS	4,007,604	2,623,513



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Zurich Insurance Company Ltd

Liabilities, Head Office Account, Reserves and AOCI (In Canada) (IFRS 17) (effective Q1/2020)

Q4 - 2025

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Zurich Insurance Company Ltd

STATEMENT OF FINANCIAL POSITION

LIABILITIES, HEAD OFFICE ACCOUNT, RESERVES & AOCI

(IN CANADA)

As At Q4 - 2025
(in thousands of dollars)

LIABILITIES	
Provisions, Accruals and Other Liabilities	182,560
Liabilities held for sale	0
Current Tax Liabilities	2,750
Encumbrances on Real Estate & Mortgage Loans	0
Financial Instrument Derivative Liabilities	5,548
Insurance Contract Liabilities	
Insurance Contract Liabilities – Excluding Segregated Funds	2,493,783
Insurance Contract Liabilities - Segregated Fund Guarantees	0
Insurance Contract Liabilities – Segregated Funds Net Liabilities	0
Total Insurance Contract Liabilities	2,493,783
Reinsurance Contract Held Liabilities	
Reinsurance Contract Held Liabilities – Excluding Segregated Funds	0
Reinsurance Contract Held Liabilities - Segregated Fund Guarantees	0
Reinsurance Contract Held Liabilities – Segregated Funds Net Liabilities	0
Total Reinsurance Contract Held Liabilities	0
Trust and Banking Deposits	0
Other Debt	0
Defined Benefit Pension Plan	0
Employment Benefits (not including amounts in line above)	0
Subordinated Debt	0
Preferred shares - Debt	0
Deferred Tax Liabilities	0
Investment Contract Liabilities	
Investment Contract Liabilities – Excluding Segregated Funds Net Liabilities	0
Investment Contract Liabilities – Segregated Funds Net Liabilities	0
Total Investment Contract Liabilities	0
Liabilities before Policyholders' Liabilities	2,684,641
HEAD OFFICE ACCOUNT, RESERVES & AOCI	
Head Office Account	1,283,460
Reserves	2,967
Other	0
Accumulated Other Comprehensive Income (Loss)	36,536
TOTAL HEAD OFFICE ACCOUNT, RESERVES & AOCI	1,322,963
TOTAL LIABILITIES, HEAD OFFICE ACCOUNT, RESERVES & AOCI	4,007,604



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Zurich Insurance Company Ltd

STATEMENT OF PROFIT OR LOSS (IN CANADA)

Year to date: End of Q4 - 2025
(in thousands of dollars)

Revenue from PAA Contracts	1,820,466
Revenue from GMM Contracts (excluding VFA Contracts)	0
Revenue from VFA Contracts	0
Total Insurance Revenue	1,820,466
Insurance service expenses	1,266,786
Net expenses from reinsurance contracts held	-405,286
INSURANCE SERVICE RESULT	148,394
Interest revenue on financial assets not measured at FVTPL	88,458
Net investment income excluding segregated funds	20,987
Net investment income - segregated funds	0
Provision for Credit Losses	4
Investment Return	109,441
Net finance income (expenses) from insurance contracts excluding segregated funds	-42,589
Net finance income (expenses) from segregated funds	0
Net finance income (expenses) from reinsurance contracts held	26,801
Movement in investment contract liabilities	0
NET INVESTMENT RESULT	93,653
Other Income	6,825
Share of Net Income (Loss) of Equity Accounted Investees	0
General and Operating Expenses	12,361
OTHER INCOME AND EXPENSES	-5,536
PROFIT (LOSS) BEFORE TAXES	236,511
Current Taxes	57,698
Deferred Taxes	257
Total Income Taxes	57,955
PROFIT (LOSS) AFTER TAXES	178,556
Discontinued Operations (net of Income Taxes)	0
NET INCOME (LOSS) FOR THE YEAR	178,556
ATTRIBUTABLE TO:	
Participating Policyholders/Certificateholders	0
Other Fund Account	0
Residual Interest Policyholders	0
Non-controlling Interests	0
Equity Holders	0



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Zurich Insurance Company Ltd

Comprehensive Income (LOSS) and AOCI (LOSS) (in Canada) (IFRS 17) (effective Q1/2023)

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Zurich Insurance Company Ltd

COMPREHENSIVE INCOME (LOSS) AND AOCI (LOSS) (IN CANADA)

Year to date: End of Q4 - 2025
(in thousands of dollars)

