

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 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.5em; font-weight: bold;">2017</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2017 or fiscal plan year beginning <u>01/01/2017</u> and ending <u>12/31/2017</u>	
A	This return/report is for: <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> ☐ a multiemployer plan </div> <div> ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) </div> </div> <div style="margin-top: 5px;"> ☒ a single-employer plan <div style="margin-left: 100px;">☐ a DFE (specify) _____</div> </div>
B	This return/report is: <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> ☐ the first return/report ☐ an amended return/report </div> <div> ☒ the final return/report ☐ a short plan year return/report (less than 12 months) </div> </div>
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div> ☒ Form 5558 ☐ special extension (enter description) </div> <div> ☐ automatic extension </div> <div> ☐ the DFVC program </div> </div>

Part II	Basic Plan Information —enter all requested information		
1a Name of plan <u>THE HOME INSURANCE COMPANY RETIREMENT PLAN</u> 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) <u>ZURICH AMERICAN INSURANCE COMPANY</u> <u>1299 ZURICH WAY 2E</u> <u>SCHAUMBURG, IL 60196-1056</u>	1b Three-digit plan number (PN) ▶ <u>004</u> 1c Effective date of plan <u>12/14/1991</u> 2b Employer Identification Number (EIN) <u>36-4233459</u> 2c Plan Sponsor's telephone number <u>847-605-6213</u> 2d Business code (see instructions) <u>524290</u>		

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.	10/12/2018	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2017)
v. 170203

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px;"></div>
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 3336
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) 88
a(2) Total number of active participants at the end of the plan year	6a(2) 0
b Retired or separated participants receiving benefits	6b 0
c Other retired or separated participants entitled to future benefits	6c 0
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 0
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 0
f Total. Add lines 6d and 6e	6f 0
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 who 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) ☒ 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) ☒ Trust (4) ☐ General assets of the sponsor
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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)** ☒ **R** (Retirement Plan Information)
- (2)** ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3)** ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ 0 **A** (Insurance Information)
- (4)** ☐ **C** (Service Provider Information)
- (5)** ☒ **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 2017 Form M-1 annual report. If the plan was not required to file the 2017 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 2017 This Form is Open to Public Inspection
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For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

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

E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500
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Part I	Basic Information
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1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2017</u>			
2 Assets:			
a Market value	2a	<u>183907169</u>	
b Actuarial value	2b	<u>184623009</u>	
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	<u>2429</u>	<u>114402084</u>	<u>114402084</u>
b For terminated vested participants	<u>819</u>	<u>37039599</u>	<u>37039599</u>
c For active participants	<u>88</u>	<u>4233647</u>	<u>4266952</u>
d Total	<u>3336</u>	<u>155675330</u>	<u>155708635</u>
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	<u>5.74 %</u>	
6 Target normal cost	6	<u>500000</u>	

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	<u>09/24/2018</u>	Date
<u>ROBERT LISTA, A.S.A., E.A.</u>	<u>17-04479</u>	Most recent enrollment number
Type or print name of actuary	<u>212-309-3585</u>	Telephone number (including area code)
<u>TOWERS WATSON DELAWARE, INC.</u>		
Firm name		
<u>200 LIBERTY STREET</u> <u>NEW YORK, NY 10281</u>		
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	18706369
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	18706369
10 Interest on line 9 using prior year's actual return of <u>6.94</u> %	0	1298222
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 <u>5.93</u> %		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	20004591

Part III Funding Percentages

14 Funding target attainment percentage	14	105.72%
15 Adjusted funding target attainment percentage	15	118.56%
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	111.48%
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: 4.16 %	2nd segment: 5.72 %	3rd segment: 6.48 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age.....				22 63
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		
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	0	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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	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 <div style="border: 1px solid black; padding: 5px; font-size: 1.2em; font-weight: bold;">2017</div> This Form is Open to Public Inspection.
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For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

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

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)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>COLTV SHORT TERM INVT FD</u>		
b Name of sponsor of entity listed in (a): <u>THE NORTHERN TRUST COMPANY</u>		
c EIN-PN <u>36-6036794-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ZUR AMER INS CO MASTER RETIRE TRUST</u>		
b Name of sponsor of entity listed in (a): <u>ZURICH AMERICAN INSURANCE COMPANY</u>		
c EIN-PN <u>36-4233459-005</u>	d Entity code <u>M</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
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
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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
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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
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2017 This Form is Open to Public Inspection
For calendar plan year 2017 or fiscal plan year beginning <u>01/01/2017</u> and ending <u>12/31/2017</u>		
A Name of plan <u>THE HOME INSURANCE COMPANY RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ZURICH AMERICAN INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>36-4233459</u>	

Part I Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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 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)	1239036	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities.....	1c(2)	17095257	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	16040827	0
(B) All other.....	1c(3)(B)	91492018	0
(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)	3186710	0
(10) Value of interest in pooled separate accounts.....	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	45369764	0
(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)	9509213	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	183932825	0

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	51788	0
i Acquisition indebtedness	1i		
j Other liabilities	1j	25656	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	77444	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	183855381	0
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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)	5425049	
(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)		5425049
(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)	7715619	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		7715619

		(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)		8547625
(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		1546454
d Total income. Add all income amounts in column (b) and enter total.....	2d		23234747

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	11870421	
(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)		11870421
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		11870421

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		11364326
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		195219707

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) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ 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:

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.).....

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.)

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	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.)		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.)		X	
e Was this plan covered by a fidelity bond?	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?		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?		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?		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.)		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.)	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?	X		
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☒ Yes ☐ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year 0.

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)
ZURICH AMERICAN INSURANCE COMPANY RETIREMENT ACCOUNT PLAN	36-4233459	001

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
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4106112. (See instructions.)

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2017</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017		
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): 36-3046063		
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 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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2017 v. 170203		

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: _____% Investment-Grade Debt: 96.0% High-Yield Debt: 4.0% Real Estate: _____% Other: _____%

- 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):

The Home Insurance Company

Retirement Plan

Financial Statements and Supplemental Schedules
December 31, 2017 and 2016

The Home Insurance Company Retirement Plan
Index
December 31, 2017 and 2016

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Schedule I: Schedule of Assets - Acquired and Disposed of Within Year for the Year Ended December 31, 2017 per Schedule H, Line 4i of Form 5500	18-35
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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, 2017 and 2016, 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, 2016 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, 2017 and 2016 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.



Emphasis of Matter

As described in Note 1 to the financial statements, the Plan merged into the Zurich American Insurance Company Retirement Account Plan (the "RAP Plan") effective December 31, 2017. Our disclaimer of opinion is not modified with respect to this matter.

Other Matter

The supplemental schedules of Schedule of Assets (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500 Year Ended December 31, 2017 and Schedule of Reportable Transactions per Schedule H, Line 4j of Form 5500 Year Ended December 31, 2017 as of December 31, 2017 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 12, 2018

The Home Insurance Company Retirement Plan
Statements of Net Assets Available for Benefits
December 31, 2017 and 2016

	<u>2017</u>	<u>2016</u>
Assets		
Investments		
Investments, at fair value		
Plan interest in Zurich American Insurance Company		
Master Retirement Trust	\$ -	\$ 45,369,764
U.S. government securities	-	17,095,257
Corporate debt instruments - preferred	-	16,040,827
Corporate debt instruments - other	-	91,492,018
Common / collective trust	-	3,186,710
Other		
Cash collateral	-	275,986
Foreign government securities	-	3,350,569
Municipal/Provincial bonds	-	5,882,658
Total investments, at fair value	<u>-</u>	<u>182,693,789</u>
Receivables		
Accrued interest	-	1,177,145
Amounts due from broker	-	61,891
Total receivables	<u>-</u>	<u>1,239,036</u>
Total assets	<u>-</u>	<u>183,932,825</u>
Liabilities		
Amounts due to broker	-	25,656
Accrued expenses	-	51,788
Total liabilities	<u>-</u>	<u>77,444</u>
Net assets available for benefits	<u>\$ -</u>	<u>\$ 183,855,381</u>

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, 2017 and 2016

	<u>2017</u>	<u>2016</u>
Additions		
Net appreciation in fair value of investments	\$ 9,262,074	\$ 2,856,185
Interest income	5,425,049	4,031,003
Plan interest in net investment results of Zurich American Insurance Company Master Retirement Trust	<u>9,022,877</u>	<u>5,397,683</u>
Total additions	23,710,000	12,284,871
Deductions		
Benefits paid	11,870,421	11,744,073
Administrative expenses	<u>475,253</u>	<u>564,601</u>
Total deductions	12,345,674	12,308,674
Net increase/(decrease)	11,364,326	(23,803)
Transfer to Retirement Account Plan	(195,219,707)	-
Net assets available for benefits		
Beginning of year	<u>183,855,381</u>	<u>183,879,184</u>
End of year	<u>\$ 0</u>	<u>\$ 183,855,381</u>

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

The Home Insurance Company Retirement Plan
Statement of Accumulated Plan Benefits
December 31, 2016

	<u>2016</u>
Actuarial present value of accumulated plan benefits	
Vested benefits	
For retired and terminated employees/beneficiaries receiving benefits	\$ 130,045,577
For active and terminated employees not presently receiving benefits	<u>49,067,367</u>
Total vested benefits	179,112,944
Nonvested benefits	<u>29,422</u>
Total	<u>\$ 179,142,366</u>

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, 2016

	<u>2016</u>
Actuarial present value of accumulated plan benefits at January 1, 2016	\$ 179,374,401
Increase (decrease) during the year attributable to	
Actuarial experience (gain) loss	8,849,566
Increase for interest due to decrease in the discount period	7,463,259
Benefits paid to participants	(11,744,073)
Actuarial assumption changes	(4,800,787)
Net increase (decrease)	<u>(232,035)</u>
Actuarial present value of accumulated plan benefits at December 31, 2016	<u>\$ 179,142,366</u>

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

The Home Insurance Company Retirement Plan

Notes to Financial Statements

December 31, 2017 and 2016

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").

