Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2015

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE HOME INSURANCE COMPANY RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 004

1c Effective date of plan 12/14/1991

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
ZURICH AMERICAN INSURANCE COMPANY

HUMAN RESOURCE
1400 AMERICAN LANE
SCHAUMBURG, IL 60196

2b Employer Identification Number (EIN) 36-4233459

2c Plan Sponsor's telephone number 847-605-6213

2d Business code (see instructions) 524290

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2016	NATHAN SOLOMON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address (include room or suite number)

Preparer's telephone number

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4c**	PN

5	Total number of participants at the beginning of the plan year	**5**	3440
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	146
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	114
b	Retired or separated participants receiving benefits	**6b**	2167
c	Other retired or separated participants entitled to future benefits	**6c**	856
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	3137
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	244
f	Total. Add lines **6d** and **6e**.	**6f**	3381
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1A 1I 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	[ ]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	Trust
(4)	[ ]	General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	[ ]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	Trust
(4)	[ ]	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	[X]	**R** (Retirement Plan Information)
(2)	[ ]	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)	[X]	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	[X]		**H** (Financial Information)
(2)	[ ]		**I** (Financial Information – Small Plan)
(3)	[ ]	0	**A** (Insurance Information)
(4)	[ ]		**C** (Service Provider Information)
(5)	[X]		**D** (DFE/Participating Plan Information)
(6)	[ ]		**G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2015 Form M-1 annual report. If the plan was not required to file the 2015 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2015

This Form is Open to Public Inspection

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
THE HOME INSURANCE COMPANY RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
ZURICH AMERICAN INSURANCE COMPANY

D Employer Identification Number (EIN)
36-4233459

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2015

2 Assets:

a Market value	**2a**	198935090
b Actuarial value	**2b**	188446912

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	2397	110939431	110939431
b For terminated vested participants	897	33506035	33506035
c For active participants	146	6056899	6204183
d Total	3440	150502365	150649649

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	6.14%
6 Target normal cost	**6**	500000

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

10/12/2016
Date

ROBERT LISTA, A.S.A., E.A.
Type or print name of actuary

14-04479
Most recent enrollment number

TOWERS WATSON DELAWARE, INC.
Firm name

212-309-3585
Telephone number (including area code)

335 MADISON AVENUE
NEW YORK, NY 10017-4605
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	16267266
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	16267266
10	Interest on line 9 using prior year's actual return of 16.84%	0	2739408
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 6.36%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	19006674

Part III Funding Percentages

14	Funding target attainment percentage	14	112.47 %
15	Adjusted funding target attainment percentage	15	125.08 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	112.27 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.72 %	6.11 %	6.81 %	☐ N/A, full yield curve used

b Applicable month (enter code) — **21b**: 0

22 Weighted average retirement age — **22**: 61

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment — **27**:

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years — **28**: 0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a) — **29**: 0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29) — **30**: 0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6) — **31a**: 500000

b Excess assets, if applicable, but not greater than line 31a — **31b**: 500000

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount — **33**: 0

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) — **34**: 0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0

36 Additional cash requirement (line 34 minus line 35) — **36**: 0

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) — **37**: 0

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36) — **38a**: 0

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances — **38b**: 0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) — **39**: 0

40 Unpaid minimum required contributions for all years — **40**: 0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

42 Amount of acceleration adjustment — **42**: 0

43 Excess installment acceleration amount to be carried over to future plan years — **43**: 0

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2015

This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
THE HOME INSURANCE COMPANY RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 004

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
ZURICH AMERICAN INSURANCE COMPANY

D Employer Identification Number (EIN)
36-4233459

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: COLTV SHORT TERM INVT FD

b Name of sponsor of entity listed in (a): THE NORTHERN TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
36-6036794-001	C	4875437

a Name of MTIA, CCT, PSA, or 103-12 IE: ZUR AMER INS CO MASTER RETIRE TRUST

b Name of sponsor of entity listed in (a): ZURICH AMERICAN INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
36-4233459-005	M	51438209

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
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a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN
a Plan name	
b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2015

This Form is Open to Public Inspection

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
THE HOME INSURANCE COMPANY RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
ZURICH AMERICAN INSURANCE COMPANY

D Employer Identification Number (EIN)
36-4233459

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	852555	914943
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	49631687	36405195
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	56544847	8821442
(B) All other	1c(3)(B)	23209763	76600807
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	6107829	4875437
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	53014382	51438209
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	9589388	4922960

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	198950451	183978993
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	69165	79840
i Acquisition indebtedness	1i		
j Other liabilities	1j	15359	19969
k Total liabilities (add all amounts in lines 1g through1j)	1k	84524	99809
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	198865927	183879184

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	4053047	
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		4053047
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-4771327	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-4771327

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		-1908196
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		-1008915
d Total income. Add all **income** amounts in column (b) and enter total	2d		-3635391
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	11351352	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		11351352
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		0
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		11351352
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-14986743
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified **(2)** [ ] Qualified **(3)** [X] Disclaimer **(4)** [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: PRICEWATERHOUSECOOPERS **(2)** EIN: 13-4008324

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	N/A	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X		
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X		

		Yes	No	N/A	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X		
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X		
e Was this plan covered by a fidelity bond?	4e	X			9500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X		
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X		
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X		
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X		
l Has the plan failed to provide any benefit when due under the plan?	4l		X		
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m				
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n				
o Did the plan trust incur unrelated business taxable income?	4o				
p Were in-service distributions made during the plan year?	4p				

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☒ Yes ☐ No ☐ Not determined

Part V Trust Information

6a Name of trust	**6b** Trust's EIN

6c Name of trustee or custodian	**6d** Trustee's or custodian's telephone number

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2015

This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
THE HOME INSURANCE COMPANY RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
ZURICH AMERICAN INSURANCE COMPANY

D Employer Identification Number (EIN)
36-4233459

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 23-2926795

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3** 0

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☒ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☒ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: 0.0% Investment-Grade Debt: 95.7% High-Yield Debt: 0.2% Real Estate: 0.0% Other: 4.1%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☒ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

Part VII IRS Compliance Questions

20a Is the plan a 401(k) plan?	☐ Yes	☐ No
20b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?	☐ Design-based safe harbor method	☐ ADP/ACP test
20c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?	☐ Yes	☐ No
21a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):	☐ Ratio percentage test	☐ Average benefit test
21b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?	☐ Yes	☐ No
22a Has the plan been timely amended for all required tax law changes?	☐ Yes	☐ No ☐ N/A

22b Date the last plan amendment/restatement for the required tax law changes was adopted ____/____/____. Enter the applicable code _____ (See instructions for tax law changes and codes).

22c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter _____/_____/_____ and the letter's serial number _____.

22d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter _____/_____/_____.

23 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?	☐ Yes	☐ No

The Home Insurance Company Retirement Plan

Financial Statements and Supplemental Schedules

December 31, 2015 and 2014

The Home Insurance Company Retirement Plan
Index
December 31, 2015 and 2014

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Note: All other schedules of additional information required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted as they are not applicable.

Report of Independent Auditors

To the Administrator of The Home Insurance Company Retirement Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Home Insurance Company Retirement Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2015 and 2014, and the related statements of changes in net assets available for benefits for the years then ended and the statement of accumulated plan benefits as of December 31, 2014 and the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on the financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by The Northern Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the trustee as of December 31, 2015 and 2014 and for the years then ended, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on the financial statements.

Other Matter

The supplemental schedules of Schedule H, Line 4i of Form 5500: Schedule of Assets (Held at End of Year) at December 31, 2015 and Schedule H, Line 4j of Form 5500: Schedule of Reportable Transactions for the Year Ended December 31, 2015 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

PricewaterhouseCoopers LLP

October 7, 2016

The Home Insurance Company Retirement Plan
Statements of Net Assets Available for Benefits
December 31, 2015 and 2014

	2015	2014
Assets		
Investments		
Investments, at fair value		
Plan interest in Zurich American Insurance Company		
Master Retirement Trust	$ 51,438,209	$ 53,014,382
U.S. government securities	36,405,195	49,631,687
Corporate debt instruments - preferred	8,821,442	56,544,847
Corporate debt instruments - other	76,600,807	23,209,763
Common / collective trust	4,875,437	6,107,829
Other		
Cash collateral	513,986	121,986
Foreign government securities	120,625	1,950,185
Municipal/Provincial bonds	4,288,349	7,519,265
Swaps	-	(2,048)
Total investments, at fair value	183,064,050	198,097,896
Receivables		
Accrued interest and dividends	810,943	833,711
Amounts due from broker	104,000	18,844
Total receivables	914,943	852,555
Total assets	183,978,993	198,950,451
Liabilities		
Amounts due to broker	19,969	15,359
Accrued expenses	79,840	69,165
Total liabilities	99,809	84,524
Net assets available for benefits	$ 183,879,184	$ 198,865,927

The accompanying notes are an integral part of the financial statements.

The Home Insurance Company Retirement Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2015 and 2014

	2015	2014
Additions		
Net appreciation/(depreciation) in fair value of investments	$ (5,780,242)	$ 21,361,369
Investment income	4,053,047	3,729,097
Plan interest in net investment results of Zurich American Insurance Company Master Retirement Trust	(1,322,470)	2,874,848
Total additions	(3,049,665)	27,965,314
Deductions		
Benefits paid	11,351,352	11,548,285
Administrative expenses	585,726	588,929
Total deductions	11,937,078	12,137,214
Net increase/(decrease)	(14,986,743)	15,828,100
Net assets available for benefits		
Beginning of year	198,865,927	183,037,827
End of year	$ 183,879,184	$ 198,865,927

The accompanying notes are an integral part of the financial statements.

The Home Insurance Company Retirement Plan
Statement of Accumulated Plan Benefits
December 31, 2014

	2014
Actuarial present value of accumulated plan benefits	
Vested benefits	
For retired and terminated employees/beneficiaries receiving benefits	$ 132,774,689
For active and terminated employees not presently receiving benefits	51,943,419
Total vested benefits	184,718,108
Nonvested benefits	177,546
Total	$ 184,895,654

The accompanying notes are an integral part of the financial statements.

The Home Insurance Company Retirement Plan
Statement of Changes in Accumulated Plan Benefits
Year Ended December 31, 2014

	2014
Actuarial present value of accumulated plan benefits at December 31, 2013	$ 177,401,866
Increase (decrease) during the year attributable to	
Actuarial experience (gain) loss	1,480,303
Increase for interest due to decrease in the discount period	8,756,676
Benefits paid to participants	(11,548,285)
Actuarial assumption changes	8,805,094
Net increase (decrease)	7,493,788
Actuarial present value of accumulated plan benefits at December 31, 2014	$ 184,895,654

The accompanying notes are an integral part of the financial statements.

1. Description of the Plan

The following description of The Home Insurance Company Retirement Plan (the "Plan") is provided for general information purposes only. The Plan document should be referred to for a more complete description.

General

The Plan is a defined benefit plan which covered all eligible U.S. employees of The Home Insurance Company (the "Home") and certain of its subsidiaries and Home Holdings Inc. The Plan was established in 1991 upon the sale of the Home by AmBase Corporation. The Risk Enterprise Management Limited Savings and Retirement Plans Administrative Committee was the Administrator of the Plan through September 30, 2003. Effective October 1, 2003, Zurich American Insurance Company (the "Plan Administrator" or the "Company") took over the role of plan administrator from Risk Enterprise Management.

The Plan had been sponsored by Home but as a result of certain transactions, sponsorship was relinquished effective July 24, 1998 and Zurich American Insurance Company (the "Sponsor") assumed sponsorship. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Benefits

The Plan was amended on December 11, 1995 to freeze participation in and future benefit accruals under the Plan, effective as of January 1, 1996, by: (1) ceasing participation in the Plan to newly eligible employees who, having completed the age and service requirements set forth in the Plan, would have entered the Plan on or after January 1, 1996; (2) ceasing the accrual of benefits for purposes of determining a participant's accrued benefit in the Plan as of January 1, 1996; and (3) ceasing consideration of earnings of a participant on and after January 1, 1996 for determining a participant's retirement income and/or accrued benefits. Employees become fully vested after five years of service, and are eligible for early retirement benefits after attaining the age of 55 with ten years of service.

Employees participating in the Plan prior to January 1, 1996 are eligible for retirement benefits when they reach their normal retirement date ("NRD"), defined as the first of the month coinciding with or next following the attainment of age 65. Such employees may be eligible for early retirement if they retire on or after attaining age 55 and completing ten years of service, but before NRD. The Plan also provides spousal death benefits for eligible employees.

Monthly retirement benefits are calculated as 1.6% of final average earnings times credited service up to 30 years plus 0.4% of final average earnings in excess of Social Security covered compensation times credited service up to 30 years, subject to minimum prior service benefits. Final average earnings are defined as the highest five years' earnings (base pay, bonus, overtime, and tips) in the ten-year period prior to January 1, 1996. Credited service is defined as all years of service earned after an employee becomes a participant in the Plan up to January 1, 1996.

Contributions

The Sponsor has agreed to make contributions sufficient to provide the Plan with assets with which to pay Plan benefits. Contribution levels, computed using the projected unit credit method, are designed to fund (i) normal cost plus interest, and (ii) amounts required for amortization of the unfunded actuarial accrued liability, or the amount required to meet minimum funding requirements under ERISA.

The minimum contribution requirement for the 2015 and 2014 Plan years have been met. During 2015 and 2014 there were no contributions attributable to the 2015 and 2014 Plan years, respectively.

Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide benefits in the following order: benefits participants have been receiving for at least three years (or that participants eligible to retire for that three-year period would have been receiving), vested benefits of other participants and nonvested benefits. Under provisions of ERISA, if the Plan is terminated, the Sponsor and participating employers may be obligated to make payments to the Pension Benefit Guaranty Corporation ("PBGC") and participants may be eligible for benefits under insurance provided by the PBGC. Certain vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. The amount of benefit protection guaranteed by the PBGC is subject to certain limitations.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements have been prepared on the accrual basis of accounting, except for benefit payments which are recorded when paid.

Use of Estimates

The preparation of the Plan's financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amount of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements and changes therein. Actual results could differ from those estimates and assumptions.

Investments Valuation and Income Recognition

Investments are stated at fair value. Investments traded on a national security exchange are valued at the last reported sales price on the last business day of the year; investments for which there are no sales reported at the end of the year, are valued at the average of the last reported bid and ask prices.

The Plan may enter into equity futures contracts as a means to replicate the performance of the broad stock market or to maintain allocations to equity securities at the appropriate target levels. Equity futures contracts are marked to market daily determined by prices quoted on the futures exchanges; realized gains and losses are recognized daily in net appreciation/depreciation in fair value of investments in the Statement of Changes in Net Assets Available for Benefits. Equity futures are exposed to investment risk that could result in a loss in the value of the futures contract. The futures contracts are executed on the futures exchange, which has strict margin requirements with daily cash collateral posting based on mark-to-market values of the futures contract, thereby mitigating credit risk associated with these contracts. The amount of gross realized gain and loss on equity futures contracts recognized in the net appreciation/(depreciation) in fair value of investments is $1,100,091 and ($1,617,724), respectively, for the year ended December 31, 2015, and $1,889,931 and ($864,858), respectively, for the year ended December 31, 2014. As of December 31, 2015 and December 31, 2014, the Plan held equity futures contracts with a fair value of $0 for both years and a notional value of $34,220,571 and $24,129,061, respectively.