Comprehensive Income (Loss)	
Net Income	178,556
Other Comprehensive Income (Loss):	
Items that may be reclassified subsequently to Net Income:	
Fair Value through Other Comprehensive Income (FVOCI):	
Change in Unrealized Gains and Losses:	
- Loans	0
- Bonds and Debentures	7,790
Reclassification of (Gains) Losses to Net Income (Loss)	711
Derivatives Designated as Cash Flow Hedges	
Changes in Unrealized Gains and Losses	0
Reclassification of (Gains) Losses to Net Income (Loss)	0
Foreign Currency Translation	
Change in Unrealized Gains and Losses	0
Reclassification of (Gains) Losses to Net Income (Loss)	0
Impact of Hedging	0
Share of Other Comprehensive Income (Loss) of Equity Accounted Investees	0
Insurance Finance Income (Expenses) from Insurance Contracts	-8,739
Insurance Finance Income (Expenses) from Reinsurance Contract Held	2,967
Other	0
Subtotal of items that may be reclassified subsequently to Net Income (Loss)	2,729
Items that will not be reclassified subsequently to Net Income (Loss):	
Fair Value through Other Comprehensive Income (FVOCI):	
Change in Unrealized Gains and Losses	
- Equities	0
Revaluation Surplus	0
Share of Other Comprehensive Income (Loss) of Equity Accounted Investees	0
Remeasurements of Defined Benefit Pension Plans	0
Other	0
Subtotal of items that will not be reclassified subsequently to Net Income (Loss)	0
Total Other Comprehensive Income (Loss)	2,729
Total Comprehensive Income (Loss)	181,285
Attributable to:	
Participating Policyholders/Certificateholders	
Other Fund Account	
Residual Interest Policyholders	0
Non-controlling Interests	0
Equity Holders	0
Accumulated Other Comprehensive Income (Loss)	
Accumulated Gains (Losses) on:	
Items that may be reclassified subsequently to Net Income:	
Fair Value through Other Comprehensive Income (FVOCI)	34,478
Derivatives Designated as Cash Flow Hedges	0
Foreign Currency Translation (Net of Hedging Activities)	0
Share of Other Comprehensive Income (Loss) of Equity Accounted Investees	0
Insurance Finance Income (Expenses) from Insurance Contracts	2,261
Insurance Finance Income (Expenses) from Reinsurance Contract Held	-863
Other	660
Subtotal of items that may be reclassified subsequently to Net Income (Loss)	36,536
Items that will not be reclassified subsequently to Net Income (Loss):	
Fair Value through Other Comprehensive Income (FVOCI)	0
Revaluation Surplus	0
Share of Other Comprehensive Income (Loss) of Equity Accounted Investees	0
Remeasurements of Defined Benefit Pension Plans	0
Other	0
Subtotal of items that will not be reclassified subsequently to Net Income (Loss)	0
Balance at end of Period	36,536
Attributable to:	
Participating Policyholders/Certificateholders	
Other Fund Account	
Residual Interest Policyholders	0
Non-controlling Interests	0
Equity Holders	0



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Zurich Insurance Company Ltd
 BAAT Test Ratio - Summary Calculations (In Canada) (IFRS 17) (effective Q1/2023)
 Q4 - 2025

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BRANCH ADEQUACY OF ASSETS TEST RATIO - SUMMARY CALCULATIONS (IN CANADA)

As At Q4 - 2025
(in thousands of dollars)

Assets Available:	
Net Assets Available	1,095,965
Other	0
Total Net Assets Available	1,095,965
Margin Required at Target:	
Insurance Risk:	
Unexpired coverage	111,996
Liability for incurred claims	220,261
Earthquake and nuclear catastrophe reserves	3,709
Reinsurance held with unregistered insurers	1,263
Subtotal: Insurance risk	337,228
Market Risk:	
Interest rate	46,656
Foreign exchange	3,636
Equity	54,506
Real estate	1,910
Other market exposures (including right-of-use assets)	0
Subtotal: Market risk	106,708
Credit Risk:	
Counterparty default for balance sheet items	63,065
Counterparty default for off-balance sheet exposures	1,928
Collateral held for unregistered reinsurance and self-insured retention	5,342
Subtotal: Credit risk	70,335
Operational risk	95,986
Less: Diversification credit	61,755
Total Margin Required at Target	548,502
Minimum Capital Required	365,668
Other	0
Total Minimum Margin Required	365,668
Excess Net Assets Available over Minimum Margin Required	730,297
BAAT Ratio	299.72