In addition to the Plan, the Sponsor also sponsors Zurich American Insurance Company Retirement Account Plan (the "RAP Plan"), a noncontributory qualified defined benefit plan. Effective December 31, 2017, the Plan was merged into the RAP Plan. The Plan transferred total assets of \$195,219,707 and an actuarial present value of accumulated plan benefits of \$185,809,553 to the RAP Plan.

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.

The Home Insurance Company Retirement Plan

Notes to Financial Statements

Years Ended December 31, 2017 and 2016

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 2017 and 2016 Plan years have been met. During 2017 and 2016 there were no contributions attributable to the 2017 and 2016 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

The Home Insurance Company Retirement Plan

Notes to Financial Statements

Years Ended December 31, 2017 and 2016

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 \$1,778,704 and (\$502,668), respectively, for the year ended December 31, 2017, and \$3,836,928 and (\$2,858,856), respectively, for the year ended December 31, 2016. As of December 31, 2017 and 2016, the Plan held equity futures contracts with a fair value of \$0 for both years and a notional value of \$0 and \$32,167,333, respectively.

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.

Investments in public real estate investment trusts are traded on a securities exchange and are valued at the last reported sales price on the measurement date. Investments in private real estate investment trusts are valued based on the value obtained from the trusts 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, 2017 and 2016, the Plan (2016 only) 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,

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Notes to Financial Statements

Years Ended December 31, 2017 and 2016

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, 2017 and 2016, 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, 2017 and 2016, 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

There were no material accounting pronouncements issued or adopted during 2017.

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 Home Insurance Company Retirement Plan

Notes to Financial Statements

Years Ended December 31, 2017 and 2016

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

Other than the merger discussed in Note 1, there were no material Plan amendments during 2017 and 2016.

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, 2016 and 2015. The more significant actuarial assumptions are as follows:

Interest rate	4.5% for 2016 and 4.3% for 2015
Mortality basis	RP-2014 projected generationally with Scale MP-2017 for 2016 RP-2014 projected generationally with Scale MP-2016 for 2015
Assumed retirement age	Age 55 to 70 for 2016 and 2015

The Plan identified an error in the calculation of the actuarial present value of accumulated plan benefits and recorded an out of period adjustment of \$5.7 million in the actuarial experience (gain)/loss for the year ended December 31, 2016. The Plan concluded the error is not material to the current period or prior periods in which it originated.

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.

The Home Insurance Company Retirement Plan
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4. Interest in Zurich American Insurance Company Master Retirement 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. During 2017 and 2016, 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 Sponsor established a third subaccount to primarily hold real estate related assets, specifically real estate investment trusts. As of December 31, 2017 and 2016 the Plan did not have an interest in the assets of the real estate subaccount. During 2017, the Sponsor established two additional subaccounts; one to hold the NT Equity Fund discussed in Note 2 and the other to invest in international bonds, corporate debt, and U.S. government securities. The establishment of these subaccounts included the transfer of funds from the Plan to the Zurich Plan. As of December 31, 2017, the Plan did not have an interest in the assets of either of these subaccounts. The value of the Plan's interest in the each of the two sub-accounts in which it participated in 2017 and 2016 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, 2017, the Plan's interest in the net assets of the equity securities sub-account and the net assets of the non-equity sub-account was 0%. At December 31, 2016, the Plan's interest in the net assets of the equity securities sub-account was approximately 16.5%, while the Plan's interest in the net assets of the non-equity sub-account was approximately 0.7%.

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

	2017	2016
Investments at fair value		
Corporate stock - common	\$ 2,529	\$ 45,714,798
Corporate debt instruments - preferred	21,469,948	-
Corporate debt instruments - other	121,175,338	-
U.S. government securities	23,924,762	-
Common/collective trusts	149,130,957	171,802,713
Registered investment companies	185,400,343	157,029,586
Other		
Real estate investment trust	67,795,064	64,789,623
Foreign government securities	6,683,322	-
Municipal/provincial bonds	2,633,474	-
Cash collateral	6,439,986	-
Total investments	584,655,723	439,336,720
Accrued interest and dividends	1,423,124	58,963
Due from brokers for pending trade sales	45,938	-
Total assets	586,124,785	439,395,683
Due to broker for pending trade purchases	(3,150,073)	-
Net assets of Master Trust available for benefits	\$ 582,974,712	\$ 439,395,683
Plan interest in the Master Trust	\$ -	\$ 45,369,764

The Home Insurance Company Retirement Plan
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The following are the changes in net assets for the Master Trust for the years ended December 31, 2017 and 2016:

	2017	2016
Changes in Net Assets:		
Net appreciation (depreciation) in fair value of investments	\$ 53,824,302	\$ 30,553,653
Interest	6,023,952	4,832,116
Dividends	5,284,512	6,019,964
Net investment income	65,132,766	41,405,733
Net transfers	(75,707,081)	(5,683,508)
Net transfers from Home*	161,059,886	-
Administrative (expenses)	(6,906,542)	(5,991,785)
Net (decrease) increase	<u>\$ 143,579,029</u>	<u>\$ 29,730,440</u>
Net Assets:		
Beginning of year	\$ 439,395,683	\$ 409,665,243
End of year	\$ 582,974,712	\$ 439,395,683
Plan interest in the net investment results of Master Trust	\$ 9,022,877	\$ 5,397,683

* Effective December 31, 2017, investments previously individually held by the Plan were transferred to the Master Trust.

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 with the exception of net transfers and administrative expenses, of the Trust, Master Trust, 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.

The Home Insurance Company Retirement Plan
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Years Ended December 31, 2017 and 2016

Investments as of December 31, 2017 and 2016 are as follows:

	<u>2017</u>	<u>2016</u>
Investments, at fair value		
Plan interest in Zurich American Insurance Company		
Master Retirement Trust	\$ -	\$ 45,369,764
U.S. government securities	-	17,095,257
Corporate debt instruments - preferred	-	16,040,827
Corporate debt instruments - other	-	91,492,018
Common / collective trusts	-	3,186,710
Other		
Cash collateral	-	275,986
Foreign government securities	-	3,350,569
Municipal/Provincial bonds	-	5,882,658
	<u>-</u>	<u>182,693,789</u>
Plan interest in net investment results of Zurich American		
Insurance Company Master Retirement Trust	9,022,877	5,397,683
Accrued interest	-	1,177,145
Amounts due from broker	-	61,891
Amounts due to broker	-	25,656
Net appreciation in fair value of investments	9,262,074	2,856,185
Interest income	5,425,049	4,031,003

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). Although the Plan has been amended since receiving the determination letter, Zurich American Insurance Company ("Plan administrator") and the Plan's internal tax advisor are unaware of any reason that the Plan is not as currently designed and operated in compliance with the applicable requirements of the IRC. Therefore, the Plan administrator believes that the Plan is qualified and the related trust is tax-exempt.

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, 2017 and 2016, 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.

The Home Insurance Company Retirement Plan

Notes to Financial Statements

Years Ended December 31, 2017 and 2016

7. Transactions with Parties-in-Interest

The Plan and/or the Master Trust invest in the STIF Fund and the NT Equity Fund both of which are 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, 2017 and 2016. 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 2017 and 2016, 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. The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2017 and 2016:

The Home Insurance Company Retirement Plan
Notes to Financial Statements
Years Ended December 31, 2017 and 2016

	Basis of Fair Value Measurement			
	Balance at December 31, 2017	Level 1	Level 2	Level 3
<u>Master trust</u>				
Common stocks	\$ 2,529	\$ 2,529	\$ -	\$ -
Registered investment company	185,400,343	-	185,400,343	-
Corporate debt instruments	142,645,286	-	142,645,286	-
U.S. government securities	23,924,762	23,924,762	-	-
Other				
Real estate investment trust	67,795,064	-	67,795,064	-
Foreign government securities	6,683,322	-	6,683,322	-
Municipal/provincial bonds	2,633,474	-	2,633,474	-
Common/collective trusts				
STIF fund	5,207,299	-	-	-
NT equity fund	81,556,868	-	-	-
JPMC property fund	62,366,790	-	-	-
Total investments of Master Trust	<u>\$ 578,215,737</u>	<u>\$ 23,927,292</u>	<u>\$ 405,157,489</u>	<u>\$ -</u>
<u>Plan</u>				
Corporate debt instruments	\$ -	\$ -	\$ -	\$ -
U.S. government securities	-	-	-	-
Common/collective trusts				
STIF fund	-	-	-	-
Other				
Foreign government securities	-	-	-	-
Municipal/Provincial bonds	-	-	-	-
Total investments	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

	Basis of Fair Value Measurement			
	Balance at December 31, 2016	Level 1	Level 2	Level 3
<u>Master trust</u>				
Common stocks	\$ 45,714,798	\$ 45,714,798	\$ -	\$ -
Registered investment company	157,029,586	-	157,029,586	-
Other - real estate investment trust	64,789,623	1,350,544	63,439,079	-
Common/collective trusts				
STIF fund	45,642,213	-	-	-
NT equity fund	58,894,032	-	-	-
JPMC property fund	67,266,468	-	-	-
Total investments of Master Trust	<u>\$ 439,336,720</u>	<u>\$ 47,065,342</u>	<u>\$ 220,468,664</u>	<u>\$ -</u>
<u>Plan</u>				
Corporate debt instruments	\$ 107,532,845	\$ -	\$ 107,532,845	\$ -
U.S. government securities	17,095,257	-	17,095,257	-
Common/collective trusts				
STIF fund	3,186,710	-	-	-
Other				
Foreign government securities	3,350,569	-	3,350,569	-
Municipal/Provincial bonds	5,882,658	-	5,882,658	-
Total investments	<u>\$ 137,048,039</u>	<u>\$ -</u>	<u>\$ 133,861,329</u>	<u>\$ -</u>