The Plan may also enter into interest rate swaps to effectively manage interest rate exposures. The interest rate swap structure consists of one counterparty agreeing to pay a sequence of floating rate payments while receiving a series of fixed rate payments (or vice versa) based off the notional amount of an underlying

asset. As of December 31, 2015 the Plan did not hold any interest rates swaps. As of December 31, 2014, the Plan held interest rate swaps with a fair value of ($2,048), as reported within the Statements of Net Assets Available for Benefits with underlying notional value of $1.4 million. The amount of gross realized gain and loss on interest rate swap contracts recognized in the net appreciation/depreciation in fair value of investments is $2,048 and $0, respectively, for the year ended December 31, 2015, and $0 and $0, respectively, for the year ended December 31, 2014.

Corporate debt instruments, government securities, foreign government securities, and municipal/provincial bonds are valued at fair value. Fair value of these securities are determined by the Trustee of the Plan, using information available from pricing sources. The pricing sources use proprietary models to arrive at an evaluated price for each security. These pricing models use matrix pricing to gather market information and derive a price based on similar securities. Standard inputs include, but are not limited to; spread benchmark curves (Treasury curves, LIBOR curves and swap curves), prepayment speeds, inputs to build interest rate curves/spreads to determine discount rates, and financial statements of the issuer. The inputs for the models are derived from the market, brokers, dealers, mutual funds, and other similar market participants. The evaluated price represents the bid side market value of an institutional size block of a security. Certain corporate bonds are evaluated on a nominal spread of risk free curves (swaps or government bonds). Issues with embedded options are priced using an option adjusted spread (OAS) model. Issues are generally benchmarked off of U.S. treasuries or LIBOR.

Investments in unaffiliated common stocks are traded on securities exchanges and are valued at the last reported sales price on the measurement date.

Investments in registered investment companies are publicly held investment funds, which are valued based on the net asset value obtained from the fund's financial statements at year end.

Common collective trusts are valued based on the net asset value as a practical expedient from the information reported by the investment trustee using financial statements of the collective trust at year-end.

As of December 31, 2015 and 2014, the Plan and the master retirement trust (the "Master Trust") both invest in the Northern Trust Company Collective Short-Term Investment Fund (the "STIF Fund"), a common collective trust, which is composed of high-grade money market instruments with short maturities. The STIF Fund's objective is to provide an investment vehicle for cash reserves while offering a competitive rate of return. Liquidity is emphasized to provide for redemption of units on any business day. Principal preservation is also a prime objective. High-quality securities are used in this fund. Within quality, maturity and sector diversification guidelines, investments are made in those securities with the most attractive yields. Admissions and withdrawals are daily in accordance with the terms of the Trust. Interest is accrued daily and distributed monthly. There are no unfunded commitments with respect to this investment, however, it may be subject to redemption restrictions, at the trustee's discretion, and to the extent that it is determined such actions would disrupt management of the fund.

As of December 31, 2015 and 2014, the Master Trust invested in an equity common collective trust fund named the Northern Trust Collective U.S. Market Cap Equity Index Fund (the "NT Equity Fund"). The NT Equity Fund seeks to provide investment results that approximate the risk and return characteristics of the Dow Jones U.S. Total Stock Market Index. The NT Equity Fund generally seeks to hold each index constituent in its proportional index weight. Dividends, if any, are declared and paid quarterly, capital gains, if any, are distributed at least annually. There are no unfunded commitments with respect to this investment, however, it may be subject to redemption restrictions, at the trustee's discretion, and to the extent that it is determined such actions would disrupt management of the fund.

As of December 31, 2015, the Master Trust invested in a real estate common collective trust fund named JPMCB Strategic Property Fund (the "JPMC Property Fund"). The JPMC Property Fund seeks to produce

an appropriate level of income combined with a moderate amount of capital appreciation by investing in improved real estate projects with stabilized occupancies. Generally, the JPMC Property Fund will reinvest all of its generated income (including realized capital gains, if any) and does not pay out dividends or other distributions. The reinvested income is included in the net asset value of the JPMC Property Fund. There are no unfunded commitments with respect to this investment. Assets within the JPMC Property Fund can be withdrawn once per quarter subject to available cash, as determined by the trustee, and requires a written redemption request of 45 days in advance of the redemption process.

The Plan presents in the Statements of Changes in Net Assets Available for Benefits, the net appreciation/depreciation in fair value of its investments which consists of the realized gains or losses and the unrealized appreciation/depreciation of those investments. The net realized gain or loss on investments is the difference between the proceeds received and the cost of the investments sold, determined on an average cost basis. Unrealized appreciation/depreciation in fair value of investments is the difference between fair value and the cost of investments.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis.

Accumulated Plan Benefits

Accumulated plan benefits (Note 3) are those estimated future payments, including lump-sum distributions, that are attributable under the Plan's provisions to services rendered by the employees to the date the Plan was frozen. Accumulated plan benefits include benefits expected to be paid to retired or terminated employees or their beneficiaries, beneficiaries of employees who have died, and present employees or their beneficiaries. Benefits for retired or terminated employees or their beneficiaries are based on Plan provisions at the time of retirement.

Accounting Pronouncement Issued and Adopted

In May 2015, the Financial Accounting Standards Board issued ASU 2015-07, Fair Value Measurement (Topic 820) Disclosures for Investments in Certain Entities that Calculate Net Asset Value per Share (or Its Equivalent) (the "Update"), which removes the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the net asset value per share practical expedient. The reporting entity should continue to disclose information on investments for which fair value is measured at net asset value (or its equivalent) as a practical expedient to help users understand the nature and risks of the investments and whether the investments, if sold, are probable of being sold at amounts different from net asset value. The Update is effective for fiscal years beginning after December 15, 2016. Early adoption is allowed and the reporting entity should apply the Update retrospectively to all periods presented. Management elected to not early adopt ASU 2015-07, the adoption of this standard is not expected to have a material impact on the financial statements.

In July 2015, the Financial Accounting Standards Board issued ASU 2015-12, Plan Accounting: Defined Contribution Plans (Topic 962) Part I: Fully Benefit-Responsive Investment Contracts which designates contract value as the only required measure for fully benefit-responsive investment contracts and which maintains the relevant information while reducing the cost and complexity of reporting for fully benefit-responsive investment contracts; and Part II: Plan Investment Disclosures which simplifies and makes the investment disclosure requirements more effective under Topic 820, Fair Value Measurement and Topic 962 for Defined Contribution Plans, and eliminates the requirements to disclose individual investments that represent five percent or more of net assets available for benefits, and the net appreciation or depreciation in fair value of investments by general type. Part II also requires investments that are measured using fair value to only be grouped by general type, eliminating the need to disaggregate investments in multiple ways, such as by nature, characteristics, and risks (the "Updates"). The Updates are effective for fiscal years beginning after December 15, 2015. Earlier application is permitted and the reporting entity should apply the amendments required by the Updates retrospectively for all financial

statements presented. Management elected to not early adopt ASU 2015-07, the adoption of this standard is not expected to have a material impact on the financial statements.

There were no other material accounting pronouncements issued or adopted during 2015 and 2014.

Risks and Uncertainties
Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption process, it is at least reasonably possible that changes in these estimates and assumptions in the near term could be material to the financial statements.

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits.

Administrative Expenses
Investment manager fees to unaffiliated managers, trustee fees, administrative expenses and the Plan's actuarial fees are paid by the Plan and are recorded in administrative expenses within the Statements of Changes in Net Assets Available for Benefits.

Plan Amendments
There were no material Plan amendments during 2015 and 2014.

Payment of Benefits
Benefit payments to participants are recorded upon distribution.

3. Actuarial Present Value of Accumulated Plan Benefits

The Plan's independent consulting actuary estimates the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The actuarial present value of accumulated plan benefits was calculated by consulting actuaries as of December 31, 2014 and 2013. The more significant actuarial assumptions are as follows:

Interest rate	4.4% for 2014 and 5.1% for 2013
Mortality basis	RP-2014 projected generationally with Scale MP-2015 for 2014 RP-2014 projected generationally with Scale MP-2014 for 2013
Assumed retirement age	Age 55 to 65 for 2014 and 2013

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

4. Interest in Zurich American Insurance Company Master Trust

In addition to the Plan, the Sponsor also sponsors Zurich American Insurance Company Retirement Account Plan (the "Zurich Plan"). During 2008, the Sponsor established a Master Trust with two sub-accounts for its retirement plans. The two retirement plans have an undivided interest in each of the two sub-accounts, one sub-account comprised of equity securities and the other comprised of cash and short term investments. During 2014, the Company established a third subaccount to primarily hold real estate related assets, specifically real estate investment trusts. As of December 31, 2015 and 2014 the Plan did not have an interest in the assets of the real estate subaccount. The value of the Plan's interest in the each of the two sub-accounts is based on the value of the assets in the Master Trust at the beginning of the year, plus actual contributions to the Plan and allocated investment income less actual distributions and allocated administrative expenses. The assets of the Master Trust are held by The Northern Trust Company (Trustee). At December 31, 2015, the Plan's interest in the net assets of the equity securities sub-account was approximately 20.3%, while the Plan's interest in the net assets of the non-equity sub-account was approximately 0.9%. At December 31, 2014, the Plan's interest in the net assets of the equity securities sub-account was approximately 17.3%, while the Plan's interest in the net assets of the non-equity sub-account was approximately 44.0%.

The following table presents the net assets of the Master Trust:

	2015	2014
Investments at fair value		
Corporate stock - common	$ 56,724,314	$ 71,521,123
Common/collective trusts	156,563,316	88,025,803
Registered investment companies	138,172,700	156,384,897
Other - real estate investment trust	58,230,107	39,325,457
Total investments	409,690,437	355,257,280
Accrued interest and dividends	61,071	77,104
Due from brokers for pending trade sales	60,709	272,822
Total assets	409,812,217	355,607,206
Due to broker for pending trade purchases	(146,974)	(278,513)
Net assets of Master Trust available for benefits	$ 409,665,243	$ 355,328,693
Plan interest in the Master Trust	$ 51,438,209	$ 53,014,382

During 2015 and 2014, the Master Trust's investments (including investments bought and sold, as well as held during the year) appreciated (depreciated) as follows:

	2015	2014
Net appreciation (depreciation) in fair value of investments		
Corporate stock - common	$ 1,184,917	$ 11,519,046
Common/collective trusts	3,967,364	8,010,172
Registered investment companies	(12,097,346)	(7,854,807)
Other - real estate investment trust	5,363,636	541,828
Net appreciation (depreciation) in fair value of investments	$ (1,581,429)	$ 12,216,239

The following are the changes in net assets for the Master Trust for the year ended December 31, 2015 and December 31, 2014:

	2015	2014
Changes in Net Assets:		
Net appreciation (depreciation) in fair value of investments	$ (1,581,429)	$ 12,216,239
Interest	3,751,791	614,184
Dividends	5,129,924	7,005,284
Net investment income	7,300,286	19,835,707
Net transfers	51,650,640	50,373,413
Administrative expenses	4,614,376	4,165,686
Net (decrease) increase	$ 54,336,550	$ 66,043,434
Net Assets:		
Beginning of year	$ 355,328,693	$ 289,285,259
End of year	$ 409,665,243	$ 355,328,693
Plan interest in the net investment results of Master Trust	$ (1,322,470)	$ 2,874,848

The following table presents the investments that represent 5 percent or more of the Master Trust's net assets:

	2015	2014
CF RREEF America REIT II	$ 58,068,995	$ 38,457,673
Northern Trust Collective U.S. Market Cap Equity Index Fund	$ 46,328,777	$ 72,755,402
MFO GMO TR Global Equity Allocation Fund Class III	$ 138,172,700	$ 156,384,897
CF JPMCB Strategic Property Fund	$ 54,740,904	$ -

5. Investment Information Certified by the Trustee

The following investments and related data, in addition to certain information in Note 4, including assets and changes in net assets of the Trust, Master Trust, with the exception of net transfers and administrative expenses, and the investment information presented in the supplemental schedules were derived from information certified as to completeness and accuracy by The Northern Trust Company, the trustee of the Plan, and were not subject to audit. Such information includes investments at fair value, Plan interest and Plan interest in the net investment results of the Zurich American Insurance Company Master Retirement Trust, investment income, accrued interest and dividends, net appreciation/depreciation in the fair value of investments, amounts due from broker, and amounts due to broker as shown in the accompanying statements of net assets available for benefits and statements of changes in net assets available for benefits and the information as presented in the supplemental schedules. The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Investments as of December 31, 2015 and December 31, 2014 are as follows:

	2015	2014
Investments, at fair value		
Plan interest in Zurich American Insurance Company		
Master Retirement Trust	$ 51,438,209	$ 53,014,382
U.S. government securities	36,405,195	49,631,687
Corporate debt instruments - preferred	8,821,442	56,544,847
Corporate debt instruments - other	76,600,807	23,209,763
Common / collective trusts	4,875,437	6,107,829
Other		
Cash collateral	513,986	121,986
Foreign government securities	120,625	1,950,185
Municipal/Provincial bonds	4,288,349	7,519,265
Swaps	-	(2,048)
	183,064,050	198,097,896
Plan interest in net investment results of Zurich American Insurance Company Master Retirement Trust	(1,322,470)	2,874,848
Accrued interest and dividends	810,943	833,711
Amounts due from broker	104,000	18,844
Amounts due to broker	19,969	15,359

The fair values of individual investments that represent 5% or more of the Plan's net assets as of December 31, 2015 and 2014 are as follows:

	2015	2014
Plan interest in Zurich American Insurance Company Master Retirement Trust	$ 51,438,209	$ 53,014,382

For the years ended December 31, 2015 and 2014, appreciation and depreciation in value (including gains and losses on investments bought, sold and held during the year) of the Plan's investments is as follows:

	2015	2014
U.S. government securities	(411,596)	13,086,332
Corporate debt instruments - preferred	(487,281)	4,218,620
Corporate debt instruments - other	(3,872,450)	1,882,546
Corporate stock - common	-	361
Futures	(517,632)	1,025,073
Swaps	2,048	(2,048)
Foreign government securities	(84,843)	194,604
Municipal/Provincial bonds	(408,487)	955,883
Net appreciation (depreciation)	$ (5,780,242)	$ 21,361,369

Additionally, for the years ended December 31, 2015 and 2014, the Plan's investment income is as follows:

	2015	2014
Interest	4,053,047	3,729,097
Investment income	$ 4,053,047	$ 3,729,097

6. Federal Income Tax Status

The Internal Revenue Service (IRS) determined and informed the Company by a letter dated June 21, 2016, that the Plan and related Trust were designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan has not been amended since receiving the latest determination.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that on a more likely than not basis would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2015 and December 31, 2014, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by the IRS, and in December 2013, the IRS began an examination of the Plan's taxable year ending December 31, 2011, which was completed in March 2016. No material issues were identified as part of the audit. Per the closing agreement with the IRS, the Plan administrator believes the Plan is no longer subject to any IRS tax examinations for years prior to 2015.

7. Transactions with Parties-in-Interest

The Plan and the Master Trust invest in a short-term investment fund managed by The Northern Trust Company, the trustee of the Plan. These transactions qualify as party-in-interest transactions.

