

Zurich Insurance Company Ltd

PREMIUMS AND CLAIMS
Year to date: End of Q3 - 2018
(in thousands of dollars)

Class of Insurance	Number of Policies In Force	Number of Direct Claims	Premiums written less return premiums				Net Unearned Premiums at Beginning of Year	Net Unearned premiums resulting from a portfolio acquisition/disposition	Net Unearned Premiums at period end	Net Premiums Earned (04+05+25-06)	Claims Incurred Including Adjustment Expenses				Claims Ratio	
			Direct	Reinsurance assumed	Reinsurance ceded	Net written					Direct	Reinsurance Assumed	Reinsurance Ceded	Net incurred		
Property																
- Personal excluding Home and Product Warranty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
- Home Warranty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
- Product Warranty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Subtotal - Personal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
- Commercial	2,881	596	197,415	101,792	206,225	92,982	73,281	0	57,931	108,332	72,684	39,886	19,111	93,459	86.27	
Property - Total	0	0	197,415	101,792	206,225	92,982	73,281	0	57,931	108,332	72,684	39,886	19,111	93,459	86.27	
Aircraft																
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Automobile																
Private Passenger																
- Liability	0	157	620	16	8	628	361	0	359	630	-4,000	185	207	-4,022	-638.41	
- Personal accident	0	31	244	0	2	242	159	0	145	256	-148	3	-49	-96	-37.50	
- Other	0	1	286	4	5	285	140	0	156	269	56	93	49	100	37.17	
Subtotal	23	189	1,150	20	15	1,155	660	0	660	1,155	-4,092	281	207	-4,018	-347.88	
Other than Private Passenger																
- Liability	0	1,189	38,533	7,534	20,731	25,336	18,829	0	14,090	30,075	33,745	7,532	11,869	29,408	97.78	
- Personal accident	0	44	4,783	74	2,960	1,897	1,847	0	186	3,558	7,030	-588	3,224	3,218	90.44	
- Other	0	332	7,394	565	3,040	4,919	3,546	0	2,774	5,691	15,760	1,262	5,375	11,647	204.66	
Subtotal	369	1,565	50,710	8,173	26,731	32,152	24,222	0	17,050	39,324	56,535	8,206	20,468	44,273	112.59	
Facility Assoc. Residual Market																
- Liability			363	0	0	363	0	0	555	-192	-4,568	0	0	-4,568	2379.17	
- Personal accident			631	0	0	631	0	0	1,436	-805	-1,305	0	0	-1,305	162.11	
- Other			106	0	0	106	0	0	249	-143	-7,194	0	0	-7,194	5030.77	
Subtotal			1,100	0	0	1,100	0	0	2,240	-1,140	-13,067	0	0	-13,067	1146.23	
Automobile - Subtotal																
- Liability	0	1,346	39,516	7,550	20,739	26,327	19,190	0	15,004	30,513	25,177	7,717	12,076	20,818	68.23	
- Personal accident	0	75	5,658	74	2,962	2,770	2,006	0	1,767	3,009	5,577	-585	3,175	1,817	60.39	
- Other	0	333	7,786	569	3,045	5,310	3,686	0	3,179	5,817	8,622	1,355	5,424	4,553	78.27	
Automobile - Total	392	1,754	52,960	8,193	26,746	34,407	24,882	0	19,950	39,339	39,376	8,487	20,675	27,188	69.11	
Boiler and Machinery excluding Equipment Warranty	1,804	23	8,297	3,634	1,994	9,937	6,468	0	5,756	10,649	31,872	-820	27,643	3,409	32.01	
- Equipment Warranty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	
Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	
Credit Protection	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	
Fidelity	628	11	773	3	370	406	203	0	172	437	1,825	0	-5	1,830	418.76	
Hail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	
Legal Expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	
Liability																
- Comprehensive General Liability (with products)	0	0	25	43	0	68	24	0	4	88	21,917	2,349	2,777	21,489	24419.32	
- Comprehensive General Liability (without products)	0	0	62,871	40,495	58,170	45,196	48,283	0	31,861	61,618	41,615	27,761	54,632	14,744	23.93	
- Cyber Liability	0	0	741	581	751	571	0	0	232	339	228	318	265	281	82.89	
- Directors and Officers Liability	0	0	11,647	452	10,568	1,531	1,247	0	962	1,816	5,566	478	3,830	2,214	121.92	
- Excess Liability	0	0	15,255	2,396	11,539	6,112	4,831	0	2,941	8,002	38,764	-6,818	2,667	29,279	365.90	
-	0	0	14,331	7,398	14,402	7,327	4,568	0	4,569	7,326	46,930	-4,169	32,879	9,882	134.89	

	Professional Liability															
	- Umbrella Liability	0	0	16,579	3,080	9,915	9,744	8,725	0	4,374	14,095	19,769	24,176	18,341	25,604	181.65
	- Pollution Liability	0	0	11,815	42	1,244	10,613	13,105	0	12,997	10,721	16,879	-1	-184	17,062	159.15
	- All other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
	Liability - total	4,133	3,469	133,264	54,487	106,589	81,162	80,783	0	57,940	104,005	191,668	44,094	115,207	120,555	115.91
	Mortgage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
	Other Approved Products	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
	Surety															
	- Contract Surety	1,175	444	18,426	0	18,331	95	-8	0	46	41	11,614	0	13,378	-1,764	-4302.44
	- All Other Surety	753	7	6,738	0	6,761	-23	3	0	1	-21	193,016	0	192,589	427	-2033.33
	Surety - total	0	0	25,164	0	25,092	72	-5	0	47	20	204,630	0	205,967	-1,337	-6685.00
	Title	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
	Marine	178	274	6,050	2,695	2,843	5,902	1,648	0	2,772	4,778	3,752	1,871	935	4,688	98.12
	Accident and Sickness	1	0	143	0	0	143	0	0	6	137	30	0	0	30	21.90
	Total	0	0	424,066	170,804	369,859	225,011	187,260	0	144,574	267,697	545,837	93,518	389,533	249,822	93.32