The Home Insurance Company Retirement Plan

Notes to Financial Statements

Years Ended December 31, 2017 and 2016

9. Subsequent Events

Management has evaluated the events and transactions that have occurred through October 12, 2018, 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

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26 Schedule of Active Participant Data as of January 1, 2017

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	0	0	0	0	0	0	0	0	0
45 - 49	0	3	1	0	0	0	0	0	0	0
50 - 54	0	1	7	3	0	1	0	0	0	0
55 - 59	0	6	15	9	4	0	0	0	0	0
60 - 64	0	2	14	8	4	2	0	0	0	0
65 - 69	0	0	1	5	1	0	1	0	0	0
70 & Over	0	0	0	0	0	0	0	0	0	0

Plan Name:
EIN / PN:
Plan Sponsor:
Valuation Date

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36-4233459/004
Zurich American Insurance Company
January 1, 2017

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

Applicable month	January 2017
Interest rate basis	3-Segment rates

Interest rates:

	Reflecting Corridors	Not Reflecting Corridors ¹
First segment rate	4.16%	1.57%
Second segment rate	5.72%	3.77%
Third segment rate	6.48%	4.73%
Effective interest rate	5.74%	3.86%

Annual rates of increase

Compensation:	N/A
Social Security wage bases	N/A
Statutory limits on compensation	N/A

Administrative expenses	\$500,000
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¹ The rates not reflecting stabilization are to be used for purposes of determining the deductible limit.

Plan Name:	The Home Insurance Company Retirement Plan
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Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

SCHEDULE SB ATTACHMENTS

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).

Termination

Rates varying by age:

Percentage terminating during the year	
Age	Rate
< 50	10.0%
50 - 52	8.0%
53 - 54	5.0%
55+	0.0%

Disability

No disability decrements assumed.

Retirement

Rates varying by age:

Percentage retiring during the year	
Age	Rate
55 – 59	5.0%
60 – 61	8.0%
62	12.0%
63	15.0%
64	20.0%
65 – 66	35.0%
67 – 69	50.0%
70+	100.0%

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 No disability benefits assumed.
- Retirement benefit Upon termination of employment.

Form of payment

50% - Life annuity; 50% - 50% Joint & Survivor

Plan Name: The Home Insurance Company Retirement Plan
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Plan Sponsor: Zurich American Insurance Company
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SCHEDULE SB ATTACHMENTS

Percent married	95% of males; 90% of females.
Spouse age	Wife three years younger than male participant. Husband two years older than female participant.
Timing of benefit payments	Benefit payments are assumed to be made uniformly throughout the year.

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	<p>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 4.30% for the 2016 plan year and 4.40% for the 2015 plan year (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 2016 plan year.)</p> <p>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.</p>

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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.

Sources of Data and Other Information

Willis Towers Watson used asset data supplied by the trustee. Zurich, through its third party administrator, furnished participant data as of the valuation date. Data were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with Zurich, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale - Significant Economic Assumptions for Contributions

Interest rates / basis

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.

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.

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Assumptions Rationale - Significant Demographic Assumptions

Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	Termination rates were based on an experience study conducted in August 2015.
Disability	No disability decrements assumed.
Retirement	Retirement rates were based on an experience study conducted in August 2015.
Marital Assumptions	
Percent married	The assumed percentage married is based on an experience study conducted in August 2015.
Spouse age	The assumed age difference for spouses is based on an experience study conducted in August 2015.
Form of Payment	The assumed form of payments are based on an experience study conducted in August 2015.

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 IRC §430.
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Changes in Assumptions and Methods

Change in assumptions since prior valuation	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.
Change in methods since prior valuation	There has been no change in methods since the prior valuation.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment 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 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**2017****This Form is Open to Public Inspection****Part I Annual Report Identification Information**

For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

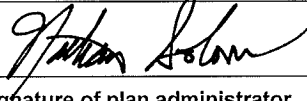
- A** This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
☒ a single-employer plan ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report ☒ 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: ☒ 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 1299 ZURICH WAY 2E Schaumburg IL 60196-1056	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		10/12/2018	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2017)
v. 170203

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 3,336
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) 88
a(2) Total number of active participants at the end of the plan year	6a(2) 0
b Retired or separated participants receiving benefits.....	6b 0
c Other retired or separated participants entitled to future benefits	6c 0
d Subtotal. Add lines 6a(2), 6b, and 6c.....	6d 0
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 0
f Total. Add lines 6d and 6e.....	6f 0
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 who 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) ☒ 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) ☒ 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) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☐ C (Service Provider Information) (5) ☒ 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 2017 Form M-1 annual report. If the plan was not required to file the 2017 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 _____

The Home Insurance Company Retirement Plan
Schedule of Reportable Transactions per Schedule H, Line 4j of Form 5500
Year Ended December 31, 2017

Schedule II

Single Transaction in Excess of 5%

Security Description / Asset ID	Shares/Par Value	Date	Acquisition Price	Disposition Price	Lease Rental	Expenses Incurred	Cost	Current Value on Transaction Date	Net Gain/Loss
Value of Interest in Common/Collective Trusts									
United States - USD									
COLTV SHORT TERM INVT FD CUSIP: 195998AC3	14,329,819.410	19 May 17	1.0000			0.00	14,329,819.41	14,329,819.41	0.00
COLTV SHORT TERM INVT FD CUSIP: 195998AC3	-14,156,571.180	22 May 17		1.0000		0.00	14,156,571.18	14,156,571.18	0.00

Series of Transactions by Issue in Excess of 5%

Security Description / Asset ID		Number of Transactions	Transaction Aggregate Acquisition Price	Disposition Price	Lease Rental	Expenses Incurred	Cost of Asset	Current Value of Asset on Transaction
COLTV SHORT TERM INVT FD CUSIP: 195998AC3	Total acquisitions	127	106,994,036.10			0.00	106,994,036.10	106,994,036.10
	Total dispositions	124		106,026,124.21		0.00	106,026,124.21	106,026,124.21

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

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2017 This Form is Open to Public Inspection
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For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

► **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: ☒ Single ☐ Multiple-A ☐ Multiple-B		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2017</u>			
2 Assets:			
a Market value.....	2a	183,907,169	
b Actuarial value.....	2b	184,623,009	
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	2,429	114,402,084	114,402,084
b For terminated vested participants	819	37,039,599	37,039,599
c For active participants	88	4,233,647	4,266,952
d Total	3,336	155,675,330	155,708,635
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	5.74%	
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 Robert Lista, A.S.A., E.A. Type or print name of actuary Towers Watson Delaware, Inc. Firm name 200 Liberty Street New York NY 10281 Address of the firm	<u>9/24/2018</u> Date 1704479 Most recent enrollment number 212-309-3585 Telephone number (including area code)
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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 ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2017

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	18,706,369
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	18,706,369
10 Interest on line 9 using prior year's actual return of <u>6.94%</u>	0	1,298,222
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 <u>5.93%</u>		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	20,004,591

Part III Funding Percentages

14 Funding target attainment percentage	14	105.72%
15 Adjusted funding target attainment percentage	15	118.56%
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	111.48%
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

Wb 9/24/2018

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

21 Discount rate:			
a Segment rates:	1st segment: 4.16 %	2nd segment: 5.72 %	3rd segment: 6.48 %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 0
22 Weighted average retirement age			22 63
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	
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	0	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 SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2017

Age	Retirement Rate	Assumed Number Eligible	Assumed Number Retiring	Age X Number Retiring
55	5.0%	1000	50	2750
56	5.0%	950	48	2660
57	5.0%	903	45	2572
58	5.0%	857	43	2486
59	5.0%	815	41	2403
60	8.0%	774	62	3714
61	8.0%	712	57	3474
62	12.0%	655	79	4873
63	15.0%	576	86	5446
64	20.0%	490	98	6271
65	35.0%	392	137	8916
66	35.0%	255	89	5885
67	50.0%	166	83	5547
68	50.0%	83	41	2815
69	50.0%	41	21	1428
70	100.0%	21	21	1449
				62688
				+1000
Weighted Average Retirement Age				63

Plan Name: The Home Insurance Company Retirement Plan
EIN / PN: 36-4233459/004
Plan Sponsor: Zurich American Insurance Company
Valuation Date: January 1, 2017

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26 Schedule of Active Participant Data as of January 1, 2017

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	0	0	0	0	0	0	0	0	0
45 – 49	0	3	1	0	0	0	0	0	0	0
50 – 54	0	1	7	3	0	1	0	0	0	0
55 – 59	0	6	15	9	4	0	0	0	0	0
60 – 64	0	2	14	8	4	2	0	0	0	0
65 – 69	0	0	1	5	1	0	1	0	0	0
70 & Over	0	0	0	0	0	0	0	0	0	0

Plan Name: The Home Insurance Company Retirement Plan
 EIN / PN: 36-4233459/004
 Plan Sponsor: Zurich American Insurance Company
 Valuation Date: January 1, 2017

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Zurich American Insurance Company
EIN/PN	36-4233459/004
Plan Name	The Home Insurance Company Retirement Plan
Valuation Date	January 1, 2017
Enrolled Actuary	Robert Lista
Enrollment Number	17-04479

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, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

Applicable month

January 2017

Interest rate basis

3-Segment rates

Interest rates:

Reflecting
Corridors

Not Reflecting
Corridors¹

First segment rate

4.16%

1.57%

Second segment rate

5.72%

3.77%

Third segment rate

6.48%

4.73%

Effective interest rate

5.74%

3.86%

Annual rates of increase

Compensation:

N/A

Social Security wage bases

N/A

Statutory limits on compensation

N/A

Administrative expenses

\$500,000

¹ The rates not reflecting stabilization are to be used for purposes of determining the deductible limit.