8. Fair Value Measurements

The FASB (ASC) 820, Fair Value Measurement, defines fair value as the price that would be received upon selling an investment in a timely transaction to an independent buyer in the principal or most advantageous market of the investment. The Plan's financial assets carried at fair value have been classified, for disclosure purposes, based on a hierarchy defined by FASB ASC 820, which prioritizes the inputs to valuation techniques used to measure fair value. A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. The three levels of the fair value hierarchy are summarized below:

- Level 1 – Quoted market prices in active markets that the Plan or Trust has the ability to access for identical assets
- Level 2 – Quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active and model-based valuations in which all significant inputs are observable in the market; and
- Level 3 – Valuations using significant inputs that are unobservable in the market and include the use of judgment by the Plan or Trust's management about the assumptions market participants would use in pricing the assets.

There have been no changes in the methodologies used at December 31, 2015 and 2014. The methods described in Note 2 and above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies

or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

During 2015 and 2014, there were no material transfers between level 1 and level 2 of the fair value hierarchy. The Plan's policy to recognize transfers between levels of the fair value hierarchy is as of the actual date of change of circumstances that caused the transfer, there were no material transfers between levels of the fair value hierarchy during 2015 or 2014. The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2015 and 2014:

	Basis of Fair Value Measurement			
	Balance at December 31, 2015	Level 1	Level 2	Level 3
Master trust				
Common stocks				
Consumer discretionary	$ 9,602,107	$ 9,602,107	$ -	$ -
Consumer staples	3,020,137	3,020,137	-	-
Energy	2,450,998	2,450,998	-	-
Financials	11,737,877	11,737,877	-	-
Health care	10,643,074	10,643,074	-	-
Industrials	4,814,652	4,814,652	-	-
Information technology	10,782,268	10,782,268	-	-
Materials	1,401,547	1,401,547	-	-
Telecommunication services	1,590,306	1,590,306	-	-
Utilities	681,348	681,348	-	-
Common/collective trusts				
Short term investment fund	46,328,777	-	46,328,777	-
Equity	55,493,635	-	55,493,635	-
Real estate	54,740,904	-	54,740,904	-
Registered investment company				
Equity	138,172,700	-	138,172,700	-
Other				
Real estate investment trust	58,230,107	161,112	58,068,995	-
Total investments of Master Trust	$ 409,690,436	$ 56,885,425	$ 352,805,011	$ -
Investments				
Corporate debt instruments				
Domestic	$ 69,828,988	$ -	$ 69,828,988	$ -
International	5,268,712	-	5,268,712	-
Commercial mortgage backed securities	10,324,549	-	10,324,549	-
U.S. government securities				
Bonds	33,103,541	-	33,103,541	-
Mortgage backed securities	2,597,662	-	2,597,662	-
Index linked government bonds	703,992	-	703,992	-
Common/collective trust	4,875,437	-	4,875,437	-
Other				
Foreign government securities	120,625	-	120,625	-
Municipal/Provincial bonds	4,288,349	-	4,288,349	-
Total investments	$ 131,111,857	$ -	$ 131,111,857	$ -

	Basis of Fair Value Measurement			
Fair Value Hierarchy	**Balance at December 31, 2014**	**Level 1**	**Level 2**	**Level 3**
Master trust				
Common stocks				
Consumer discretionary	$ 9,192,703	$ 9,192,703	$ -	$ -
Consumer staples	4,056,695	4,056,695	-	-
Energy	6,141,141	6,141,141	-	-
Financials	11,012,531	11,012,531	-	-
Health care	12,868,879	12,868,879	-	-
Industrials	7,946,745	7,946,745	-	-
Information technology	15,182,271	15,182,271	-	-
Materials	3,164,387	3,164,387	-	-
Telecommunication services	1,879,960	1,879,960	-	-
Utilities	75,811	75,811	-	-
Common/collective trusts				
Short term investment fund	15,270,400	-	15,270,400	-
Equity	72,755,403	-	72,755,403	-
Registered investment companies				
Equity	156,384,897	-	156,384,897	-
Other				
Real estate investment trust	39,325,457	867,784	38,457,673	-
Total investments of Master Trust	$ 355,257,280	$ 72,388,907	$ 282,868,373	$ -
Fixed income investments				
Corporate debt instruments				
Domestic	$ 64,054,885	$ -	$ 64,054,885	$ -
International	7,896,015	-	7,896,015	-
Commercial mortgage backed securities	7,803,710	-	7,803,710	-
U.S. government securities				
Bonds	45,880,096	-	45,880,096	-
Mortgage backed securities	2,707,929	-	2,707,929	-
Commercial mortgage backed securities	1,043,662	-	1,043,662	-
Common/collective trust	6,107,829	-	6,107,829	-
Other				
Foreign government securities	1,950,185	-	1,950,185	-
Municipal/Provincial bonds	7,519,265	-	7,519,265	-
Swaps	(2,048)	-	(2,048)	-
Total fixed income investments	$ 144,961,528	$ -	$ 144,961,528	$ -

The tables above do not include cash collateral of $513,986 and $121,986 as of December 31, 2015 and December 31, 2014, respectively, which is included in Other as shown on the Statements of Net Assets Available for Benefits.

9. Subsequent Events

Management has evaluated the events and transactions that have occurred through October 7, 2016, the date the financial statements were available to be issued, and no items were noted that required adjustments to the financial statements or additional disclosures.

SUPPLEMENTAL SCHEDULES

The Home Insurance Company Retirement Plan
Schedule of Assets (Held at End of Year) - per Schedule H, Line 4i of Form 5500
December 31, 2015

Schedule I

Plan interest in Zurich American Insurance Company Master Retirement Trust **$51,438,209**

Current Value of Assets and Liabilities

Security Description / Asset ID	Shares/Par Value	Market Price	Market Value	ERISA Cost	Unrealized Gain/Loss on Security Movements	Unrealized Gain/Loss
Receivable Income - USD						
Income	0.000	0.000000	810,943.05	810,943.05	0.00	0.00
Total - all currencies			**810,943.05**	**810,943.05**	**0.00**	**0.00**
Total Receivable Income - USD			**810,943.05**	**810,943.05**	**0.00**	**0.00**
Receivables - Other - USD						
Pending trade sales: United States dollar	0.000	0.000000	104,000.00	104,000.00	0.00	0.00
Total - all currencies			**104,000.00**	**104,000.00**	**0.00**	**0.00**
Total Receivables - Other - USD			**104,000.00**	**104,000.00**	**0.00**	**0.00**
U.S. Government Securities						
United States - USD						
FEDERAL HOME LN MTG CORP SER 2610 CL UD 4 DUE 07-15-2031 C31393QX36	151,802.870	105.475000	160,114.07	158,281.42	0.00	1,832.65
FHLMC MULTICLASS SER 3669 CL GU 4.5 05-15-2040 C31398Q5V5	350,000.000	109.554300	383,440.05	383,413.45	0.00	26.60
FHLMC MULTICLASS SER 3859 CL JB 5 05-15-2041 C3137AAM26	286,045.560	109.913100	314,401.54	313,375.80	0.00	1,025.74
FHLMC MULTICLASS SER 4338 CL VB 4.25 DUE 11-15-2032 C3137BBA34	575,000.000	107.703000	619,292.25	626,215.82	0.00	-6,923.57
FNMA REMIC SER 2005-83 CL LA 5.5 10-25-2035 C31394FH65	85,468.240	110.504600	94,446.33	94,795.18	0.00	-348.85
FNMA REMIC TR 2014-19 CL-VB 4.5 04-25-2034 C3136AJPU4	300,000.000	112.052800	336,158.40	338,569.80	0.00	-2,411.40
FNMA SER 2011-52 CL KB 5.5 06-25-2041 C31397UDK2	200,000.000	112.741900	225,483.80	228,662.80	0.00	-3,179.00
FNMA 2011-52 LB 5.5 06-25-2041 C31397UDM8	200,000.000	119.414500	238,829.00	225,123.00	0.00	13,706.00
GNMA 2011-157 REMIC PASSTHRU CL PA 3.0% DUE 03-20-2041 C38378ATW1	219,199.790	102.872700	225,496.74	227,109.21	0.00	-1,612.47
UNITED STATES TREAS BD STRIPPED PRIN PMTZCP DUE 02-15-2043 C912803EA7	5,325,000.000	43.166800	2,298,632.10	2,389,247.62	0.00	-90,615.52
UNITED STATES TREAS BD STRIPPED PRIN PMTZCP 11-15-2043 REG C912803EE9	2,700,000.000	42.631000	1,151,037.00	1,187,589.60	0.00	-36,552.60
UNITED STATES TREAS BD STRIPPED PRIN PMT0 11-15-2040 REG C912803DP5	12,700,000.000	47.092000	5,980,684.00	6,205,220.00	0.00	-224,536.00

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The Home Insurance Company Retirement Plan
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Schedule I

Security Description / Asset ID	Shares/Par Value	Market Price	Market Value	ERISA Cost	Unrealized Gain/Loss on Security Movements	Unrealized Gain/Loss
U.S. Government Securities						
United States - USD						
UNITED STATES TREAS BD STRIPPED PRIN PMT00071 05-15-2037 (UNDDATE) REG C912803DA8	1,500,000.000	55.561000	833,415.00	853,579.50	0.00	-20,164.50
UNITED STATES TREAS BD STRIPPED PRIN PMT00079 11-15-2039 (UNDDATE) REG C912803DJ9	2,845,000.000	48.860300	1,390,075.53	1,430,682.21	0.00	-40,606.68
UNITED STATES TREAS BD STRIPPED PRIN PMT00090 02-15-2042 (UNDDATE) REG C912803DV2	250,000.000	45.154000	112,885.00	116,312.50	0.00	-3,427.50
UNITED STATES TREAS BD STRIPPED PRIN PMT00098 08-15-2043 (UNDDATE) REG C912803ED1	1,500,000.000	43.020700	645,310.50	665,379.00	0.00	-20,068.50
UNITED STATES TREAS BD STRIPPED PRIN PMT00102 05-15-2044 (UNDDATE) REG C912803EH2	2,435,000.000	41.170900	1,002,511.41	1,053,305.52	0.00	-50,794.11
UNITED STATES TREAS BD STRIPPED PRIN PMT02-15-2044 REG C912803EF6	2,700,000.000	41.948500	1,132,609.50	1,177,240.50	0.00	-44,631.00
UNITED STATES TREAS BD STRIPPED PRIN PMT11-15-2041 REG C912803DU4	5,400,000.000	45.576000	2,461,104.00	2,546,100.00	0.00	-84,996.00
UNITED STATES TREAS INFL NTS 0.375% DTD 07/15/2015 07-15-2025 C912828XL9	725,000.000	97.102344	703,991.99	707,930.71	0.00	-3,938.72
UNITED STATES TREAS NTS DTD 08/15/2015 2% DUE 08-15-2025 REG C912828K74	130,000.000	97.503900	126,755.07	126,293.23	0.00	461.84
UNITED STATES TREAS NTS DTD 10/31/2015 1.375% DUE 10-31-2020 REG C912828L99	350,000.000	98.234400	343,820.40	346,582.62	0.00	-2,762.22
UNITED STATES TREAS NTS DTD 11/15/2015 2.25% DUE 11-15-2025 REG C912828M56	2,840,000.000	99.777300	2,833,675.32	2,838,122.87	0.00	-4,447.55
UNITED STATES TREAS NTS DTD 11/30/2015 .875% DUE 11-30-2017 REG C912828M72	1,000,000.000	99.710900	997,109.00	998,204.81	0.00	-1,095.81
UNITED STATES TREAS NTS DTD 12/31/2015 1.75% DUE 12-31-2020 REG C912828N48	3,000,000.000	99.890600	2,996,718.00	2,991,098.79	0.00	5,619.21
UNITED STATES TREAS SEC STRIPPED INT PMTINT PMT 05-15-2041 C912834KH0	800,000.000	45.200000	361,600.00	378,360.00	0.00	-16,760.00
UNITED STATES TREAS SEC STRIPPED INT PMT00523 05-15-2030 (UNDDATE) REG C912833XU9	5,650,000.000	67.055600	3,788,641.40	3,910,591.00	0.00	-121,949.60
UNITED STATES TREAS SEC STRIPPED INT PMT00751 05-15-2035 (UNDDATE) REG C912833X88	2,500,000.000	55.968500	1,399,212.50	1,476,025.00	0.00	-76,812.50
UNITED STATES TREAS SEC STRIPPED INT PMT00838 02-15-2034 (UNDDATE) REG C9128334X5	300,000.000	58.461600	175,384.80	178,719.90	0.00	-3,335.10
US TREAS BD STRIPPED PRIN PMT 05-15-2043REG C912803EC3	1,500,000.000	42.622800	639,342.00	666,889.50	0.00	-27,547.50
US TREAS BD STRIPPED PRIN PMT STRIPPED PRIN PMT 11-15-2042 REG C912803DZ3	4,000,000.000	43.378100	1,735,124.00	1,807,436.00	0.00	-72,312.00
US TREASURY N/B 3.0% 11-15-2045 REG C912810RP5	700,000.000	99.699200	697,894.40	693,520.93	0.00	4,373.47
Total United States - USD			**36,405,195.10**	**37,339,978.29**	**0.00**	**-934,783.19**
Total U.S. Government Securities			**36,405,195.10**	**37,339,978.29**	**0.00**	**-934,783.19**

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Corporate Debt Instruments - Preferred						
Australia - USD						
BHP BILLITON FIN USA LTD 4.125 DUE 02-24-2042 REG C055451AR9	160,000.000	78.935000	126,296.00	146,729.60	0.00	-20,433.60
Total Australia - USD			**126,296.00**	**146,729.60**	**0.00**	**-20,433.60**
United Kingdom - USD						
GLAXOSMITHKLINE 6.375% DUE 05-15-2038 C377372AE7	510,000.000	127.700900	651,274.59	679,058.37	0.00	-27,783.78
SHELL INTERNATIONAL FIN 4.375% DUE 05-11-2045 C822582BF8	385,000.000	94.406700	363,465.79	377,500.86	0.00	-14,035.07
Total United Kingdom - USD			**1,014,740.38**	**1,056,559.23**	**0.00**	**-41,818.85**
United States - USD						
ABBVIE INC FIXED 4.7% DUE 05-14-2045 C00287YAG8	470,000.000	97.746600	459,409.02	461,997.40	0.00	-2,588.38
ABBVIE INC 3.6% 05-14-2025 C00287YAQ2	295,000.000	98.693500	291,145.82	294,483.75	0.00	-3,337.93
CHEVRON CORP NEW 3.191 DUE 06-24-2023 C166764AH3	25,000.000	100.531800	25,132.95	26,201.25	0.00	-1,068.30
DUKE ENERGY 4.25% DUE 12-15-2041 C26442CAM6	225,000.000	99.675100	224,268.97	241,756.20	0.00	-17,487.23
DUKE ENERGY 5.3% DUE 02-15-2040 C26442CAH7	150,000.000	114.741400	172,112.10	185,759.55	0.00	-13,647.45
DUKE ENERGY 6.05% DUE 04-15-2038 C26442CAE4	250,000.000	124.148600	310,371.50	325,084.25	0.00	-14,712.75
GENERAL ELEC CO 4.5% DUE 03-11-2044 C369604BH5	705,000.000	102.913200	725,538.06	785,988.51	0.00	-60,450.45
HOME DEPOT INC 3.35% DUE 09-15-2025 C437076BK7	135,000.000	102.186300	137,951.50	134,806.95	0.00	3,144.55
HOME DEPOT INC 4.2% DUE 04-01-2043 C437076BA9	275,000.000	100.174300	275,479.32	286,720.50	0.00	-11,241.18
MEDTRONIC INC 4.375% DUE 03-15-2035 C585055BT2	360,000.000	101.084200	363,903.12	381,908.16	0.00	-18,005.04
MERCK & CO INC NEW FIXED 2.75% DUE 02-10-2025 C58933YAR6	235,000.000	97.350800	228,774.38	234,612.25	0.00	-5,837.87
ORACLE CORP 4.125% DUE 05-15-2045 C68389XBF1	175,000.000	94.818500	165,932.37	165,252.50	0.00	679.87
PHILIP MORRIS INTL 4.5% DUE 03-20-2042 C718172AP4	225,000.000	99.242100	223,294.72	237,546.00	0.00	-14,251.28
PROCTER & GAMBLE 5.55% DUE 03-05-2037 C742718DF3	225,000.000	121.526100	273,433.72	271,334.25	0.00	2,099.47