Plan Name: The Home Insurance Company Retirement Plan
EIN / PN: 36-4233459/004
Plan Sponsor: Zurich American Insurance Company
Valuation Date: January 1, 2017

SCHEDULE SB ATTACHMENTS

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).

Termination

Rates varying by age:

Percentage terminating during the year	
Age	Rate
< 50	10.0%
50 - 52	8.0%
53 - 54	5.0%
55+	0.0%

Disability

No disability decrements assumed.

Retirement

Rates varying by age:

Percentage retiring during the year	
Age	Rate
55 - 59	5.0%
60 - 61	8.0%
62	12.0%
63	15.0%
64	20.0%
65 - 66	35.0%
67 - 69	50.0%
70+	100.0%

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 No disability benefits assumed.
- Retirement benefit Upon termination of employment.

Form of payment

50% - Life annuity; 50% - 50% Joint & Survivor

Plan Name: The Home Insurance Company Retirement Plan
EIN / PN: 36-4233459/004
Plan Sponsor: Zurich American Insurance Company
Valuation Date: January 1, 2017

SCHEDULE SB ATTACHMENTS

Percent married	95% of males; 90% of females.
Spouse age	Wife three years younger than male participant. Husband two years older than female participant.
Timing of benefit payments	Benefit payments are assumed to be made uniformly throughout the year.

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	<p>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 4.30% for the 2016 plan year and 4.40% for the 2015 plan year (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 2016 plan year.)</p> <p>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.</p>

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

SCHEDULE SB ATTACHMENTS

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.

Sources of Data and Other Information

Willis Towers Watson used asset data supplied by the trustee. Zurich, through its third party administrator, furnished participant data as of the valuation date. Data were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with Zurich, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale - Significant Economic Assumptions for Contributions

Interest rates / basis

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.

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.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

SCHEDULE SB ATTACHMENTS

Assumptions Rationale - Significant Demographic Assumptions

Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	Termination rates were based on an experience study conducted in August 2015.
Disability	No disability decrements assumed.
Retirement	Retirement rates were based on an experience study conducted in August 2015.
Marital Assumptions	
Percent married	The assumed percentage married is based on an experience study conducted in August 2015.
Spouse age	The assumed age difference for spouses is based on an experience study conducted in August 2015.
Form of Payment	The assumed form of payments are based on an experience study conducted in August 2015.

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 IRC §430.
-----------------	---

Changes in Assumptions and Methods

Change in assumptions since prior valuation	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.
Change in methods since prior valuation	There has been no change in methods since the prior valuation.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

The original plan was effective 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.
Pension 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.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

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 death 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.
Vested termination	Terminate for reasons other than death or retirement after completing five years of vesting service.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

SCHEDULE SB ATTACHMENTS

Disability	Eligible to receive Social Security disability benefits, or receives committee approval of disability.
Preretirement death benefit	Die while eligible for deferred vested, early, normal, or postponed retirement benefits, with a surviving spouse.

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.
Vested termination	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.
Preretirement death	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.

Other Plan Provisions

Forms 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 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
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Zurich American Insurance Company
EIN/PN	36-4233459/004
Plan Name	The Home Insurance Company Retirement Plan
Valuation Date	January 1, 2017
Enrolled Actuary	Robert Lista
Enrollment Number	17-04479

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, 2017

Age	Retirement Rate	Assumed Number Eligible	Assumed Number Retiring	Age X Number Retiring
55	5.0%	1000	50	2750
56	5.0%	950	48	2660
57	5.0%	903	45	2572
58	5.0%	857	43	2486
59	5.0%	815	41	2403
60	8.0%	774	62	3714
61	8.0%	712	57	3474
62	12.0%	655	79	4873
63	15.0%	576	86	5446
64	20.0%	490	98	6271
65	35.0%	392	137	8916
66	35.0%	255	89	5885
67	50.0%	166	83	5547
68	50.0%	83	41	2815
69	50.0%	41	21	1428
70	100.0%	21	<u>21</u>	<u>1449</u>
				62688
				<u>÷1000</u>
Weighted Average Retirement Age				63

Plan Name: The Home Insurance Company Retirement Plan
EIN / PN: 36-4233459/004
Plan Sponsor: Zurich American Insurance Company
Valuation Date: January 1, 2017



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, 2017 and 2016, 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, 2016 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, 2017 and 2016 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.



Emphasis of Matter

As described in Note 1 to the financial statements, the Plan merged into the Zurich American Insurance Company Retirement Account Plan (the "RAP Plan") effective December 31, 2017. Our disclaimer of opinion is not modified with respect to this matter.

Other Matter

The supplemental schedules of Schedule of Assets (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500 Year Ended December 31, 2017 and Schedule of Reportable Transactions per Schedule H, Line 4j of Form 5500 Year Ended December 31, 2017 as of December 31, 2017 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 12, 2018

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

The original plan was effective 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.
Pension 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.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

SCHEDULE SB ATTACHMENTS

Prior plan benefit	<p>The sum of (1) and (2), and reduced by (3):</p> <p>(1) 2.0% of average earnings times pension service up to 25 years.</p> <p>(2) 1.0% of average earnings times pension service in excess of 25 years.</p> <p>(3) 1.5% of Social Security Primary Insurance Amount times pension service up to 33 1/3 years.</p>
Minimum benefit	<p>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.</p>
Normal retirement date (NRD)	<p>First of month coinciding with or next following the attainment of age 65.</p>
Monthly pension benefit*	<p>As of any date, one-twelfth of the larger of (1) and (2):</p> <p>(1) The new plan formula for all service.</p> <p>(2) The prior plan accrued benefit to December 31, 1988, plus the new formula for future service from January 1, 1989.</p> <p>* Plan benefits were "frozen" as of December 31, 1995.</p>
Monthly preretirement death benefit	<p>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.</p>

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.
Vested termination	Terminate for reasons other than death or retirement after completing five years of vesting service.

Plan Name:	The Home Insurance Company Retirement Plan
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

SCHEDULE SB ATTACHMENTS

Disability	Eligible to receive Social Security disability benefits, or receives committee approval of disability.
Preretirement death benefit	Die while eligible for deferred vested, early, normal, or postponed retirement benefits, with a surviving spouse.

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.
Vested termination	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.
Preretirement death	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.

Other Plan Provisions

Forms 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 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
EIN / PN:	36-4233459/004
Plan Sponsor:	Zurich American Insurance Company
Valuation Date	January 1, 2017

The Home Insurance Company Retirement Plan
Schedule of Assets (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500
Year Ended December 31, 2017

Schedule I

Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C9999990A4	&&& CASH MARGIN REQUIREMENT ON FINANCIALFUTURES (COLLATERAL) HELD ELSEWHERE	Acquisitions	1,492,000.00	-1,492,000.00	
		Dispositions	-1,406,000.00		1,406,000.00
		Free Delivery	-22,000.00		
C24713GAD4	#REORG/DELPHI AUTOMOTIVE NAME CHANGE APTVIC PLS 4V1TA4D 12-05-17	Acquisitions	740,000.00	-728,983.05	
		Free Delivery	-740,000.00		
C00287Yaq2	ABBVIE INC 3.6% 05-14-2025	Acquisitions	130,000.00	-128,169.60	
		Dispositions	-130,000.00		133,679.00
C00507UAT8	ACTAVIS FDG SCS 4.55% DUE 03-15-2035	Acquisitions	235,000.00	-256,032.25	
		Dispositions	-50,000.00		51,718.00
C00507UAU5	ACTAVIS FDG SCS 4.75% DUE 03-15-2045	Acquisitions	240,000.00	-251,666.40	
		Dispositions	-975,000.00		1,006,425.50
C00774MAA3	AERCAP IRELAND CAP/GLOBA 3.5% 05-26-2022	Acquisitions	160,000.00	-159,481.60	
		Dispositions	-160,000.00		165,139.20
C00817YAZ1	AETNA INC NEW 3.875% DUE 08-15-2047	Acquisitions	265,000.00	-264,157.30	
		Dispositions	-265,000.00		267,928.25
C00912XAV6	AIR LEASE CORP 3.625% DUE 04-01-2027	Acquisitions	150,000.00	-147,361.50	
		Dispositions	-150,000.00		150,657.00
C01626PAH9	ALIMENTATION 3.55% DUE 07-26-2027	Acquisitions	200,000.00	-199,732.00	
		Dispositions	-200,000.00		202,002.00
C023135BG0	AMAZON COM INC 4.05% DUE 08-22-2047	Acquisitions	255,000.00	-253,115.55	
		Dispositions	-255,000.00		261,163.35
C02364WAW5	AMER MOVIL SAB DE CV 6.125% 03-30-2040	Acquisitions	200,000.00	-230,520.00	
		Dispositions	-200,000.00		245,546.00
C026874CY1	AMERICAN INTL GROUP INC 4.125 DUE 02-15-2024	Acquisitions	400,000.00	-414,688.00	
		Dispositions	-400,000.00		410,334.90
C02377BAB2	AMERN AIRLS 2015-2 3.6% DUE 03-22-2029				

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 (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500
Year Ended December 31, 2017

Schedule I

Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C06051GFH7	BANK OF AMERICA CORP BNDS 4.2 DUE 08-26-2024	Dispositions	-275,000.00		271,317.75
		Acquisitions	657,000.00	-683,542.80	
C06738EAS4	BARCLAYS PLC 3.684% DUE 01-10-2023	Dispositions	-480,000.00		504,696.00
		Acquisitions	1,120,000.00	-1,121,880.00	
C06738EAW5	BARCLAYS PLC 4.836% 05-09-2028	Dispositions	-1,120,000.00		1,134,585.20
		Acquisitions	520,000.00	-523,809.72	
C06738EAV7	BARCLAYS PLC 4.95% DUE 01-10-2047	Dispositions	-320,000.00		333,417.60
		Acquisitions	200,000.00	-201,490.00	
C06849UAD7	BARRICK PD 5.95% DUE 10-15-2039	Dispositions	-200,000.00		204,102.00
		Acquisitions	500,000.00	-568,732.45	
C055451AV0	BHP BILLITON FIN 5% DUE 09-30-2043	Dispositions	-230,000.00		281,936.30
		Acquisitions	225,000.00	-255,006.00	
C05581KAB7	BNP PARIBAS MEDIUM FIXED 3.8% DUE 01-10-2024	Dispositions	-625,000.00		710,675.00
		Acquisitions	1,380,000.00	-1,392,456.90	
C097023BN4	BOEING CO 2.2% DUE 10-30-2022	Dispositions	-1,380,000.00		1,401,961.95
		Acquisitions	750,000.00	-735,997.50	
C05583JAA0	BPCE SR NON PFD 3% DUE 05-22-2022	Dispositions	-750,000.00		731,977.50
		Acquisitions	350,000.00	-347,830.00	
C110122BA5	BRISTOL MYERS 1.6% DUE 02-27-2019	Dispositions	-350,000.00		353,584.00
		Acquisitions	1,095,000.00	-1,094,124.00	
C110122AX6	BRISTOL MYERS 4.5% DUE 03-01-2044	Dispositions	-1,095,000.00		1,092,313.95
		Acquisitions	175,000.00	-193,187.75	
C11134LAE9	BROADCOM CORP / 3.625% DUE 01-15-2024	Dispositions	-175,000.00		198,737.00
		Acquisitions	2,585,000.00	-2,601,702.85	
C11134LAG4	BROADCOM CORP / 3.875% 144A 01-15-2027	Dispositions	-1,440,000.00		1,476,666.40
		Acquisitions			

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 (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500
Year Ended December 31, 2017

Schedule I

Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C14040HBT1	CAP 1 FINL CORP 3.3% DUE 10-30-2024	Acquisitions	755,000.00	-771,107.60	
		Dispositions	-755,000.00		741,163.65
C142339AH3	CARLISLE COS INC 3.75% 12-01-2027	Acquisitions	735,000.00	-732,861.15	
		Dispositions	-735,000.00		732,807.25
C144141DD7	CAROLINA PWR & LT 4.1% DUE 03-15-2043	Acquisitions	525,000.00	-522,905.25	
		Dispositions	-525,000.00		530,003.25
C136385AL5	CDN NAT RES LTD 6.25% DUE 03-15-2038	Acquisitions	200,000.00	-206,748.00	
		Dispositions	-200,000.00		208,814.00
C15103JAA0	CELEO REDES 5.2% DUE 06-22-2047	Acquisitions	200,000.00	-237,836.00	
		Dispositions	-310,000.00		358,150.90
C15135UAL3	CENOVUS ENERGY INC 144A FIXED 4.25% DUE 04-15-2027	Acquisitions	390,000.00	-389,964.90	
		Dispositions	-390,000.00		397,312.50
C15189WAJ9	CENTERPOINT ENERGY 4.1% DUE 09-01-2047	Acquisitions	365,000.00	-366,141.46	
		Dispositions	-365,000.00		346,234.05
C161175BD5	CHARTER 5.375% DUE 05-01-2047	Acquisitions	165,000.00	-164,038.05	
		Dispositions	-165,000.00		167,362.80
C161175BL7	CHARTER 5.375% 05-01-2047	Acquisitions	1,250,000.00	-1,290,342.44	
		Dispositions	-365,000.00		377,159.20
		Free Delivery	-885,000.00		
C166764BT6	CHEVRON CORP NEW 2.895% DUE 03-03-2024	Dispositions	-640,000.00		648,936.40
		Free Receipt	885,000.00		
C172967LP4	CITIGROUP INC 3.668% DUE 07-24-2028	Acquisitions	75,000.00	-75,000.00	
		Dispositions	-75,000.00		75,297.75
C172967KU4	CITIGROUP INC 4.125% DUE 07-25-2028	Acquisitions	885,000.00	-886,411.00	
		Dispositions	-885,000.00		892,538.70
		Acquisitions	920,000.00	-937,076.85	

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 (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500
Year Ended December 31, 2017

Schedule I

Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C21684AAA4	COOPERATIEVE RABOBANK UA 4.625% DUE 12-01-2023 REG	Dispositions	-690,000.00		712,611.30
		Acquisitions	1,000,000.00	-1,056,950.00	
C219350BF1	CORNING INC 4.375% 11-15-2057	Dispositions	-1,000,000.00		1,065,432.00
		Acquisitions	255,000.00	-254,903.10	
C22535WAD9	CR AGRICOLE S A 3.25% DUE 10-04-2024	Dispositions	-175,000.00		173,946.50
		Acquisitions	540,000.00	-538,023.60	
C225401AB4	CR SUISSE GROUP AG 3.574% DUE 01-09-2023	Dispositions	-540,000.00		540,367.20
		Acquisitions	1,155,000.00	-1,157,455.00	
C225433AT8	CR SUISSE GROUP 3.8% DUE 06-09-2023	Dispositions	-1,155,000.00		1,167,079.30
		Acquisitions	400,000.00	-399,788.00	
C228227BD5	CROWN CASTLE INTL 5.25% DUE 01-15-2023	Dispositions	-400,000.00		400,360.00
		Acquisitions	395,000.00	-431,806.10	
C126408HH9	CSX CORP 3.25% DUE 06-01-2027	Dispositions	-395,000.00		442,411.85
		Acquisitions	415,000.00	-414,493.70	
C126650CN8	CVS HEALTH CORP 5.125% DUE 07-20-2045	Dispositions	-415,000.00		415,589.30
		Acquisitions	115,000.00	-127,356.75	
C247361ZJ0	DELTA AIR LINES 3.625% DUE 03-15-2022	Dispositions	-205,000.00		227,203.55
		Acquisitions	2,275,000.00	-2,307,711.50	
C25179MAP8	DEVON ENERGY CORP 3.25% DUE 05-15-2022	Dispositions	-2,275,000.00		2,336,471.25
		Acquisitions	185,000.00	-185,871.55	
C25179MAV5	DEVON ENERGY CORP 5.85% DUE 12-15-2025	Dispositions	-185,000.00		187,558.55
		Acquisitions	257,000.00	-297,830.91	
C25179MAU7	DEVON ENERGY CORP 5% DUE 06-15-2045	Dispositions	-257,000.00		291,754.11
		Acquisitions	575,000.00	-583,692.00	
C25272KAN3	DIAMOND 1 FIN CORP 8.1% DUE 07-15-2036	Dispositions	-775,000.00		770,774.60

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 (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500
Year Ended December 31, 2017

Schedule I

Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C25470DAQ2	DISCOVERY COMMUNICATIONS LLC 2.95% 03-20-2023	Acquisitions	230,000.00	-289,620.60	
		Dispositions	-110,000.00		136,527.60
C25470DAM1	DISCOVERY 3.8% DUE 03-13-2024	Acquisitions	175,000.00	-174,779.50	
		Dispositions	-175,000.00		174,147.75
C26442CAN4	DUKE ENERGY 4 DUE 09-30-2042	Acquisitions	95,000.00	-94,820.45	
		Dispositions	-95,000.00		96,677.70
C269246BQ6	E TRADE FINL CORP 3.8% DUE 08-24-2027	Acquisitions	200,000.00	-208,118.00	
		Dispositions	-200,000.00		209,106.00
C278062AE4	EATON CORP OHIO 4.15 DUE 11-02-2042 REG	Acquisitions	430,000.00	-429,363.60	
		Dispositions	-430,000.00		435,934.00
C29103DAM8	EMERA US FIN LP 4.75% DUE 06-15-2046	Acquisitions	175,000.00	-181,450.50	
		Dispositions	-70,000.00		69,252.40
C29273RBL2	ENERGY TRANSFER FIXED 5.3% DUE 04-15-2047	Dispositions	-355,000.00		364,989.70
		Free Receipt	355,000.00		
C30161NAW1	EXELON CORP JR SUB NT STEP UP 06-01-202205-01-2022	Acquisitions	200,000.00	-198,966.00	
		Dispositions	-200,000.00		197,854.25
C30212PAN5	EXPEDIA INC DEL 3.8% DUE 02-15-2028	Acquisitions	400,000.00	-401,212.00	
		Dispositions	-400,000.00		411,328.00
C31428XBG0	FEDEX CORP 4.55% DUE 04-01-2046	Acquisitions	375,000.00	-366,161.25	
		Dispositions	-50,000.00		48,134.50
C345397YG2	FORD MTR CR CO LLC 3.81% DUE 01-09-2024	Acquisitions	50,000.00	-51,527.00	
		Dispositions	-230,000.00		243,682.70
C999599GH0	FUT DEC 17 CBT UL T-BONDS	Acquisitions	425,000.00	-425,306.00	
		Dispositions	-425,000.00		432,467.25
		Free Delivery	-131.00		
		Free Receipt	131.00		