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Corporate Debt Instruments - Preferred						
United States - USD						
SIMON PPTY GROUP L P 3.75 DUE 02-01-2024 C828807CR6	725,000.000	103.955200	753,675.20	761,480.53	0.00	-7,805.33
SLM PRIVATE CR STUDENT LN TR 2004-B STUDLN BKD NT FLTG CL A-2 06-15-2021REG C78443CBM5	111,980.250	99.094500	110,966.26	111,192.59	0.00	-226.33
ST STR CORP 3.7 DUE 11-20-2023 C857477AM5	500,000.000	104.052300	520,261.50	525,328.00	0.00	-5,066.50
STATE STR CORP 3.3% DUE 12-16-2024 C857477AN3	405,000.000	100.944400	408,824.82	411,052.73	0.00	-2,227.91
STATE STREET CORP 3.55% DUE 08-18-2025 C857477AT0	85,000.000	103.142600	87,671.21	84,886.10	0.00	2,785.11
UNION PAC CORP 3.25% DUE 08-15-2025 C907818ED5	300,000.000	101.609400	304,828.20	298,134.00	0.00	6,694.20
UNITEDHEALTH GROUP 4.75% DUE 07-15-2045 C91324PCR1	500,000.000	105.329000	526,645.00	503,321.25	0.00	23,323.75
WAL-MART STORES 5.25% DUE 09-01-2035 C931142CB7	225,000.000	113.907700	256,292.32	270,643.28	0.00	-14,350.96
WAL-MART STORES 6.2% DUE 04-15-2038 C931142CM3	80,000.000	125.391500	100,313.20	107,146.00	0.00	-6,832.80
WAL-MART STORES 6.5% DUE 08-15-2037 C931142CK7	265,000.000	129.164600	342,286.19	364,645.56	0.00	-22,359.37
WELLS FARGO & CO 3.9% DUE 05-01-2045 C94974BGK0	425,000.000	92.210300	391,893.77	423,580.50	0.00	-31,686.73
Total United States - USD			**7,680,405.22**	**7,894,862.06**	**0.00**	**-214,456.84**
Total Corporate Debt Instruments - Preferred			**8,821,441.60**	**9,098,150.89**	**0.00**	**-276,709.29**
Corporate Debt Instruments - Other						
Canada - USD						
BARRICK GOLD CORP 4.1% DUE 05-01-2023 C067901AQ1	15,000.000	85.786000	12,867.90	13,430.07	0.00	-562.17
ROGERS 3.625% DUE 12-15-2025 C775109BE0	190,000.000	98.360900	186,885.71	188,578.80	0.00	-1,693.09
TRANS-CDA PIPELINES SR NT 2.5 DUE 08-01-2022 C893526DM2	625,000.000	91.806000	573,787.50	610,527.40	0.00	-36,739.90
Total Canada - USD			**773,541.11**	**812,536.27**	**0.00**	**-38,995.16**
Netherlands - USD						
COOPERATIEVE 4.625% DUE 12-01-2023 C21684AAA4	300,000.000	104.214500	312,643.50	318,214.20	0.00	-5,570.70

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Corporate Debt Instruments - Other						
Netherlands - USD						
LYB INTL FIN B V 4.875% DUE 03-15-2044 C50247VAC3	35,000.000	91.319400	31,961.79	33,777.25	0.00	-1,815.46
Total Netherlands - USD			**344,605.29**	**351,991.45**	**0.00**	**-7,386.16**
Switzerland - USD						
CRED SUIS GP FUN LTD 3.75% 03-26-2025 03-26-2025 C225433AA9	700,000.000	96.728400	677,098.80	698,320.00	0.00	-21,221.20
NOVARTIS CAP CORP 4% DUE 11-20-2045 C66989HAK4	425,000.000	97.947200	416,275.60	416,623.25	0.00	-347.65
PVTPL CR SUISSE GROUP FDG GUERNSEY LTD GTD SR NT 144A 3.125% DUE 12-10-2020 C225433AJ0	735,000.000	99.545800	731,661.63	733,618.20	0.00	-1,956.57
Total Switzerland - USD			**1,825,036.03**	**1,848,561.45**	**0.00**	**-23,525.42**
United Kingdom - USD						
AON PLC 4.75% DUE 05-15-2045 C00185AAH7	80,000.000	98.858200	79,086.56	79,746.40	0.00	-659.84
ASTRAZENECA PLC 3.375% DUE 11-16-2025 C046353AL2	185,000.000	99.275800	183,660.23	183,279.50	0.00	380.73
ASTRAZENECA PLC 4% DUE 09-18-2042 C046353AG3	350,000.000	93.251200	326,379.20	347,919.60	0.00	-21,540.40
BAE SYS HLDGS INC 3.85% DUE 12-15-2025 C05523UAP5	225,000.000	98.997000	222,743.25	222,345.00	0.00	398.25
INVESCO FIN PLC 3.75% DUE 01-15-2026 C46132FAD2	105,000.000	100.709400	105,744.87	104,729.10	0.00	1,015.77
RIO TINTO FIN USA 3.75% DUE 06-15-2025 C767201AS5	294,000.000	90.775100	266,878.79	292,612.32	0.00	-25,733.53
Total United Kingdom - USD			**1,184,492.90**	**1,230,631.92**	**0.00**	**-46,139.02**
United States - USD						
ACTAVIS FDG SCS 4.75% DUE 03-15-2045 C00507UAU5	100,000.000	97.504500	97,504.50	95,530.00	0.00	1,974.50
AIR LEASE CORP 3.875 DUE 04-01-2021 C00912XAM6	485,000.000	100.500000	487,425.00	487,425.00	0.00	0.00
ALTRIA GROUP INC 10.2% DUE 02-06-2039 C022095AH6	88,000.000	163.985300	144,307.06	153,220.40	0.00	-8,913.34
ALTRIA GROUP INC 4.5% DUE 05-02-2043 C022095AQ6	505,000.000	94.924800	479,370.24	508,247.05	0.00	-28,876.81
ALTRIA GROUP INC 9.95% DUE 11-10-2038 C022095AE3	49,000.000	160.286700	78,540.48	83,821.99	0.00	-5,281.51

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Corporate Debt Instruments - Other						
United States - USD						
AMAZON COM INC 3.8% DUE 12-05-2024 C023135AN6	205,000.000	104.026000	213,253.30	210,026.52	0.00	3,226.78
AMERICAN INTERNATIONAL GROUP INC BNDS 4.8% DUE 07-10-2045 REG C026874DF1	625,000.000	96.685400	604,283.75	620,381.25	0.00	-16,097.50
AMERICREDIT AUTOMOBILE RECEIVABLES SER 2012-4 NTS CL D 2.68 10-09-2018 C03063XAG0	675,000.000	100.758300	680,118.52	683,701.17	0.00	-3,582.65
AMERICREDIT 1.82% DUE 07-08-2020 C03065LAE9	750,000.000	99.224700	744,185.25	749,998.28	0.00	-5,813.03
AMERN INTL GROUP 4.5% DUE 07-16-2044 C026874DA2	145,000.000	92.475800	134,089.91	153,194.09	0.00	-19,104.18
AMGEN INC 4.4% 05-01-2045 C031162BZ2	25,000.000	92.652200	23,163.05	24,851.50	0.00	-1,688.45
AMGEN INC 6.375% DUE 06-01-2037 C031162AW0	146,000.000	116.454900	170,024.15	183,763.63	0.00	-13,739.48
AMGEN INC 6.4% DUE 02-01-2039 C031162BA7	210,000.000	118.619200	249,100.32	266,623.98	0.00	-17,523.66
ANALOG DEVICES INC 3.9% DUE 12-15-2025 C032654AJ4	265,000.000	100.955900	267,533.13	264,390.50	0.00	3,142.63
APACHE CORP 3.25 DUE 04-15-2022 REG C037411AZ8	225,000.000	95.243900	214,298.77	226,055.25	0.00	-11,756.48
APPALACHIAN PWR CO 3.4% DUE 06-01-2025 C037735CU9	800,000.000	97.584300	780,674.40	797,160.00	0.00	-16,485.60
APPLE INC 4.375% DUE 05-13-2045 C037833BH2	350,000.000	100.971100	353,398.85	342,744.50	0.00	10,654.35
AT&T INC 4.75% DUE 05-15-2046 C00206RCQ3	710,000.000	91.559600	650,073.16	694,117.96	0.00	-44,044.80
AT&T INC 5.35% DUE 09-01-2040 C04650NAB0	200,000.000	98.771700	197,543.40	212,446.00	0.00	-14,902.60
AVALONBAY CMNTYS INC TRANCHE # TR 00015 2.95 09-15-2022 C05348EAQ2	160,000.000	99.140600	158,625.28	159,361.60	0.00	-736.32
AVALONBAY CMNTYS 2.85% DUE 03-15-2023 C05348EAR0	160,000.000	96.534400	154,455.04	157,057.60	0.00	-2,602.56
AVALONBAY CMNTYS 3.45% DUE 06-01-2025 C05348EAV1	615,000.000	98.740500	607,254.07	609,360.30	0.00	-2,106.23
BANK AMER CORP 3.875% DUE 08-01-2025 C06051GFS3	1,050,000.000	101.512800	1,065,884.40	1,068,900.00	0.00	-3,015.60
BANK NEW YORK INC MEDIUM TERM SR NTS BOO 2.6% DUE 08-17-2020 C06406HDD8	95,000.000	100.395100	95,375.34	95,350.55	0.00	24.79
BB&T BRH BKG & TR 3.625% DUE 09-16-2025 C07330MAB3	1,050,000.000	100.940500	1,059,875.25	1,049,296.50	0.00	10,578.75
BECTON DICKINSON & 4.685% DUE 12-15-2044 C075887BG3	65,000.000	100.891100	65,579.21	70,002.46	0.00	-4,423.25

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Corporate Debt Instruments - Other						
United States - USD						
BERKSHIRE HATHAWAY 4.5% DUE 02-01-2045 C084659AF8	500,000.000	96.079200	480,396.00	523,174.00	0.00	-42,778.00
BURL NORTH SANTA FIXED 4.7% DUE 09-01-2045 C12189LAX9	225,000.000	99.782700	224,511.07	223,706.25	0.00	804.82
BURLINGTON NORTHN SANTA FE LLC 4.9 DUE 04-01-2044 REG C12189LAG0	365,000.000	102.617400	374,553.51	410,383.74	0.00	-35,830.23
CAP 1 FINL CORP 3.2% DUE 02-05-2025 C14040HBG9	1,250,000.000	96.663600	1,208,295.00	1,175,662.50	0.00	32,632.50
CAP 1 FINL CORP 4.2% DUE 10-29-2025 C14040HBJ3	175,000.000	98.735100	172,786.42	174,986.00	0.00	-2,199.58
CATHOLIC HEALTH INITIATI 4.35 DUE 11-01-2042 C14916RAD6	215,000.000	93.530900	201,091.43	201,048.65	0.00	42.78
CELGENE CORP 5% DUE 08-15-2045 C151020AU8	100,000.000	100.388600	100,388.60	101,063.00	0.00	-674.20
CF INDS INC 4.95% DUE 06-01-2043 C12527GAD5	136,000.000	85.027300	115,637.12	125,700.72	0.00	-10,063.60
CF INDS INC 5.375% DUE 03-15-2044 C12527GAE3	214,000.000	86.971700	186,119.43	208,365.64	0.00	-22,246.21
CHARTER 3.579% DUE 07-23-2020 C161175AK0	750,000.000	99.400900	745,506.75	747,660.00	0.00	-2,153.25
CHEVRON CORP FIXED 3.326% DUE 11-17-2015 C166764BD1	105,000.000	100.687600	105,721.98	105,000.00	0.00	721.98
CITIBANK CR CARD 2.68% DUE 06-07-2023 C17305EFR1	600,000.000	101.499600	608,998.80	606,368.40	0.00	2,630.40
CITIGROUP INC 2.65% DUE 10-26-2020 C172967KB6	575,000.000	99.191700	570,352.27	574,356.00	0.00	-4,003.73
CITIGROUP INC 4.45% DUE 09-29-2027 C172967KA8	650,000.000	99.337900	645,696.35	651,943.50	0.00	-6,247.15
CME GROUP INC 5.3 09-15-2043 C12572QAF2	30,000.000	114.493500	34,348.05	34,451.10	0.00	-103.05
CMO BANC AMER COML MTG TR 2006 5 5.41400003433 DUE 09-10-2047 BEO C05950XAE6	432,373.250	101.157900	437,379.70	452,306.12	0.00	-14,926.42
CMO BEAR STEARNS COM MTG TR 2007-PWR18 MTG PSSTHRU CL A-4 5.7 DUE 6-11-50 REG C07401DBC4	500,000.000	104.244700	521,223.50	543,477.00	0.00	-22,253.50
CMO BEAR STEARNS COML MTG SECS TR 2007-TOP26 CL A4 FLT RT 1-12-2045 BEO C07388VAE8	1,260,430.610	102.925000	1,297,298.20	1,325,027.71	0.00	-27,729.51
CMO CITIGROUP COML MTG TR SER 2014-GC21 CL B 4.328 05-10-2047 C17322MAZ9	525,000.000	102.699300	539,171.32	555,144.45	0.00	-15,973.13
CMO COMM SER 2014-CR18 CL A-5 3.828 DUE 07-15-2047 C12632QAX1	265,800.000	103.570400	275,290.12	281,597.55	0.00	-6,307.43
CMO COMMERCIAL MTG TR 2007-GG9 MTG PASSTHRU CTF CL A-4 5.444% DUE 03-10-39 C20173QAE1	506,372.380	102.228000	517,654.35	540,136.32	0.00	-22,481.97

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The Home Insurance Company Retirement Plan
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Schedule I

Security Description / Asset ID	Shares/Par Value	Market Price	Market Value	ERISA Cost	Unrealized Gain/Loss on Security Movements	Unrealized Gain/Loss
Corporate Debt Instruments - Other						
United States - USD						
CMO CR SUISSE COML MTG TR SER 2006-C3 PASSTHRU CTF CL A-3 DUE 06-15-2038 REG C22545DAD9	496,068.930	100.189800	497,010.46	518,352.40	0.00	-21,341.94
CMO GREENWICH CAP COML FDG CORP MTG CL A-1-A 5.704 DUE 12-10-2049 C20173VAF7	439,833.500	104.721500	460,600.23	478,525.13	0.00	-17,924.90
CMO GS MTG SECS TR 2014-GC20 MTG PASS THRU CTF CL B 4.529 DUE 04-12-2047 C36252WBC1	600,000.000	104.124300	624,745.80	634,773.00	0.00	-10,027.20
CMO GS MTG SECS TR 2014-GC22 SER 2014-GC22 CL B 4.391 DUE 06-10-2047 C36253BAZ6	300,000.000	101.539200	304,617.60	316,536.30	0.00	-11,918.70
CMO JPMBB COML MTG SECS TR 2013-C14 COMLMTG PASSTHRU CTF CL B DUE 08-15-2046 REG C46640LAJ1	300,000.000	105.280000	315,840.00	326,336.70	0.00	-10,496.70
CMO LB COMMERCIAL CONDUIT MORTGAGE TRUST2007-C3 A1A 07-15-2044 C50177AAF6	234,153.610	103.582000	242,540.99	254,797.60	0.00	-12,256.61
CMO WACHOVIA BK COML MTG TR COML MTG C92978NAG9	678,061.750	104.751900	710,282.56	738,584.12	0.00	-28,301.56
CMO WFRBS COML MTG TR 2012-C10 COML MTG PASSTHRU CTF A-2 1.76 12-15-2045 REG C92890NAT6	500,000.000	99.644600	498,223.00	501,271.00	0.00	-3,048.00
COMCAST CORP NEW 4.2% DUE 08-15-2034 C20030NBM2	200,000.000	99.059100	198,118.20	209,129.20	0.00	-11,011.00
COMCAST CORP NEW 4.6% DUE 08-15-2045 C20030NBQ3	450,000.000	101.252400	455,635.80	460,188.00	0.00	-4,552.20
COMCAST CORP NEW 4.75% DUE 03-01-2044 C20030NBK6	655,000.000	103.870800	680,353.74	729,926.76	0.00	-49,573.02
COMM 2014-CCRE14 FLTG RT 4.60612% DUE 02-10-2047 C12630DBB9	375,000.000	107.197700	401,991.37	410,365.87	0.00	-8,374.50
COMM 2014-CCRE16 4.582% DUE 04-10-2047 C12591VAH4	600,000.000	104.627200	627,763.20	643,995.00	0.00	-16,231.80
COMM 2014-CCRE17 4.377% DUE 05-10-2047 C12631DBE2	413,700.000	103.880600	429,754.04	436,720.33	0.00	-6,966.29
COMM 2014-UBS2 MTG 4.701% DUE 03-10-2047 C12591UAJ2	500,000.000	105.113700	525,568.50	543,934.50	0.00	-18,366.00
CONOCOPHILLIPS CO 3.35% DUE 11-15-2024 C20826FAD8	550,000.000	91.451600	502,983.80	568,886.50	0.00	-65,902.70
CONS EDISON CO N Y 4.625% DUE 12-01-2054 C209111FF5	2,000.000	98.395100	1,967.90	2,190.37	0.00	-222.47
CSX CORP 3.95% DUE 05-01-2050 C126408HC0	50,000.000	84.582000	42,291.00	45,686.95	0.00	-3,395.95
CVS HEALTH CORP 5.125% DUE 07-20-2045 C126650CN8	780,000.000	105.343100	821,676.18	792,395.25	0.00	29,280.93
DETROIT EDISON CO GEN & REF MTG 2012 SERA 2.65 DUE 06-15-2022 C250847EJ5	225,000.000	98.405900	221,413.27	228,735.00	0.00	-7,321.73
DEVON ENERGY CORP 3.25% DUE 05-15-2022 C25179MAP8	250,000.000	85.003700	212,509.25	253,772.50	0.00	-41,263.25

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Schedule I

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Corporate Debt Instruments - Other						
United States - USD						
DEVON ENERGY CORP 5% DUE 06-15-2045 C25179MAU7	65,000.000	75.790300	49,263.69	63,912.68	0.00	-14,648.99
DIRECTV HLDGS LLC 5.15% DUE 03-15-2042 C25459HBG9	205,000.000	93.233700	191,129.08	211,838.80	0.00	-20,709.72
DISCOVERY FIXED 3.45% DUE 03-15-2025 C25470DAK5	95,000.000	90.526200	86,001.79	94,919.25	0.00	-8,917.46
DUKE ENERGY CORP 3.75% DUE 04-15-2024 C26441CAN5	350,000.000	101.319800	354,619.30	353,241.00	0.00	1,378.30
DUKE ENERGY IND 4.9 DUE 07-15-2043 C263901AF7	500,000.000	108.054300	540,271.50	588,907.00	0.00	-48,635.50
DUKE UNIV 4.077% DUE 10-01-2048 C26442TAC1	111,000.000	98.620000	109,468.20	111,000.00	0.00	-1,531.80
EASTMAN CHEM CO 3.8% DUE 03-15-2025 C277432AR1	95,000.000	96.843400	92,001.23	98,306.00	0.00	-6,304.77
EATON CORP OHIO 4 DUE 11-02-2032 C278062AD6	625,000.000	95.305500	595,659.37	642,725.00	0.00	-47,065.63
EATON CORP OHIO 4.15 DUE 11-02-2042 REG C278062AE4	45,000.000	92.212500	41,495.62	41,194.55	0.00	301.07
EATON VANCE CORP 3.625% DUE 06-15-2023 C278265AD5	475,000.000	100.939900	479,464.52	484,744.62	0.00	-5,280.10
ECOLAB INC 5.5% DUE 12-08-2041 C278865AM2	30,000.000	108.801000	32,640.30	34,296.30	0.00	-1,656.00
ENTERPRISE PRODS 4.95% DUE 10-15-2054 C29379VBF9	140,000.000	78.228500	109,519.90	143,295.32	0.00	-33,775.42
ENTERPRISE PRODS 5.1% DUE 02-15-2045 C29379VBC6	240,000.000	83.763800	201,033.12	266,816.40	0.00	-65,783.28
EOG RES INC 2.625 DUE 03-15-2023 C26875PAK7	100,000.000	94.735900	94,735.90	99,904.00	0.00	-5,168.10
ERAC USA FIN LLC 4.5% DUE 02-15-2045 C26884TAN2	85,000.000	92.990800	79,042.18	84,020.80	0.00	-4,978.62
ERP OPER LTD 3.375% DUE 06-01-2025 C26884ABD4	910,000.000	98.883300	899,838.03	890,557.50	0.00	9,280.53
FEDEX CORP 4.1% DUE 02-01-2045 C31428XBB1	125,000.000	89.109100	111,386.37	115,163.75	0.00	-3,777.38
FID NATL 3.5% DUE 04-15-2023 C31620MAK2	385,000.000	95.481000	367,601.85	382,691.16	0.00	-15,089.31
FL PWR & LT CO 3.125% DUE 12-01-2025 C341081FM4	315,000.000	100.182200	315,573.93	314,486.55	0.00	1,087.38
GEN MTRS FINL CO 3.1% DUE 01-15-2019 C37045XBB1	315,000.000	99.854700	314,542.30	314,855.10	0.00	-312.80
GEN MTRS FINL CO 3.7% DUE 11-24-2020 C37045XBD7	625,000.000	100.270500	626,690.62	624,550.00	0.00	2,140.62

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Corporate Debt Instruments - Other						
United States - USD						
GENERAL MLS INC 3.65 NOTE DUE 02-15-2024 C370334BT0	100,000.000	102.690900	102,690.90	106,034.00	0.00	-3,343.10
GILEAD SCIENCES 4.5% DUE 02-01-2045 C375558BA0	190,000.000	97.816400	185,851.16	203,071.81	0.00	-17,220.65
GILEAD SCIENCES 4.75% DUE 03-01-2046 C375558BD4	175,000.000	101.202600	177,104.55	179,837.92	0.00	-2,733.37
GOLDMAN SACHS 3.75% DUE 05-22-2025 C38148LAE6	575,000.000	100.666800	578,834.10	579,433.25	0.00	-599.15
GOLDMAN SACHS 4.25% DUE 10-21-2025 C38141GVR2	435,000.000	99.235700	431,675.29	433,324.50	0.00	-1,649.21
GOLDMAN SACHS 5.15% DUE 05-22-2045 C38148LAF3	410,000.000	97.138600	398,268.26	402,294.42	0.00	-4,026.16
GOLDMAN SACHS 6.75% DUE 10-01-2037 C38141GFD1	285,000.000	116.893600	333,146.76	358,351.87	0.00	-25,205.11
HALLIBURTON CO 3.375% DUE 11-15-2022 C406216BH3	385,000.000	98.413400	378,891.59	384,688.15	0.00	-5,796.56
HARRIS CORP DEL 3.832% DUE 04-27-2025 C413875AR6	275,000.000	98.492900	270,855.47	272,425.86	0.00	-1,570.39
JPMORGAN CHASE & 2.55% DUE 10-29-2020 C46625HNX4	840,000.000	99.160900	832,951.56	839,134.80	0.00	-6,183.24
JPMORGAN CHASE & 4.95% DUE 06-01-2045 C46625HLL2	400,000.000	99.980800	399,923.20	397,152.00	0.00	2,771.20
KRAFT FOODS GROUP 5% DUE 06-04-2042 C50076QAE6	150,000.000	100.689100	151,033.65	169,457.70	0.00	-18,424.05
LEGG MASON INC 5.625 DUE 01-15-2044 REG C524901AR6	275,000.000	99.330700	273,159.42	284,608.50	0.00	-11,449.08
LEHMAN INC 7.5 SR SUB NTS DUE 08-01-2026BD IN DEFAULT C524909AW8	153,362.480	5.500000	8,434.93	13,802.63	0.00	-5,367.70
LOCKHEED MARTIN 3.8% DUE 03-01-2045 C539830BD0	75,000.000	88.637100	66,477.82	74,190.00	0.00	-7,712.18
LOCKHEED MARTIN 4.7% DUE 05-15-2046 C539830BL2	165,000.000	102.437100	169,021.21	162,556.35	0.00	6,464.86
LOWES COS INC 4.25% DUE 09-15-2044 C548661DE4	175,000.000	99.527300	174,172.77	167,671.00	0.00	6,501.77
LOWES COS INC 4.375% DUE 09-15-2045 C548661DJ3	125,000.000	102.778200	128,472.75	122,040.00	0.00	6,432.75
LYONDELLBASELL 4.625% DUE 02-26-2055 C552081AM3	75,000.000	81.098000	60,823.50	73,764.75	0.00	-12,941.25
MA INST TECH 3.959% DUE 07-01-2038 C575718AE1	250,000.000	102.528900	256,322.25	265,132.25	0.00	-8,810.00
MARATHON PETE CORP 4.75% DUE 09-15-2044 C56585AAH5	148,000.000	81.739600	120,974.60	146,641.92	0.00	-25,667.32

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Corporate Debt Instruments - Other						
United States - USD						
MARATHON PETE CORP 5.85% DUE 12-15-2045 C56585AAM4	345,000.000	92.932100	320,615.74	344,127.15	0.00	-23,511.41
MARSH & MCLENNAN FIXED 3.75% DUE 03-14-2026 C571748AZ5	100,000.000	100.132100	100,132.10	99,923.00	0.00	209.10
MCDONALDS CORP 4.875% DUE 12-09-2045 C58013MFA7	140,000.000	100.609100	140,852.74	140,000.00	0.00	852.74
MEDTRONIC INC 3.5% DUE 03-15-2025 REG C585055BG4	675,000.000	100.817000	680,514.75	711,902.25	0.00	-31,387.50
MEDTRONIC INC 4.625% DUE 03-15-2045 C585055BU9	190,000.000	103.145400	195,976.26	205,958.07	0.00	-9,981.81
METLIFE INC 3% DUE 03-01-2025 C59156RBM9	125,000.000	96.086500	120,108.12	124,281.25	0.00	-4,173.13
METLIFE INC 4.05% DUE 03-01-2045 C59156RBN7	165,000.000	92.799100	153,118.51	164,176.65	0.00	-11,058.14
METLIFE INC 6.375% DUE 06-15-2034 C59156RAJ7	35,000.000	122.951200	43,032.92	46,638.90	0.00	-3,605.98
MICROSOFT CORP 4.45% DUE 11-03-2045 C594918BL7	185,000.000	103.122300	190,776.25	184,361.75	0.00	6,414.50
MIDAMERICAN ENERGY CO 4.25% 05-01-2046 C595620AP0	150,000.000	98.919200	148,378.80	149,793.00	0.00	-1,414.20
MIDAMERICAN ENERGY 6.75% DUE 12-30-2031 C595620AB1	475,000.000	127.898100	607,515.97	660,639.97	0.00	-53,124.00
MN MNG & MFG CO 6.375% DUE 02-15-2028 C604059AE5	550,000.000	129.588100	712,734.55	735,641.50	0.00	-22,906.95
MONSANTO CO NEW 3.95% DUE 04-15-2045 C61166WAV3	150,000.000	77.590900	116,386.35	126,495.00	0.00	-10,108.65
MOODYS CORP 5.25% DUE 07-15-2044 C615369AE5	320,000.000	102.131100	326,819.52	357,554.56	0.00	-30,735.04
MORGAN STANLEY 4% DUE 07-23-2025 C6174468C6	1,625,000.000	102.977400	1,673,382.75	1,679,457.00	0.00	-6,074.25
NEW YORK PUB LIBR 4.305% DUE 07-01-2045 C649757AA9	150,000.000	93.962000	140,943.00	150,000.00	0.00	-9,057.00
NOBLE ENERGY INC 3.9% DUE 11-15-2024 C655044AH8	425,000.000	89.002200	378,259.35	405,386.25	0.00	-27,126.90
NORTHROP GRUMMAN CORP 3.85% DUE 04-15-2045 C666807BJ0	475,000.000	89.858700	426,828.82	444,225.75	0.00	-17,396.93
ORACLE CORP 3.4% DUE 07-08-2024 C68389XAU9	672,000.000	101.545300	682,384.41	686,832.37	0.00	-4,447.96
PACIFICORP 6% DUE 01-15-2039 C695114CL0	440,000.000	121.339000	533,891.60	578,668.20	0.00	-44,776.60
PECO ENERGY CO 5.95% DUE 10-01-2036 C693304AH0	250,000.000	121.262400	303,156.00	331,890.25	0.00	-28,734.25