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The Home Insurance Company Retirement Plan
Schedule of Assets (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500
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C999599GH0	FUT DEC 17 CBT ULT TNOTE	Free Delivery	-90.00		
		Free Receipt	90.00		
C999599GH0	FUT DEC 17 U.S. T-BONDS	Free Delivery	-24.00		
		Free Receipt	24.00		
C999599GH0	FUT DEC 17 US 2YR T-NOTE	Free Delivery	-33.00		
		Free Receipt	33.00		
C999599GH0	FUT DEC 17 10 YR T-NOTES	Free Delivery	-22.00		
		Free Receipt	22.00		
C999599GH0	FUT DEC 17 5 YR T NOTE	Free Delivery	-14.00		
		Free Receipt	14.00		
C999599GH0	FUT DEC 17 5 YR T NOTE	Free Delivery	-20.00		
		Free Receipt	20.00		
C999599GH0	FUT JUN 17 CBT UL T-BONDS	Free Delivery	-171.00		
		Free Receipt	171.00		
C999599GH0	FUT JUN 17 CBT ULT TNOTE	Free Delivery	-88.00		
		Free Receipt	88.00		
C999599GH0	FUT JUN 17 CBT 5Y T-NOTE	Free Delivery	-55.00		
		Free Receipt	55.00		
C999599GH0	FUT JUN 17 CBT 5Y T-NOTE	Free Delivery	-17.00		
		Free Receipt	17.00		
C999599GH0	FUT JUN 17 U.S. T-BONDS	Free Delivery	-45.00		
		Free Receipt	45.00		
C999599GH0	FUT JUN 17 US 2YR T-NOTE	Free Delivery	-33.00		
		Free Receipt	33.00		
C999599GH0	FUT JUN 17 10 YR T-NOTES	Free Delivery	-85.00		

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The Home Insurance Company Retirement Plan
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Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C999599GH0	FUT JUN 17 10 YR T-NOTES	Free Receipt	85.00		
		Free Delivery	-1.00		
C999599GH0	FUT MAR 17 CBT UL T-BONDS	Free Receipt	1.00		
		Free Delivery	-66.00		
C999599GH0	FUT MAR 17 CBT ULT TNOTE	Free Receipt	62.00		
		Free Delivery	-51.00		
C999599GH0	FUT MAR 17 CBT 5Y T-NOTE	Free Receipt	9.00		
		Free Delivery	-74.00		
C999599GH0	FUT MAR 17 U.S. T-BONDS	Free Receipt	16.00		
		Free Delivery	-30.00		
C999599GH0	FUT MAR 17 US 2YR T-NOTE	Free Receipt	2.00		
		Free Delivery	-31.00		
C999599GH0	FUT MAR 17 10 YR T-NOTES	Free Receipt	9.00		
		Free Delivery	-128.00		
C999599GH0	FUT MAR 18 CBT UL T-BONDS	Free Receipt	48.00		
		Free Delivery	-18.00		
C999599GH0	FUT MAR 18 CBT ULT TNOTE	Free Receipt	112.00		
		Free Delivery	-3.00		
C999599GH0	FUT MAR 18 CBT 5Y T-NOTE	Free Receipt	50.00		
		Free Delivery	-6.00		
C999599GH0	FUT MAR 18 CBT 5Y T-NOTE	Free Receipt	14.00		
		Free Delivery	-6.00		
C999599GH0	FUT SEP 17 CBT UL T-BONDS	Free Receipt	6.00		
		Free Delivery	-155.00		
C999599GH0	FUT SEP 17 CBT ULT TNOTE	Free Receipt	155.00		
		Free Delivery	-155.00		

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The Home Insurance Company Retirement Plan

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Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C999599GH0	FUT SEP 17 CBT 5Y T-NOTE	Free Delivery	-112.00		
		Free Receipt	112.00		
C999599GH0	FUT SEP 17 CBT 5Y T-NOTE	Free Delivery	-59.00		
		Free Receipt	59.00		
C999599GH0	FUT SEP 17 U.S. T-BONDS	Free Delivery	-1.00		
		Free Receipt	1.00		
C999599GH0	FUT SEP 17 US 2YR T-NOTE	Free Delivery	-43.00		
		Free Receipt	43.00		
C999599GH0	FUT SEP 17 10 YR T-NOTES	Free Delivery	-25.00		
		Free Receipt	25.00		
C999599GH0	FUT SEP 17 10 YR T-NOTES	Free Delivery	-33.00		
		Free Receipt	33.00		
C999599GH0	FUT SEP 17 10 YR T-NOTES	Free Delivery	-13.00		
		Free Receipt	13.00		
C37045XBT2	GEN MTRS FINL CO FIXED 4.35% DUE 01-17-2027	Acquisitions	714,000.00	-723,762.86	
		Dispositions	-415,000.00		428,154.80
C369604BH5	GENERAL ELEC CO 4.5% DUE 03-11-2044	Acquisitions	340,000.00	-370,092.60	
		Dispositions	-1,190,000.00		1,319,316.60
C375558BJ1	GILEAD SCIENCES 4% DUE 09-01-2036	Acquisitions	355,000.00	-355,618.75	
		Dispositions	-55,000.00		57,118.60
C38141GWL4	GOLDMAN SACHS FLTG RT 3.691% DUE 06-05-2028	Acquisitions	1,070,000.00	-1,072,760.00	
		Dispositions	-565,000.00		573,757.50
C38141GWC4	GOLDMAN SACHS 3% DUE 04-26-2022	Acquisitions	940,000.00	-937,283.40	
		Dispositions	-940,000.00		944,344.80
C38141EC31	GOLDMAN SACHS 4.8% DUE 07-08-2044	Acquisitions	375,000.00	-400,425.25	
		Dispositions	-375,000.00		408,791.25

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C38148LAF3	GOLDMAN SACHS 5.15% DUE 05-22-2045	Acquisitions	200,000.00	-227,952.00	
		Dispositions	-250,000.00		260,245.00
C391164AJ9	GREAT PLAINS 3.9% DUE 04-01-2027	Acquisitions	924,000.00	-944,886.85	
		Dispositions	-924,000.00		933,424.80
C42809HAG2	HESS CORP 4.3% DUE 04-01-2027	Acquisitions	230,000.00	-229,235.99	
		Dispositions	-230,000.00		223,142.80
C42809HAH0	HESS CORP 5.8% DUE 04-01-2047	Acquisitions	795,000.00	-853,714.92	
		Dispositions	-450,000.00		468,450.00
C42824CAN9	HEWLETT PACKARD STEP CPN 4.4% DUE 10-15-2022	Acquisitions	150,000.00	-157,803.00	
		Dispositions	-150,000.00		160,045.50
C438516BD7	HONEYWELL INTL INC 3.35 DUE 12-01-2023	Acquisitions	425,000.00	-442,875.50	
		Dispositions	-425,000.00		442,386.75
C404280BH1	HSBC HLDGS PLC 4.375% DUE 11-23-2026	Acquisitions	2,600,000.00	-2,627,990.00	
		Dispositions	-1,830,000.00		1,863,360.90
C456837AH6	ING GROEP N V FIXED 3.95% DUE 03-29-2027	Acquisitions	510,000.00	-508,827.90	
		Dispositions	-510,000.00		517,532.70
C459745GN9	INTL LEASE FIN 5.875% DUE 08-15-2022	Acquisitions	600,000.00	-670,536.00	
		Dispositions	-600,000.00		679,620.00
C478160CF9	JOHNSON & JOHNSON 3.625% DUE 03-03-2037	Acquisitions	670,000.00	-668,298.20	
		Dispositions	-670,000.00		672,820.70
C478160AN4	JOHNSON & JOHNSON 5.95% DUE 08-15-2037	Acquisitions	250,000.00	-332,795.00	
		Dispositions	-250,000.00		336,040.00
C46625HJY7	JPMORGAN CHASE & CO 3.875 09-10-2024	Acquisitions	760,000.00	-784,774.60	
		Dispositions	-260,000.00		270,821.20
C46647PAF3	JPMORGAN CHASE & CO NT FIXED/FLTG RATE DUE 05-01-2028/10-25-2017 REG	Acquisitions	180,000.00	-180,000.00	

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Schedule of Assets (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500
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Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C46625HNJ5	JPMORGAN CHASE & CO 4.25% 10-01-2027	Dispositions	-180,000.00		180,684.00
		Acquisitions	750,000.00	-781,905.00	
C485134BQ2	KS CY PWR & LT CO 4.2% DUE 06-15-2047	Dispositions	-150,000.00		159,082.50
		Acquisitions	190,000.00	-189,485.10	
C539439AQ2	LLOYDS BKG GROUP FLTG RT 3.574% 11-07-2028	Dispositions	-190,000.00		197,803.10
		Acquisitions	430,000.00	-430,000.00	
C53944YAD5	LLOYDS BKG GROUP 3.75% DUE 01-11-2027	Dispositions	-230,000.00		227,219.30
		Acquisitions	905,000.00	-903,289.55	
C53944YAC7	LLOYDS BKG GROUP 3% DUE 01-11-2022	Dispositions	-905,000.00		925,729.05
		Acquisitions	1,200,000.00	-1,195,908.00	
C539830BC2	LOCKHEED MARTIN 3.6% DUE 03-01-2035	Dispositions	-1,200,000.00		1,200,916.00
		Acquisitions	125,000.00	-121,376.25	
C539830BL2	LOCKHEED MARTIN 4.7% DUE 05-15-2046	Dispositions	-125,000.00		120,182.50
		Acquisitions	350,000.00	-374,538.50	
C548661DJ3	LOWES COS INC 4.375% DUE 09-15-2045	Dispositions	-940,000.00		1,033,372.00
		Acquisitions	200,000.00	-212,438.00	
C548661CR6	LOWES COS INC 5.8% DUE 04-15-2040	Dispositions	-170,000.00		188,293.70
		Acquisitions	250,000.00	-310,065.00	
C50247WAB3	LYB INTL FIN II B 3.5% DUE 03-02-2027	Dispositions	-250,000.00		322,377.50
		Acquisitions	10,000.00	-9,780.00	
C565849AM8	MARATHON OIL CORP 5.2% DUE 06-01-2045	Dispositions	-10,000.00		10,001.20
		Acquisitions	25,000.00	-24,586.50	
C56585AAH5	MARATHON PETE CORP 4.75% DUE 09-15-2044	Dispositions	-25,000.00		23,911.25
		Acquisitions	75,000.00	-76,024.50	
C58507LAC3	MEDTRONIC GLOBAL HLDGS 3.35% 04-01-2027	Dispositions	-110,000.00		97,904.40