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PFIZER INC 4.3% DUE 06-15-2043 C717081DE0	150,000.000	100.076600	150,114.90	163,036.50	0.00	-12,921.60
PFIZER INC 4.4% DUE 05-15-2044 C717081DK6	150,000.000	101.555000	152,332.50	165,202.50	0.00	-12,870.00
PHILLIPS 66 4.875% DUE 11-15-2044 C7185546AL8	210,000.000	89.216300	187,354.23	214,944.66	0.00	-27,590.43
PIONEER NAT RES CO 3.95% DUE 07-15-2022 C723787AK3	80,000.000	91.289800	73,031.84	78,670.70	0.00	-5,638.86
PPL ELEC UTILS 5.2% DUE 07-15-2041 C69351UAN3	250,000.000	113.295900	283,239.75	305,990.75	0.00	-22,751.00
PRECISION 2.5% DUE 01-15-2023 C740189AG0	75,000.000	96.674000	72,505.50	74,844.00	0.00	-2,338.50
PRINCIPAL FINL GROUP INC 3..4% 05-15-2025 C74251VAK8	500,000.000	98.028600	490,143.00	498,440.00	0.00	-8,297.00
PUBLIC SVC CO COLO 6.25% DUE 09-01-2037 C744448BZ3	500,000.000	128.794800	643,974.00	696,237.00	0.00	-52,263.00
PUBLIC SVC ELEC GAS CO SECD MEDIUM TERM NTS BOOK ENTRY MTN 5.8% DUE 05-01-2037 C74456QAR7	350,000.000	120.911100	423,188.85	453,084.45	0.00	-29,895.60
PVTPL BLACKSTONE HLDGS FIN L L C SR NT 144A 5% DUE 06-15-2044 BEO C09256BAG2	325,000.000	102.098000	331,818.50	349,108.18	0.00	-17,289.68
PVTPL BLACKSTONE HLDGS FIN L L C SR NT 6.25% DUE 08-15-2042 BEO C09256BAE7	137,000.000	118.158000	161,876.46	170,992.44	0.00	-9,115.98
PVTPL BXHTL 2015-JWRZ CL A FLTG RT DUE 05-15-2029 C05606YAA0	500,000.000	99.090900	495,454.50	499,522.90	0.00	-4,068.40
PVTPL COX COMMUNICATIONS INC NEW NT 144A8.375% DUE 03-01-2039 BEO C224044BV8	185,000.000	110.195700	203,862.04	263,746.34	0.00	-59,884.30
PVTPL FMR LLC NT 144A 4.95% DUE 02-01-2033 BEO C30251BAD0	250,000.000	104.387400	260,968.50	276,402.75	0.00	-15,434.25
PVTPL FMR LLC NT 144A 6.45% DUE 11-15-2039 BEO C30251BAB4	275,000.000	123.412500	339,384.37	357,410.07	0.00	-18,025.70
PVTPL HEINZ(H.J.)CO BNDS 5.2% DUE 07-15-2045 BEO C423074AV5	125,000.000	104.490800	130,613.50	132,085.00	0.00	-1,471.50
PVTPL HEWLETT PACKARD ENTERPRISE CO 144A3.6% DUE 10-15-2020/10-09-2015 BEO C42824CAE9	395,000.000	100.229500	395,906.52	394,889.40	0.00	1,017.12
PVTPL MASS MUT LIFE INS CO SURP NT 144A 8.875 DUE 06-01-2039 BEO C575767AG3	250,000.000	145.210000	363,025.00	403,374.25	0.00	-40,349.25
PVTPL NAVIENT PVT ED LN TR 2014-CT CL A VAR RT DUE 09-16-2024 BEO C63938HAA5	190,096.740	98.756900	187,733.64	190,096.75	0.00	-2,363.11
PVTPL ONEMAIN FINL ISSUANCE TR 2015-1 CL A 3.19% DUE 03-18-2026 C68268EAA1	700,000.000	99.380000	695,660.00	710,609.38	0.00	-14,949.38
PVTPL ONEMAIN FINL ISSUANCE TR 2015-2 SRS 2015-2A CL A 2.57 DUE 07-18-2025BEO C68267JAA1	1,000,000.000	98.828100	988,281.00	999,991.10	0.00	-11,710.10

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Corporate Debt Instruments - Other						
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PVTPL PACIFIC LIFECORP 5.125% 01-30-2043 C694476AD4	350,000.000	101.885600	356,599.60	384,922.65	0.00	-28,323.05
PVTPL PENSKE TRUCK LEASING CO L P / PTL 3.375% 02-01-2022 C709599AG3	680,000.000	97.098700	660,271.16	679,707.60	0.00	-19,436.44
PVTPL PRESTIGE AUTO RECEIVABLES TR 2015-1 CL A-2 1.09% 02-15-2019 BEO C74113EAB4	305,580.830	99.765200	304,863.32	305,556.52	0.00	-693.20
PVTPL SCHLUMBERGER HLDGS CORP SR NT 144A4% DUE 12-21-2025/12-21-2015 BEO C8068S1AG6	720,000.000	98.677900	710,480.88	719,532.00	0.00	-9,051.12
PVTPL SLM PRIVATE ED LN TR 2012-D NT CL A-2 2.95% DUE 02-15-2046 BEO C78447CAB6	300,000.000	101.077900	303,233.70	308,268.30	0.00	-5,034.60
PVTPL SLM PVT ED LN TR 2012-C NT CL A-2 RED 3.336 DUE 10-15-2046 BEO C78447BAB8	435,000.000	101.260000	440,481.00	450,940.57	0.00	-10,459.57
PVTPL SWISS RE TREAS US CORP SR NT 144A 4.25% DUE 12-06-2042 BEO C87089HAB9	577,000.000	94.457200	545,018.04	597,883.36	0.00	-52,865.32
QUALCOMM INC 4.8% DUE 05-20-2045 C747525AK9	211,000.000	88.850900	187,475.39	184,762.71	0.00	2,712.68
REYNOLDS AMERN INC FIXED 5.85% DUE 08-15-2045 C761713BB1	220,000.000	111.174000	244,582.80	222,310.68	0.00	22,272.12
REYNOLDS AMERN INC 3.75% DUE 05-20-2023 C761713BU9	250,000.000	99.770600	249,426.50	247,619.25	0.00	1,807.25
REYNOLDS AMERN INC 6.875% DUE 05-01-2020 C761713BT2	455,000.000	115.361400	524,894.37	535,934.03	0.00	-11,039.66
REYNOLDS AMERN INC 7% DUE 08-04-2041 C761713BW5	175,000.000	112.453000	196,792.75	220,964.62	0.00	-24,171.87
SANTANDER DR AUTO 1.83% DUE 01-15-2020 C80284BAE4	750,000.000	99.576200	746,821.50	749,982.45	0.00	-3,160.95
SANTANDER DR AUTO 1.96% DUE 05-15-2020 C80284QAE1	750,000.000	99.114400	743,358.00	749,884.95	0.00	-6,526.95
SANTANDER DR AUTO 1.97% DUE 11-15-2019 C80284CAE2	700,000.000	100.146700	701,026.90	699,839.70	0.00	1,187.20
SANTANDER DRIVE AUTO RECEIVABLES TR SER 2014-2 CL B 1.85 DUE 02-15-2019 REG C80283WAE9	325,000.000	100.012200	325,039.65	325,051.67	0.00	-12.02
SLM PRIVATE CR STUDENT LOAN TRUST 2004-A06-15-2033 REG C78443CBH5	770,317.750	93.561900	720,723.92	736,616.35	0.00	-15,892.43
SOUTHN BAPTIST 4.857% DUE 07-15-2045 C842329AA2	160,000.000	103.307700	165,292.32	160,000.00	0.00	5,292.32
SOUTHWESTN PUB SVC 3.3 DUE 06-15-2024 C845743BP7	875,000.000	101.069000	884,353.75	877,607.50	0.00	6,746.25
ST STR CORPORATION 3.1% DUE 05-15-2023 C857477AL7	700,000.000	98.820200	691,741.40	690,137.70	0.00	1,603.70
SYNCHRONY CR CARD 1.6% DUE 04-15-2021 C87165LAK7	700,000.000	99.286600	695,006.20	699,867.77	0.00	-4,861.57

This schedule has been derived from information certified
as complete and accurate by The Northern Trust Company.

The Home Insurance Company Retirement Plan
Schedule of Assets (Held at End of Year) - per Schedule H, Line 4i of Form 5500
December 31, 2015

Schedule I

Security Description / Asset ID	Shares/Par Value	Market Price	Market Value	ERISA Cost	Unrealized Gain/Loss on Security Movements	Unrealized Gain/Loss
Corporate Debt Instruments - Other						
United States - USD						
SYNCHRONY CR CARD 2.37% DUE 03-15-2023 C87165LAF8	1,400,000.000	99.566400	1,393,929.60	1,399,721.82	0.00	-5,792.22
THERMO FISHER 3.6% DUE 08-15-2021 C883556AZ5	335,000.000	101.544300	340,173.40	340,898.30	0.00	-724.90
THERMO FISHER 3.65% DUE 12-15-2025 C883556BM3	110,000.000	99.436200	109,379.82	109,843.80	0.00	-463.98
TRAVELERS COS INC 4.3% 08-25-2045 C89417EAK5	180,000.000	100.809500	181,457.10	178,588.80	0.00	2,868.30
UNION PAC CORP 3.375% DUE 02-01-2035 C907818EB0	55,000.000	90.316200	49,673.91	54,833.35	0.00	-5,159.44
UTD TECHNOLOGIES CORP NT DTD 08/04/1998 6.7 DUE 08-01-2028 BEO C913017AT6	300,000.000	126.667000	380,001.00	404,002.80	0.00	-24,001.80
UTD TECHNOLOGIES 3.1% DUE 06-01-2022 C913017BV0	125,000.000	101.775300	127,219.12	131,222.50	0.00	-4,003.38
UTD TECHNOLOGIES 4.5% DUE 06-01-2042 C913017BT5	70,000.000	100.703800	70,492.66	76,215.23	0.00	-5,722.57
VA ELEC & PWR CO 4.45 02-15-2044 C927804FR0	470,000.000	102.853300	483,410.51	513,385.70	0.00	-29,975.19
VERIZON COMMUNICATIONS 4.4% DUE 11-01-2034 REG C92343VCQ5	655,000.000	92.262900	604,321.99	652,053.45	0.00	-47,731.46
VERIZON 4.672% DUE 03-15-2055 C92343VCZ5	400,000.000	86.620100	347,280.40	394,983.80	0.00	-47,703.40
VERIZON 4.862% DUE 08-21-2046 C92343VCK8	185,000.000	94.672600	175,144.31	176,144.11	0.00	-999.80
VERIZON 5.012% DUE 08-21-2054 C92343VCM4	702,000.000	91.559100	642,744.68	726,253.39	0.00	-83,508.51
VISA INC 4.3% DUE 12-14-2045 C92826CAF9	425,000.000	101.455900	431,187.57	424,290.25	0.00	6,897.32
WALGREENS BOOTS FIXED 4.8% DUE 11-18-2044 C931427AC2	100,000.000	90.458500	90,458.50	96,978.00	0.00	-6,519.50
WASTE MANAGEMENT INC 4.1% DUE 03-01-2045REG C94106LBC2	100,000.000	93.002800	93,002.80	92,002.00	0.00	1,000.80
WELLS FARGO & CO NEW MEDIUM TERM SR NTS 3.55% DUE 09-29-2025 C94974BGP9	575,000.000	100.899500	580,172.12	580,186.50	0.00	-14.38
WELLS FARGO & CO 2.55% DUE 12-07-2020 C94974BGR5	395,000.000	99.508400	393,058.18	394,577.35	0.00	-1,519.17
WELLS FARGO & CO 4.9% DUE 11-17-2045 C94974BGQ7	100,000.000	100.891800	100,891.80	99,238.00	0.00	1,653.80
WFRBS COML MTG TR MTG PASS SER 2014-C20 CL B 4.378 05-15-2047 C92890FAY2	350,000.000	102.492300	358,723.05	371,260.05	0.00	-12,537.00
WFRBS COML MTG TR MTG PASS SER 2014-C20 CL C 4.513 05-15-2047 C92890FAZ9	250,000.000	97.366800	243,417.00	256,537.00	0.00	-13,120.00

This schedule has been derived from information certified
as complete and accurate by The Northern Trust Company.

The Home Insurance Company Retirement Plan
Schedule of Assets (Held at End of Year) - per Schedule H, Line 4i of Form 5500
December 31, 2015

Schedule I

Security Description / Asset ID	Shares/Par Value	Market Price	Market Value	ERISA Cost	Unrealized Gain/Loss on Security Movements	Unrealized Gain/Loss
Corporate Debt Instruments - Other						
United States - USD						
WORLD FINL NETWORK 2.25% DUE 04-17-2023 C981464DM9	750,000.000	99.723300	747,924.75	745,098.00	0.00	2,826.75
Total United States - USD			**72,473,132.16**	**74,713,065.24**	**0.00**	**-2,239,933.08**
Total Corporate Debt Instruments - Other			**76,600,807.49**	**78,956,786.33**	**0.00**	**-2,355,978.84**
Value of Interest in Common/Collective Trusts						
United States - USD						
COLTV SHORT TERM INVT FD C195998AC3	4,875,437.300	1.000000	4,875,437.30	4,875,437.30	0.00	0.00
Total United States - USD			**4,875,437.30**	**4,875,437.30**	**0.00**	**0.00**
Total Value of Interest in Common/Collective Trusts			**4,875,437.30**	**4,875,437.30**	**0.00**	**0.00**
Other						
Colombia - USD						
COLOMBIA/REP OF) GLOBAL BD 6.125% DUE 01-18-2041/10-20-2009 REG C195325BM6	125,000.000	96.500000	120,625.00	149,687.50	0.00	-29,062.50
Total Colombia - USD			**120,625.00**	**149,687.50**	**0.00**	**-29,062.50**
United States - USD						
&&& CASH MARGIN REQUIREMENT ON FINANCIALFUTURES (COLLATERAL) HELD ELSEWHERE C999999DA4	493,000.000	1.000000	493,000.00	493,000.00	0.00	0.00
&&&BOND FUTURES OFFSET - LONG C999959927	0.000	2,215.837500	-22,158,375.00	0.00	0.00	-22,158,375.00
&&&BOND FUTURES OFFSET - SHORT C999959935	0.000	1,219.727344	12,197,273.44	0.00	0.00	12,197,273.44
CALIFORNIA STATE 7.55 MUN BDS DUE 04-01-2039 USD5000 C13063A5G5	250,000.000	145.367000	363,417.50	385,360.00	0.00	-21,942.50
CCP DUE FROM JP MORGAN C999991BB7	343,402.410	1.000000	343,402.41	343,402.41	0.00	0.00
COLORADO BRDG ENTERPRISE REV 6.078% 12-01-2040 BEO TAXABLE C196333AB9	15,000.000	124.498000	18,674.70	19,702.95	0.00	-1,028.25
DISTRICT COLUMBIA WTR & SWR AUTH PUB UTITAXABLE-SR LIEN-SER A 4.814 10-01-2114 C254845JZ4	150,000.000	99.058000	148,587.00	169,932.00	0.00	-21,345.00
FUT MAR 16 CBT UL T-BONDS C999599GH0	66.000	158.687500	10,473,375.00	0.00	0.00	10,473,375.00

This schedule has been derived from information certified as complete and accurate by The Northern Trust Company.