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Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C585055BU9	MEDTRONIC INC 4.625% DUE 03-15-2045	Acquisitions	970,000.00	-986,040.00	
		Dispositions	-970,000.00		984,318.70
C55279HAQ3	MFRS & TRADERS TR CO BK 3.4% 08-17-2027	Acquisitions	200,000.00	-222,110.00	
		Dispositions	-500,000.00		538,245.00
C615369AG0	MOODY'S CORPORATION 2.75% 12-15-2021	Acquisitions	300,000.00	-299,898.00	
		Dispositions	-300,000.00		302,820.00
C61744YAK4	MORGAN STANLEY FORMERLY MORGAN STANLEY 3.591% 07-22-2028	Acquisitions	105,000.00	-104,675.55	
		Dispositions	-105,000.00		104,895.00
C61746BEF9	MORGAN STANLEY 3.625% DUE 01-20-2027	Acquisitions	340,000.00	-340,431.80	
		Dispositions	-55,000.00		55,327.25
C61746BDQ6	MORGAN STANLEY 3.875% DUE 04-29-2024	Acquisitions	350,000.00	-352,103.50	
		Dispositions	-350,000.00		355,582.50
C62854AAN4	MYLAN N V FIXED 3.95% DUE 06-15-2026	Acquisitions	1,000,000.00	-1,025,490.00	
		Dispositions	-1,000,000.00		1,050,113.65
C651229AW6	NEWELL BRANDS INC 4.2% DUE 04-01-2026	Acquisitions	70,000.00	-69,318.20	
		Dispositions	-180,000.00		174,801.48
		Free Receipt	110,000.00		
C655044AJ4	NOBLE ENERGY INC 5.05% DUE 11-15-2044	Acquisitions	50,000.00	-53,190.00	
		Dispositions	-115,000.00		123,319.35
C67066GAE4	NVIDIA CORP 3.2% DUE 09-16-2026	Acquisitions	25,000.00	-25,909.50	
		Dispositions	-25,000.00		25,105.25
C68233JAS3	ONCOR ELEC 5.3 DUE 06-01-2042	Acquisitions	350,000.00	-336,640.50	
		Dispositions	-350,000.00		340,777.50
C68389XBF1	ORACLE CORP 4.125% DUE 05-15-2045	Acquisitions	250,000.00	-297,322.50	
		Dispositions	-100,000.00		123,277.00
		Acquisitions	90,000.00	-92,259.90	

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Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C68389XBJ3	ORACLE CORP 4% DUE 07-15-2046	Dispositions	-115,000.00		123,274.25
		Acquisitions	175,000.00	-181,482.00	
C68389XBQ7	ORACLE CORP 4% 11-15-2047	Dispositions	-810,000.00		828,580.50
		Acquisitions	530,000.00	-538,563.80	
C695114CS5	PACIFICORP 3.35% DUE 07-01-2025	Dispositions	-175,000.00		182,141.75
		Acquisitions	620,000.00	-629,027.20	
C701094AK0	PARKER-HANNIFIN 4.1% DUE 03-01-2047	Dispositions	-620,000.00		626,249.60
		Acquisitions	90,000.00	-89,629.20	
C717081ED1	PFIZER INC 4.125% DUE 12-15-2046	Dispositions	-90,000.00		92,026.80
		Acquisitions	450,000.00	-465,069.00	
C724479AL4	PITNEY BOWES INC STEP CPN 3.875% DUE 05-15-2022	Dispositions	-200,000.00		221,202.00
		Acquisitions	620,000.00	-617,166.60	
C69353RFB9	PNC BANK NA 2.625% 02-17-2022	Dispositions	-620,000.00		625,865.14
		Acquisitions	1,500,000.00	-1,495,575.00	
C69352PAL7	PPL CAP FDG INC 3.1% DUE 05-15-2026	Dispositions	-340,000.00		343,522.40
		Acquisitions	410,000.00	-406,863.50	
C74251VAK8	PRINCIPAL FINL GROUP INC 3.4% 05-15-2025	Dispositions	-100,000.00		98,276.00
		Acquisitions	600,000.00	-598,476.00	
C742718DB2	PROCTER & GAMBLE 5.8% DUE 08-15-2034	Dispositions	-600,000.00		606,409.60
		Acquisitions	150,000.00	-196,942.50	
C74432QBU8	PRUDENTIAL FINL INC MEDIUM TERM 5.8 DUE 11-16-2041	Dispositions	-150,000.00		195,421.50
		Acquisitions	150,000.00	-186,408.00	
C06675FAM9	PVPTL BANQUE FEDERATIVE DU CR MUTUEL 2.7% 07-20-2022	Free Delivery	-150,000.00		
		Acquisitions	1,400,000.00	-1,399,286.00	
C225401AD0	PVPTL CREDIT SUISSE GROUP AG VAR RT DUE 12-14-2023	Dispositions	-1,400,000.00		1,406,678.00

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Schedule of Assets (Acquired and Disposed of Within Year) per Schedule H, Line 4i of Form 5500
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Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C29246QAB1	PVPTL EMPRESA DE TRANSPORTE DE PASAJEROS 5.0% DUE 01-25-2047	Acquisitions	820,000.00	-820,000.00	
		Dispositions	-370,000.00		368,612.50
C462613AL4	PVPTL IPALCO ENTERPRISES INC 3.7% DUE 09-01-2024	Acquisitions	200,000.00	-204,750.00	
		Dispositions	-200,000.00		220,060.00
C716564AB5	PVPTL PETROLEOS DEL PERU S A 5.625% DUE 06-19-2047	Acquisitions	195,000.00	-194,806.95	
		Dispositions	-195,000.00		195,245.70
C00913RAC0	PVPTL AIR LIQUIDE FINANCE 2.25% DUE 09-27-2023	Acquisitions	255,000.00	-255,000.00	
		Dispositions	-255,000.00		266,475.00
C023135BD7	PVPTL AMAZON COM INC 3.875% 08-22-2037	Acquisitions	925,000.00	-893,225.25	
		Dispositions	-925,000.00		901,559.25
C05367AAH6	PVPTL AVIATION CAP GROUP CORP 4.875% 10-01-2025	Acquisitions	395,000.00	-394,016.45	
		Dispositions	-190,000.00		193,520.70
C15135UAQ2	PVPTL CENOVUS ENERGY INC 5.4% DUE 06-15-2047 BEO	Acquisitions	570,000.00	-617,549.40	
		Dispositions	-570,000.00		611,142.60
C25272KAR4	PVPTL DIAMOND 1 FIN CORP/DIAMOND 2 BNDS 144A 8.35% DUE 07-15-2046	Acquisitions	175,000.00	-174,474.75	
		Dispositions	-175,000.00		162,043.00
C29278GAC2	PVPTL ENEL FIN INTL N V NT 4.75% DUE 05-25-2047	Acquisitions	275,000.00	-344,575.00	
		Dispositions	-275,000.00		349,929.02
C40052XAB6	PVPTL GRUPOSURA FIN NT 144A 5.5% DUE 04-29-2026/04-29-2016 BEO	Acquisitions	630,000.00	-628,998.30	
		Dispositions	-315,000.00		339,573.15
C458140BF6	PVPTL INTEL CORP INTEL CORP 3.734% 12-08-2047	Acquisitions	380,000.00	-404,700.00	
		Dispositions	-380,000.00		408,975.00
C59284MAB0	PVPTL MEXICO CITY ARPT TR SR NT 144A 5.5% DUE 10-31-2046/09-29-2016 BEO	Dispositions	-195.00		195.00
		Free Receipt	181,195.00		
		Acquisitions	300,000.00	-298,875.00	
		Dispositions	-300,000.00		310,950.00