The Home Insurance Company Retirement Plan
Schedule of Assets (Held at End of Year) - per Schedule H, Line 4i of Form 5500
December 31, 2015

Schedule I

Security Description / Asset ID	Shares/Par Value	Market Price	Market Value	ERISA Cost	Unrealized Gain/Loss on Security Movements	Unrealized Gain/Loss
Other						
United States - USD						
FUT MAR 16 U.S. T-BONDS C999599GH0	76.000	153.750000	11,685,000.00	0.00	0.00	11,685,000.00
FUT MAR 16 US 2YR T-NOTE C999599GH0	18.000	108.617188	-3,910,218.75	0.00	0.00	-3,910,218.75
FUT MAR 16 10 YR T-NOTES C999599GH0	63.000	125.906250	-7,932,093.75	0.00	0.00	-7,932,093.75
FUT MAR 16 5 YR T NOTE C999599GH0	3.000	118.320313	-354,960.94	0.00	0.00	-354,960.94
L A CAL DEPT ARPTS ARPT REV TAX BUILD AMER BD 6.582 DUE 05-15-2039 C544435C32	105,000.000	128.074000	134,477.70	137,739.00	0.00	-3,261.30
LOS ANGELES CALIF CMNTY COLLEGE DIST 6.75% 08-01-2049 BEO TAXABLE C54438CPA4	225,000.000	141.305000	317,936.25	332,338.50	0.00	-14,402.25
LOS ANGELES CALIF DEPT WTR & PWR REV 6.574% 07-01-2045 BEO TAXABLE C544495VY7	300,000.000	135.734000	407,202.00	432,918.00	0.00	-25,716.00
METROPOLITAN TRANSN AUTH N Y REV 6.687% 11-15-2040 BEO TAXABLE C59259YDC0	375,000.000	130.881000	490,803.75	517,012.50	0.00	-26,208.75
NEW YORK N Y CITY TRANSITIONAL FIN AUTH REV 5.572% 11-01-2038 BEO TAXABLE C64971M5L2	250,000.000	120.556000	301,390.00	312,155.00	0.00	-10,765.00
NEW YORK N Y 5.698% 03-01-2027 BEO TAXABLE C64966HYK0	375,000.000	118.753000	445,323.75	459,056.25	0.00	-13,732.50
NEW YORK ST DORM AUTH ST PERS INCOME TAXREV 5.289% 03-15-2033 BEO TAXABLE C6499022E2	200,000.000	116.696000	233,392.00	237,258.00	0.00	-3,866.00
PORT AUTH N Y & N J TAXABLE-CONS-100D 4.926 DUE 10-01-2051 BEO TAXABLE C73358WEK6	425,000.000	106.088000	450,874.00	485,375.50	0.00	-34,501.50
PORT AUTH N Y & N J 4.81% 10-15-2065 BEOTAXABLE C73358WXQ2	275,000.000	101.587000	279,364.25	275,000.00	0.00	4,364.25
SOUTH CAROLINA ST PUB SVC AUTH REV 6.454% 01-01-2050 BEO TAXABLE C837151AA7	240,000.000	125.191000	300,458.40	330,856.80	0.00	-30,398.40
UNIVERSITY CALIF REVS 5.77% 05-15-2043 BEO TAXABLE C91412F7Y7	325,000.000	121.984000	396,448.00	416,796.25	0.00	-20,348.25
Total United States - USD			**5,124,751.71**	**5,347,903.16**	**0.00**	**-223,151.45**
Total Other			**5,245,376.71**	**5,497,590.66**	**0.00**	**-252,213.95**
Other Liabilities						
United States - USD						
CCP DUE TO JP MORGAN	299,627.700	1.000000	-299,627.70	-299,627.70	0.00	0.00
CCP DUE TO/FROM CREDIT SUISSE	20,550.350	1.000000	-20,550.35	-20,550.35	0.00	0.00
CCP DUE TO/FROM MORGAN STANLEY	2,238.850	1.000000	-2,238.85	-2,238.85	0.00	0.00

This schedule has been derived from information certified as complete and accurate by The Northern Trust Company.

Security Description / Asset ID	Shares/Par Value	Market Price	Market Value	ERISA Cost	Unrealized Gain/Loss on Security Movements	Unrealized Gain/Loss
Other Liabilities						
United States - USD						
Total United States - USD			-322,416.90	-322,416.90	0.00	0.00
Pending trade purchases: United States dollar	0.000	0.000000	-19,968.72	-19,968.72	0.00	0.00
Total - all currencies			-19,968.72	-19,968.72	0.00	0.00
Total Other Liabilities			-342,385.62	-342,385.62	0.00	0.00
Total			132,520,815.63	136,340,500.90	0.00	-3,819,685.27

Total investments (excluding amount due to/from broker) **$183,064,050**

Note: COLTV Short Term Invt FD represents a party-in-interest

The Home Insurance Company Retirement Plan
Schedule of Reportable Transactions per Schedule H, Line 4j of Form 5500
Year Ended December 31, 2015

Schedule II

Security Description / Asset ID		Transaction Aggregate: Number of Transactions	Acquisition Price	Disposition Price	Lease Rental	Expenses Incurred	Cost of Asset	Current Value of Asset on Transaction	Net Gain/Loss
COLTV SHORT TERM INVT FD CUSIP: 195998AC3	Total acquisitions	125	100,909,965			-	100,909,965	100,909,965	
	Total dispositions	127		102,142,357		-	102,142,357	102,142,357	-

This schedule has been derived from information certified as complete and accurate by The Northern Trust Company.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26
Schedule of Active Participant Data as of January 1, 2015

Attained Age	Years of Credited Service									
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & Over
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25	0	0	0	0	0	0	0	0	0	0
25 - 29	0	0	0	0	0	0	0	0	0	0
30 - 34	0	0	0	0	0	0	0	0	0	0
35 - 39	0	0	0	0	0	0	0	0	0	0
40 - 44	0	2	1	0	0	0	0	0	0	0
45 - 49	0	1	2	1	0	0	0	0	0	0
50 - 54	0	7	12	7	0	1	0	0	0	0
55 - 59	0	5	22	12	5	1	1	0	0	0
60 - 64	0	9	22	13	6	4	0	0	0	0
65 - 69	1	3	3	2	1	1	0	0	0	0
70 & Over	0	0	1	0	0	0	0	0	0	0

Plan Name: The Home Insurance Company Retirement Plan
EIN / PN: 36-4233459/ 004
Plan Sponsor: Zurich America Insurance Company
Valuation Date January 1, 2015

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

▪ Applicable month	January 2015
▪ Interest rate basis	3-Segment rates

Interest rates:	Reflecting Corridors	Not Reflecting Corridors[1]
▪ First segment rate - 10-year rate	4.72%	1.22%
▪ Second segment rate - 20-year rate	6.11%	4.11%
▪ Third segment rate - 30-year rate	6.81%	5.20%
▪ Effective interest rate	6.14%	4.16%

Annual rates of increase

▪ Compensation:	N/A
▪ Social Security wage bases	N/A
▪ Statutory limits on compensation	N/A
Administrative expenses	$500,000

Demographic Assumptions

Mortality	Separate rates for non-annuitants (based on RP-2000 “Employees” table without collar or amount adjustments with generational projection using Scale AA) and annuitants (based on RP-2000 “Healthy Annuitants” table without collar or amount adjustments with generational projection using Scale AA).

[1] The rates not reflecting HATFA corridors are to be used for purposes of determining the deductible limit.

SCHEDULE SB ATTACHMENTS

Termination — Rates varying by age and service.

Sample Rates:

Years of Service	Age 25	Age 40	Age 55
< 1	.594	.284	.250
7+	.149	.071	.025

Disability — Society of Actuaries '72-'79 study

Retirement — Rates varying by age

Percentage retiring during the year

Age	Rate
55	.025
56	.040
57	.060
58 - 59	.080
60	.200
61	.250
62	.350
63-64	.200
65	1.000

Benefit commencement date

- Preretirement death benefit — The later of the death of the active participant or the date the participant would have attained age 55.
- Deferred vested benefit — The later of age 60 or termination of employment.
- Disability benefit — Upon disablement.
- Retirement benefit — Upon termination of employment.

Form of payment — Life annuity.

Percent married — 95% of males; 75% of females.

Spouse age — Wife three years younger than husband.

Timing of benefit payments — Benefit payments are assumed to be made uniformly throughout the year.

SCHEDULE SB ATTACHMENTS

Methods	
Valuation date	First day of plan year.
Funding target	Present value of accrued benefits as required by regulations under IRC §430.
Target normal cost	Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings of 4.40% (with such expected earnings limited as described in IRS Notice 2009-22) . The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the 2014 plan year.) The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. Willis Towers Watson has reviewed the plan provisions with Zurich North America and, based on that review, is not aware of any significant benefits required to be valued that were not. The plan pays small benefits (with a present value up to $1,000 in a single lump sum payment). Such lump sums are not explicitly valued; rather such participants' benefits are valued using the benefit choice assumptions described above.

Assumptions Rationale - Significant Economic Assumptions for Contributions	
Interest rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/ 004
Plan Sponsor:	Zurich America Insurance Company
Valuation Date	January 1, 2015

SCHEDULE SB ATTACHMENTS

Administrative expenses	We understand that the administrative expense assumption reflects the plan sponsor's estimate of administrative expenses estimated by determining the expected actual expenses for the coming year and the actual expenses paid from the trust in the preceding year.

Assumptions Rationale - Significant Demographic Assumptions

Mortality	Assumptions were selected by the plan sponsor and, as required by ASC 715 and IAS 19 represent a best estimate of future experience. Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	Assumed termination rates differ by age and service because of expected differences in termination rates by age and service. The assumed rates represent the plan sponsor's best estimate of future experience.
Disability	Disability rates were based on a published table for pension participants believed to have reasonably similar characteristics participating in pension plans with similar disability pensions.
Retirement	Retirement rates are based on plan sponsor expectations for the future with periodic monitoring of observed gains and losses caused by retirement patterns different than assumed.
Marital Assumptions	
▪ Percent married	The assumed percentage married is based on the percentage married observed among recent retirees and general population statistics on the marital status of individuals of retirement age.
▪ Spouse age	The assumed age difference for spouses is based on general population statistics on the age difference for married individuals of retirement age.

SCHEDULE SB ATTACHMENTS

Source of Prescribed Methods	
Funding methods	The methods used for funding purposes, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by the IRC §430.

Changes in Assumptions and Methods	
Change in assumptions since prior valuation	The expected return on assets was changed from 5.10% to 4.40%. The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430. The assumed administrative expenses added to the target normal cost were changed from $600,000 to $500,000.
Change in methods since prior valuation	There has been no change in methods since the prior valuation.

Form 5500	Annual Return/Report of Employee Benefit Plan	OMB Nos. 1210-0110 1210-0089
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ **Complete all entries in accordance with the instructions to the Form 5500.**	**2015** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE HOME INSURANCE COMPANY RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 004

1c Effective date of plan 12/14/1991

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
ZURICH AMERICAN INSURANCE COMPANY

HUMAN RESOURCE
1400 American Lane
SCHAUMBURG IL 60196

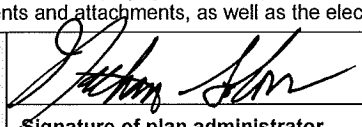
2b Employer Identification Number (EIN) 36-4233459

2c Plan Sponsor's telephone number 847-605-6213

2d Business code (see instructions) 524290

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE		Oct. 13, 2016	NATHAN SOLOMON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address (include room or suite number)

Preparer's telephone number

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b** EIN	
a Sponsor's name	**4c** PN	
5 Total number of participants at the beginning of the plan year	**5**	3,440
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	146
a(2) Total number of active participants at the end of the plan year	**6a(2)**	114
b Retired or separated participants receiving benefits	**6b**	2,167
c Other retired or separated participants entitled to future benefits	**6c**	856
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	3,137
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	244
f Total. Add lines **6d** and **6e**.	**6f**	3,381
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1A 1I 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1) [ ]	Insurance	(1) [ ]	Insurance
(2) [ ]	Code section 412(e)(3) insurance contracts	(2) [ ]	Code section 412(e)(3) insurance contracts
(3) [X]	Trust	(3) [X]	Trust
(4) [ ]	General assets of the sponsor	(4) [ ]	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules		**b General Schedules**	
(1) [X]	**R** (Retirement Plan Information)	(1) [X]	**H** (Financial Information)
(2) [ ]	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) [ ]	**I** (Financial Information – Small Plan)
		(3) [ ] ___	**A** (Insurance Information)
		(4) [ ]	**C** (Service Provider Information)
(3) [X]	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(5) [X]	**D** (DFE/Participating Plan Information)
		(6) [ ]	**G** (Financial Transaction Schedules)

Part III **Form M-1 Compliance Information (to be completed by welfare benefit plans)**

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2015 Form M-1 annual report. If the plan was not required to file the 2015 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

Plan Name	**The Home Insurance Company Retirement Plan**
Plan Sponsor EIN	**36-4233459**
ERISA Plan No.	**004**
Plan Year End	**12/31/2015**

The required attachment noted below is included within the Accountant's Opinion attachment to the Form 5500 Schedule H, Part III, which consists of the entire Audit report issued by the Plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line Item	Description
5500 Schedule H	Line 4j	Schedule of Reportable Transactions

SCHEDULE SB (Form 5500)	Single-Employer Defined Benefit Plan Actuarial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	2015 This Form is Open to Public Inspection

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan	B Three-digit plan number (PN) ▶	
THE HOME INSURANCE COMPANY RETIREMENT PLAN		004
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF	**D** Employer Identification Number (EIN)	
ZURICH AMERICAN INSURANCE COMPANY	36-4233459	

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2015

2 Assets:

a Market value	2a	198,935,090
b Actuarial value	2b	188,446,912

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	2,397	110,939,431	110,939,431
b For terminated vested participants	897	33,506,035	33,506,035
c For active participants	146	6,056,899	6,204,183
d Total	3,440	150,502,365	150,649,649

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5 Effective interest rate	5	6.14%
6 Target normal cost	6	500,000

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		
	Signature of actuary	10/12/2016 Date
ROBERT LISTA, A.S.A., E.A.	Type or print name of actuary	1404479 Most recent enrollment number
TOWERS WATSON DELAWARE, INC.	Firm name	212-309-3585 Telephone number (including area code)
335 MADISON AVENUE NEW YORK NY 10017-4605	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	16,267,266
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	16,267,266
10	Interest on line 9 using prior year's actual return of 16.84 %	0	2,739,408
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 6.36%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	19,006,674

Part III Funding Percentages

14	Funding target attainment percentage	14	112.47 %
15	Adjusted funding target attainment percentage	15	125.08 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	112.27 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

10/12/16

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	☐ N/A, full yield curve used
4.72%	6.11%	6.81%	

b Applicable month (enter code)	21b	0
22 Weighted average retirement age	22	61

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes	☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6)	31a	500,000
b Excess assets, if applicable, but not greater than line 31a	31b	500,000

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	0
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0

36 Additional cash requirement (line 34 minus line 35)	36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40 Unpaid minimum required contributions for all years	40	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

42 Amount of acceleration adjustment	42	0
43 Excess installment acceleration amount to be carried over to future plan years	43	0

10/12/16

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Zurich America Insurance Company
EIN/PN	36-4233459/004
Plan Name	The Home Insurance Company Retirement Plan
Valuation Date	January 1, 2015
Enrolled Actuary	Robert Lista
Enrollment Number	14-04479

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2015

Age	Retirement Rate	Assumed Number Eligible	Assumed Number Retiring	Age X Number Retiring
55	2.5%	1000	25	1375
56	4.0%	975	39	2184
57	6.0%	936	56	3201
58	8.0%	880	70	4082
59	8.0%	809	65	3821
60	20.0%	745	149	8936
61	25.0%	596	149	9085
62	35.0%	447	156	9696
63	20.0%	290	58	3659
64	20.0%	232	46	2974
65	100.0%	186	186	12082
			1000	61096
				÷1000
			Weighted Average Retirement Age	61

Plan Name: The Home Insurance Company Retirement Plan
EIN / PN: 36-4233459/ 004
Plan Sponsor: Zurich America Insurance Company
Valuation Date January 1, 2015

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

▪ Applicable month		January 2015
▪ Interest rate basis		3-Segment rates
Interest rates:	Reflecting Corridors	Not Reflecting Corridors[1]
▪ First segment rate - 10-year rate	4.72%	1.22%
▪ Second segment rate - 20-year rate	6.11%	4.11%
▪ Third segment rate - 30-year rate	6.81%	5.20%
▪ Effective interest rate	6.14%	4.16%
Annual rates of increase		
▪ Compensation:		N/A
▪ Social Security wage bases		N/A
▪ Statutory limits on compensation		N/A
Administrative expenses		$500,000

Demographic Assumptions

Mortality	Separate rates for non-annuitants (based on RP-2000 "Employees" table without collar or amount adjustments with generational projection using Scale AA) and annuitants (based on RP-2000 "Healthy Annuitants" table without collar or amount adjustments with generational projection using Scale AA).

[1] The rates not reflecting HATFA corridors are to be used for purposes of determining the deductible limit.

SCHEDULE SB ATTACHMENTS

Termination

Rates varying by age and service.

Sample Rates:

Years of Service	Age 25	Age 40	Age 55
< 1	.594	.284	.250
7+	.149	.071	.025

Disability

Society of Actuaries '72-'79 study

Retirement

Rates varying by age

Percentage retiring during the year

Age	Rate
55	.025
56	.040
57	.060
58 - 59	.080
60	.200
61	.250
62	.350
63-64	.200
65	1.000

Benefit commencement date

- Preretirement death benefit — The later of the death of the active participant or the date the participant would have attained age 55.
- Deferred vested benefit — The later of age 60 or termination of employment.
- Disability benefit — Upon disablement.
- Retirement benefit — Upon termination of employment.

Form of payment — Life annuity.

Percent married — 95% of males; 75% of females.

Spouse age — Wife three years younger than husband.

Timing of benefit payments — Benefit payments are assumed to be made uniformly throughout the year.

SCHEDULE SB ATTACHMENTS

Methods	
Valuation date	First day of plan year.
Funding target	Present value of accrued benefits as required by regulations under IRC §430.
Target normal cost	Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings of 4.40% (with such expected earnings limited as described in IRS Notice 2009-22) . The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the 2014 plan year.) The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. Willis Towers Watson has reviewed the plan provisions with Zurich North America and, based on that review, is not aware of any significant benefits required to be valued that were not. The plan pays small benefits (with a present value up to $1,000 in a single lump sum payment). Such lump sums are not explicitly valued; rather such participants' benefits are valued using the benefit choice assumptions described above.

Assumptions Rationale - Significant Economic Assumptions for Contributions	
Interest rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

SCHEDULE SB ATTACHMENTS

Administrative expenses	We understand that the administrative expense assumption reflects the plan sponsor's estimate of administrative expenses estimated by determining the expected actual expenses for the coming year and the actual expenses paid from the trust in the preceding year.

Assumptions Rationale - Significant Demographic Assumptions

Mortality	Assumptions were selected by the plan sponsor and, as required by ASC 715 and IAS 19 represent a best estimate of future experience. Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	Assumed termination rates differ by age and service because of expected differences in termination rates by age and service. The assumed rates represent the plan sponsor's best estimate of future experience.
Disability	Disability rates were based on a published table for pension participants believed to have reasonably similar characteristics participating in pension plans with similar disability pensions.
Retirement	Retirement rates are based on plan sponsor expectations for the future with periodic monitoring of observed gains and losses caused by retirement patterns different than assumed.
Marital Assumptions	
▪ Percent married	The assumed percentage married is based on the percentage married observed among recent retirees and general population statistics on the marital status of individuals of retirement age.
▪ Spouse age	The assumed age difference for spouses is based on general population statistics on the age difference for married individuals of retirement age.

SCHEDULE SB ATTACHMENTS

Source of Prescribed Methods	
Funding methods	The methods used for funding purposes, including the method of determining plan assets, are "prescribed methods set by law", as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by the IRC §430.

Changes in Assumptions and Methods	
Change in assumptions since prior valuation	The expected return on assets was changed from 5.10% to 4.40%. The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430. The assumed administrative expenses added to the target normal cost were changed from $600,000 to $500,000.
Change in methods since prior valuation	There has been no change in methods since the prior valuation.

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V

Summary of Plan Provisions

Plan Provisions	
Effective Date	February 14, 1991 (frozen December 31, 1995), as amended and restated Effective January 1, 2009
Covered employees	All employees of Zurich North America, who were also former employees of The Home Insurance Company.
Participation date	First of the month coincident with or following the date of becoming age 21 and attaining 1 year of service. If employed before January 1, 1976, earliest of age 30, 3 years of service, or age 21 and 1 year of service.

Definitions	
Vesting service	One year for each 1,000-hour calendar year of employment.
Credited service	Years and pro rata portion of years as a Participant (age 21 and 1 year or was a Participant in the Prior Plan), for service after January, 1985 (but not later than December 31, 1995), not to exceed 30 years. For current and former Sterling Forest employees, pension service begins January 1, 1986 (and ends on December 31, 1995).
Pensionable pay	Base pay plus bonus, overtime and tips after January 1, 1989 (but not later than December 31, 1995), base pay previously.
Average earnings	The average of the highest five calendar years of pensionable pay during the ten-year period ending on the earlier of the participant's termination date, retirement date, or December 31, 1995.
Covered compensation	The average of the Social Security wage bases for the 35 years before a participant becomes eligible for unreduced Social Security benefits defined in 401(l)(5)(E) of the Internal Revenue Code.
New plan benefit	The sum of (1) and (2): (1) 1.6% of average earnings times pension service. (2) 0.4% of average earnings in excess of covered compensation times pension service.

SCHEDULE SB ATTACHMENTS

Prior plan benefit	The sum of (1) and (2), and reduced by (3): (1) 2.0% of average earnings times pension service up to 25 years. (2) 1.0% of average earnings times pension service in excess of 25 years. (3) 1.5% of Social Security Primary Insurance Amount times pension service up to 33 1/3 years.
Minimum benefit	The prior plan formula, with 1.8% substituted for 2.0% for all service to 12/31/88 (including pre 1985 service), offset by the participant's 12/31/84 purchased accrued benefit. Participants of the Sterling Forest plan as of January 1, 1986 are ineligible for the minimum benefit.
Normal retirement date (NRD)	First of month coinciding with or next following the attainment of age 65.
Monthly pension benefit*	As of any date, one-twelfth of the larger of (1) and (2): (1) The new plan formula for all service. (2) The prior plan accrued benefit to December 31, 1988, plus the new formula for future service from January 1, 1989. * Plan benefits were "frozen" as of December 31, 1995.
Monthly preretirement spouse benefit	50% of the post-12/31/88 accrued benefit adjusted by the appropriate Joint and Survivor factor and early retirement factor plus 50% of the prior plan accrued benefit adjusted by the appropriate early retirement factor as well.

Eligibility for Benefits

Normal retirement	Retire on NRD.
Early retirement	Retire on or after attaining age 55 and completing 10 years of vesting service, but before NRD.
Postponed retirement	Retire after NRD.
Deferred vested	Terminate for reasons other than death or retirement after completing five years of vesting service.
Disability	Eligible to receive Social Security disability benefits, or receives committee approval of disability.
Preretirement spouse benefit	Die while eligible for deferred vested, early, normal, or postponed retirement benefits, with a surviving spouse.

SCHEDULE SB ATTACHMENTS

Monthly Benefits Paid Upon the Following Events

Normal retirement	Monthly pension benefit determined as of NRD.
Early retirement	Monthly pension benefit determined as of early retirement date, with a reduction of .25% for each month that commencement of payment precedes age 60 for prior plan benefit, and a reduction of .25% per month that commencement of payment precedes age 65 for new plan benefit.
Postponed retirement	Monthly pension benefit determined as of actual retirement date.
Termination with deferred vested benefit	Monthly pension determined as of termination date; reduction of .25% for each month that commencement of payments precedes age 60 for prior plan benefit; reduction of .25% per month that commencement of payment precedes age 65 for new plan benefit.
Disablement	Monthly pension benefit accrues to NRD.
Death with preretirement spouse benefit	Monthly preretirement spouse benefit reduced by .25% per month for each month by which the employee's age exceeds the spouse's age by more than five years.
Normal form of benefit	Life annuity.
Automatic form of payment	If married at retirement, actuarial equivalent 50% joint and survivor benefit; otherwise, life annuity.
Maximum on benefits and pay	All benefits and pay for determining benefits for any calendar year may not exceed the limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective.

Future Plan Changes

No future plan changes were recognized in determining pension cost or in determining minimum and maximum contributions

Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since the prior year

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24
Change in Actuarial Assumptions

The expected return on assets was changed from 5.10% to 4.40%.

The assumed administrative expenses added to the target normal cost was changed from $600,000 to $500,000.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich America Insurance Company
Valuation Date:	January 1, 2015

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26
Schedule of Active Participant Data as of January 1, 2015

Attained Age	Years of Credited Service									
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & Over
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25	0	0	0	0	0	0	0	0	0	0
25 - 29	0	0	0	0	0	0	0	0	0	0
30 - 34	0	0	0	0	0	0	0	0	0	0
35 - 39	0	0	0	0	0	0	0	0	0	0
40 - 44	0	2	1	0	0	0	0	0	0	0
45 - 49	0	1	2	1	0	0	0	0	0	0
50 - 54	0	7	12	7	0	1	0	0	0	0
55 - 59	0	5	22	12	5	1	1	0	0	0
60 - 64	0	9	22	13	6	4	0	0	0	0
65 - 69	1	3	3	2	1	1	0	0	0	0
70 & Over	0	0	1	0	0	0	0	0	0	0

Plan Name: The Home Insurance Company Retirement Plan
EIN / PN: 36-4233459/ 004
Plan Sponsor: Zurich America Insurance Company
Valuation Date January 1, 2015

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Zurich America Insurance Company
EIN/PN	36-4233459/004
Plan Name	The Home Insurance Company Retirement Plan
Valuation Date	January 1, 2015
Enrolled Actuary	Robert Lista
Enrollment Number	14-04479

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2015

Age	Retirement Rate	Assumed Number Eligible	Assumed Number Retiring	Age X Number Retiring
55	2.5%	1000	25	1375
56	4.0%	975	39	2184
57	6.0%	936	56	3201
58	8.0%	880	70	4082
59	8.0%	809	65	3821
60	20.0%	745	149	8936
61	25.0%	596	149	9085
62	35.0%	447	156	9696
63	20.0%	290	58	3659
64	20.0%	232	46	2974
65	100.0%	186	186	12082
			1000	61096
				÷1000
		Weighted Average Retirement Age		61

Plan Name: The Home Insurance Company Retirement Plan
EIN / PN: 36-4233459/ 004
Plan Sponsor: Zurich America Insurance Company
Valuation Date January 1, 2015

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V

Summary of Plan Provisions

Plan Provisions	
Effective Date	February 14, 1991 (frozen December 31, 1995), as amended and restated Effective January 1, 2009
Covered employees	All employees of Zurich North America, who were also former employees of The Home Insurance Company.
Participation date	First of the month coincident with or following the date of becoming age 21 and attaining 1 year of service. If employed before January 1, 1976, earliest of age 30, 3 years of service, or age 21 and 1 year of service.

Definitions	
Vesting service	One year for each 1,000-hour calendar year of employment.
Credited service	Years and pro rata portion of years as a Participant (age 21 and 1 year or was a Participant in the Prior Plan), for service after January, 1985 (but not later than December 31, 1995), not to exceed 30 years. For current and former Sterling Forest employees, pension service begins January 1, 1986 (and ends on December 31, 1995).
Pensionable pay	Base pay plus bonus, overtime and tips after January 1, 1989 (but not later than December 31, 1995), base pay previously.
Average earnings	The average of the highest five calendar years of pensionable pay during the ten-year period ending on the earlier of the participant's termination date, retirement date, or December 31, 1995.
Covered compensation	The average of the Social Security wage bases for the 35 years before a participant becomes eligible for unreduced Social Security benefits defined in 401(l)(5)(E) of the Internal Revenue Code.
New plan benefit	The sum of (1) and (2): (1) 1.6% of average earnings times pension service. (2) 0.4% of average earnings in excess of covered compensation times pension service.

SCHEDULE SB ATTACHMENTS

Prior plan benefit	The sum of (1) and (2), and reduced by (3): (1) 2.0% of average earnings times pension service up to 25 years. (2) 1.0% of average earnings times pension service in excess of 25 years. (3) 1.5% of Social Security Primary Insurance Amount times pension service up to 33 1/3 years.
Minimum benefit	The prior plan formula, with 1.8% substituted for 2.0% for all service to 12/31/88 (including pre 1985 service), offset by the participant's 12/31/84 purchased accrued benefit. Participants of the Sterling Forest plan as of January 1, 1986 are ineligible for the minimum benefit.
Normal retirement date (NRD)	First of month coinciding with or next following the attainment of age 65.
Monthly pension benefit*	As of any date, one-twelfth of the larger of (1) and (2): (1) The new plan formula for all service. (2) The prior plan accrued benefit to December 31, 1988, plus the new formula for future service from January 1, 1989. * Plan benefits were “frozen” as of December 31, 1995.
Monthly preretirement spouse benefit	50% of the post-12/31/88 accrued benefit adjusted by the appropriate Joint and Survivor factor and early retirement factor plus 50% of the prior plan accrued benefit adjusted by the appropriate early retirement factor as well.

Eligibility for Benefits

Normal retirement	Retire on NRD.
Early retirement	Retire on or after attaining age 55 and completing 10 years of vesting service, but before NRD.
Postponed retirement	Retire after NRD.
Deferred vested	Terminate for reasons other than death or retirement after completing five years of vesting service.
Disability	Eligible to receive Social Security disability benefits, or receives committee approval of disability.
Preretirement spouse benefit	Die while eligible for deferred vested, early, normal, or postponed retirement benefits, with a surviving spouse.

SCHEDULE SB ATTACHMENTS

Monthly Benefits Paid Upon the Following Events

Normal retirement	Monthly pension benefit determined as of NRD.
Early retirement	Monthly pension benefit determined as of early retirement date, with a reduction of .25% for each month that commencement of payment precedes age 60 for prior plan benefit, and a reduction of .25% per month that commencement of payment precedes age 65 for new plan benefit.
Postponed retirement	Monthly pension benefit determined as of actual retirement date.
Termination with deferred vested benefit	Monthly pension determined as of termination date; reduction of .25% for each month that commencement of payments precedes age 60 for prior plan benefit; reduction of .25% per month that commencement of payment precedes age 65 for new plan benefit.
Disablement	Monthly pension benefit accrues to NRD.
Death with preretirement spouse benefit	Monthly preretirement spouse benefit reduced by .25% per month for each month by which the employee's age exceeds the spouse's age by more than five years.
Normal form of benefit	Life annuity.
Automatic form of payment	If married at retirement, actuarial equivalent 50% joint and survivor benefit; otherwise, life annuity.
Maximum on benefits and pay	All benefits and pay for determining benefits for any calendar year may not exceed the limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective.

Future Plan Changes

No future plan changes were recognized in determining pension cost or in determining minimum and maximum contributions

Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since the prior year

Plan Name	**The Home Insurance Company Retirement Plan**
Plan Sponsor EIN	**36-4233459**
ERISA Plan No.	**004**
Plan Year End	**12/31/2015**

The required attachment noted below is included within the Accountant's Opinion attachment to the Form 5500 Schedule H, Part III, which consists of the entire Audit report issued by the Plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line Item	Description
5500 Schedule H	Line 4i	Schedule of Assets (Held at End of Year)

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24
Change in Actuarial Assumptions

The expected return on assets was changed from 5.10% to 4.40%.

The assumed administrative expenses added to the target normal cost was changed from $600,000 to $500,000.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich America Insurance Company
Valuation Date:	January 1, 2015