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Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C63859WAF6	PVTPL NATIONWIDE BLDG SOC 4.125% 10-18-2032	Acquisitions	275,000.00	-274,755.25	
		Dispositions	-275,000.00		273,687.25
C709599AX2	PVTPL PENSKE TRUCK LEASING CO L P/PTL 144A 4.2 04-01-2027/03-20-2017	Acquisitions	350,000.00	-349,513.50	
		Dispositions	-350,000.00		366,846.50
C744320AZ5	PVTPL PRUDENTIAL FINL INC 3.935% DUE 12-07-2049 BEO	Dispositions	-162.00		162.00
		Free Receipt	198,162.00		
C82620KAS2	PVTPL SIEMENS FINANCIERINGSMAAT 3.125% DUE 03-16-2024	Acquisitions	455,000.00	-454,517.70	
		Dispositions	-455,000.00		460,883.15
C82620KAT0	PVTPL SIEMENS FINANCIERINGSMAATSCHAPPIJ N V 4.2% 03-16-2047	Acquisitions	515,000.00	-524,761.75	
		Dispositions	-515,000.00		543,587.65
C90352JAC7	PVTPL UBS GROUP FDG SWITZ AG SR 4.253% DUE 03-23-2028	Acquisitions	745,000.00	-755,554.00	
		Dispositions	-345,000.00		358,403.30
C90352JAA1	PVTPL UBS GROUP FUNDING (SWITZERLAND) 3.491% 05-23-2023	Acquisitions	480,000.00	-487,238.40	
		Dispositions	-480,000.00		491,486.40
C90351DAB3	PVTPL UBS GROUP FUNDING 4.125% 09-24-2025 BEO	Acquisitions	335,000.00	-352,085.00	
		Dispositions	-335,000.00		353,096.70
C904678AF6	PVTPL UNICREDIT SPA 5.861% 06-19-2032	Acquisitions	935,000.00	-973,080.53	
		Dispositions	-935,000.00		983,844.40
C96145DAC9	PVTPL WESTROCK CO SR NT 144A 3.375% DUE 09-15-2027/08-24-2017 BEO	Acquisitions	400,000.00	-399,824.00	
		Dispositions	-400,000.00		401,120.00
C747525AJ2	QUALCOMM INC FIXED 4.65% DUE 05-20-2035	Acquisitions	125,000.00	-136,916.25	
		Dispositions	-295,000.00		304,339.70
C747525AR4	QUALCOMM INC 2.6% DUE 01-30-2023	Acquisitions	375,000.00	-374,396.25	
		Dispositions	-375,000.00		378,240.00
C754730AF6	RAYMOND JAMES FINL 4.95% DUE 07-15-2046	Acquisitions	490,000.00	-503,234.90	

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Schedule I

Asset ID	Security Description	Transaction	Shares/Par	Cost of Acquisitions	Proceeds of Dispositions
C780097BF7	ROYAL BK SCOTLAND FLTG RT 3.30875% DUE 05-15-2023	Dispositions	-490,000.00		539,099.50
		Acquisitions	890,000.00	-890,000.00	
C780097BD2	ROYAL BK SCOTLAND 3.875% DUE 09-12-2023	Dispositions	-890,000.00		889,012.10
		Acquisitions	850,000.00	-820,539.00	
C78355HKD0	RYDER SYS INC RYDER SYS INC MTN 2.8 DUE 03-01-2022 2.8 DUE 03-01-2022/02-24-2017	Dispositions	-640,000.00		626,156.80
		Acquisitions	295,000.00	-294,519.15	
C785592AV8	SABINE PASS LIQUEFACTION LLC 5.875% 06-30-2026	Dispositions	-295,000.00		296,705.10
		Acquisitions	200,000.00	-226,460.00	
C785592AM8	SABINE PASS 5.625% DUE 03-01-2025	Dispositions	-200,000.00		223,546.00
		Acquisitions	875,000.00	-956,665.00	
C785592AD8	SABINE PASS 5.625% DUE 04-15-2023	Dispositions	-875,000.00		962,141.25
		Acquisitions	1,040,000.00	-1,148,987.00	
C80284TAD7	SANTANDER DR AUTO 1.49% DUE 02-18-2020	Dispositions	-775,000.00		854,684.75
		Acquisitions	550,000.00	-549,742.19	
C80281LAF2	SANTANDER UK GROUP 3.571% DUE 01-10-2023	Dispositions	-247,079.07		247,079.07
		Acquisitions	415,000.00	-415,000.00	
C81180WAN1	SEAGATE HDD CAYMAN 5.75% DUE 12-01-2034	Dispositions	-415,000.00		417,423.60
		Acquisitions	40,000.00	-37,568.40	
C822582BD3	SHELL INTERNATIONAL FIN 3.25% 05-11-2025	Dispositions	-40,000.00		35,800.00
		Acquisitions	470,000.00	-477,881.90	
C824348AW6	SHERWIN-WILLIAMS 3.45% DUE 06-01-2027	Dispositions	-470,000.00		482,497.30
		Acquisitions	140,000.00	-139,491.80	
C842587CV7	SOUTHERN CO 3.25% DUE 07-01-2026	Dispositions	-140,000.00		142,627.80
		Acquisitions	1,315,000.00	-1,281,191.35	
C842400FV0	SOUTH CAL EDISON 4.05% DUE 03-15-2042	Dispositions	-1,315,000.00		1,297,286.95

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C87612EBE5	TARGET CORP 2.5% DUE 04-15-2026	Acquisitions	200,000.00	-203,854.00	
		Dispositions	-200,000.00		212,010.00
C87612EBF2	TARGET CORP 3.625% DUE 04-15-2046	Acquisitions	385,000.00	-361,222.40	
		Dispositions	-385,000.00		366,935.80
C87612EBA3	TARGET CORP 4% DUE 07-01-2042	Acquisitions	425,000.00	-384,855.90	
		Dispositions	-155,000.00		145,811.60
C878091BF3	TEACHERS INS & 4.27% DUE 05-15-2047	Acquisitions	100,000.00	-100,460.00	
		Dispositions	-100,000.00		98,412.00
C88167AAE1	TEVA 3.15% DUE 10-01-2026	Acquisitions	445,000.00	-443,576.00	
		Dispositions	-445,000.00		464,361.95
C883203BX8	TEXTRON INC 3.65% DUE 03-15-2027	Acquisitions	45,000.00	-41,921.10	
		Dispositions	-170,000.00		159,284.90
C887317BB0	TIME WARNER INC 3.8% DUE 02-15-2027	Acquisitions	220,000.00	-219,722.80	
		Dispositions	-220,000.00		223,817.00
C90352JAE3	UBS GROUP FDG FLTG RT 2.859% DUE 08-15-2023	Acquisitions	400,000.00	-399,213.00	
		Dispositions	-105,000.00		102,586.54
C91324PCA8	UNITEDHEALTH GROUP 3.95 DUE 10-15-2042	Acquisitions	565,000.00	-566,130.00	
		Dispositions	-565,000.00		565,429.40
C91324PCR1	UNITEDHEALTH GROUP 4.75% DUE 07-15-2045	Acquisitions	100,000.00	-100,439.00	
		Dispositions	-100,000.00		102,229.00
C91159HHR4	US BANCORP FIXED 3.15% 04-27-2027	Acquisitions	125,000.00	-139,053.75	
		Dispositions	-470,000.00		539,893.70
C927804FX7	VA ELEC & PWR CO 3.5% DUE 03-15-2027	Acquisitions	345,000.00	-344,793.00	
		Dispositions	-345,000.00		344,962.05
		Acquisitions	355,000.00	-354,673.40	
		Dispositions	-355,000.00		361,911.85

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C91911TAP8	VALE OVERSEAS LTD 6.25% DUE 08-10-2026	Acquisitions	360,000.00	-393,768.75	
		Dispositions	-220,000.00		237,050.00
C91912EAA3	VALE S A 5.625% DUE 09-11-2042	Acquisitions	65,000.00	-61,100.00	
		Dispositions	-65,000.00		61,181.25
C92343VDU5	VERIZON COMMUNICATIONS BNDS 5.25% DUE 03-16-2037 REG	Acquisitions	910,000.00	-919,449.00	
		Dispositions	-910,000.00		956,818.40
C92343VCX0	VERIZON COMMUNICATIONS 4.522% 09-15-2048	Acquisitions	325,000.00	-309,328.50	
		Dispositions	-195,000.00		187,219.50
C928563AA3	VMWARE INC 2.3% BNDS DUE 08-21-2020 REG	Acquisitions	580,000.00	-579,246.00	
		Dispositions	-580,000.00		579,982.60
C928563AC9	VMWARE INC 3.9% 08-21-2027	Acquisitions	640,000.00	-637,849.60	
		Dispositions	-300,000.00		304,140.00
C92857WBD1	VODAFONE GROUP PLC 4.375% DUE 02-19-2043	Acquisitions	55,000.00	-51,368.35	
		Dispositions	-55,000.00		56,036.75
C931427AC2	WALGREENS BOOTS FIXED 4.8% DUE 11-18-2044	Acquisitions	100,000.00	-104,966.00	
		Dispositions	-130,000.00		136,546.80
C95000U2A0	WELLS FARGO & CO FLTG RT 3.584% DUE 05-22-2028	Acquisitions	1,265,000.00	-1,271,541.12	
		Dispositions	-1,265,000.00		1,283,724.80
C94974BGU8	WELLS FARGO & CO 4.75% DUE 12-07-2046	Acquisitions	1,200,000.00	-1,261,912.00	
		Dispositions	-365,000.00		398,868.35
C96949LAD7	WILLIAMS PARTNERS 3.75% DUE 06-15-2027	Acquisitions	570,000.00	-569,709.30	
		Dispositions	-570,000.00		567,308.40
C96949LAC9	WILLIAMS PARTNERS 5.1% DUE 09-15-2045	Acquisitions	175,000.00	-176,032.50	
		Dispositions	-395,000.00		400,805.50
C970648AF8	WILLIS N AMER INC 3.6% DUE 05-15-2024	Acquisitions	955,000.00	-974,300.46	

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C98310WAP3	WYNDHAM WORLDWIDE 4.15% DUE 04-01-2024	Dispositions	-760,000.00		779,697.30
		Acquisitions	715,000.00	-713,698.70	
		Dispositions	-715,000.00		737,422.40

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