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## AMENDED FILING EXPLANATION

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# ANNUAL STATEMENT

For the Year Ended December 31, 2002  
of the Condition and Affairs of the

## STONEBRIDGE CASUALTY INSURANCE COMPANY

NAIC Group Code..... 0468,                      0468                      NAIC Company Code..... 10952                      Employer's ID Number..... 31-4423946  
(Current Period) (Prior Period)

Organized under the Laws of Ohio                      State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated..... November 15, 1957

Commenced Business..... April 15, 1958

Statutory Home Office                      100 South Third Street ..... Columbus ..... OH ..... 43215  
(Street and Number)                      (City or Town, State and Zip Code)

Main Administrative Office                      520 Park Avenue ..... Baltimore ..... MD ..... 21201                      410-685-5500  
(Street and Number)                      (City or Town, State and Zip Code)                      (Area Code) (Telephone Number)

Mail Address                      520 Park Avenue ..... Baltimore ..... MD ..... 21201  
(Street and Number or P. O. Box)                      (City or Town, State and Zip Code)

Primary Location of Books and Records                      520 Park Avenue ..... Baltimore ..... MD ..... 21201                      410-685-5500  
(Street and Number)                      (City or Town, State and Zip Code)                      (Area Code) (Telephone Number)

Internet Website Address                      www.aegonins.com

Statement Contact                      Paul Ben Nardini                      319-398-8790  
(Name)                      (Area Code) (Telephone Number) (Extension)

Policyowner Relations Contact                      pnardini@aegonusa.com                      319-369-2210  
(E-Mail Address)                      (Fax Number)

520 Park Avenue ..... Baltimore ..... MD ..... 21201                      1-800-527-9027  
(Street and Number)                      (City or Town, State and Zip Code)                      (Area Code) (Telephone Number) (Extension)

### OFFICERS

President                      Marilyn Carp  
Executive Vice President, Secretary, & General Counsel                      John Robert Camillo  
Vice President & Corporate Controller                      Robert James Kontz

### DIRECTORS OR TRUSTEES

Craig Dean Vermie                      Marilyn Carp                      Brenda Kay Clancy                      Glyn Douglas Mangum, Jr.  
Martha Ann McConnell                      Brian Arthur Smith                      Christopher Harry Garrett

State of..... Iowa  
County of..... Linn

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions* and *Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

_____ (Signature) Marilyn Carp _____ (Printed Name) President	_____ (Signature) John Robert Camillo _____ (Printed Name) Secretary	_____ (Signature) Robert James Kontz _____ (Printed Name) Vice President & Corporate Controller
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Subscribed and sworn to before me this

...27th...day of March, 2003

a. Is this an original filing?    Yes  ]    No [ X ]

b. If no:    1. State the amendment number    2  
                  2. Date filed.....                      03/27/03  
                  3. Number of pages attached.....

### SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior.....	61,410	(2,597)	(1,643)	(1,643)	(1,170)	(1,171)	(1,171)	(1,171)	(1,170)	(1,171)	(1)	0
2. 1993.....	6,525	3,937	1,585	1,573	1,746	1,739	1,739	1,739	1,739	1,739	0	0
3. 1994.....	XXX	9,000	5,607	4,602	4,808	4,805	4,794	4,794	4,794	4,794	0	0
4. 1995.....	XXX	XXX	7,103	4,172	4,174	4,151	4,154	4,143	4,143	4,144	1	1
5. 1996.....	XXX	XXX	XXX	6,363	3,861	3,320	3,365	3,361	3,354	3,356	2	(5)
6. 1997.....	XXX	XXX	XXX	XXX	3,750	4,020	3,770	3,802	3,803	3,800	(3)	(2)
7. 1998.....	XXX	XXX	XXX	XXX	XXX	1,956	2,353	2,172	2,189	2,194	5	22
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	1,299	1,378	1,379	1,361	(18)	(17)
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	673	1,080	1,157	77	484
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,312	1,670	358	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,502	XXX	XXX
12. Totals.....											421	483

### SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior.....	000	(165)	(159)	(158)	(304)	(304)	(514)	(600)	(716)	(876)	XXX	XXX
2. 1993.....	1,853	3,430	3,575	3,607	1,739	1,739	1,739	1,739	1,739	1,739	XXX	XXX
3. 1994.....	XXX	2,030	3,760	3,966	4,761	4,792	4,794	4,794	4,794	4,794	XXX	XXX
4. 1995.....	XXX	XXX	1,208	3,563	4,035	4,116	4,143	4,143	4,143	4,144	XXX	XXX
5. 1996.....	XXX	XXX	XXX	1,309	3,014	3,238	3,327	3,351	3,352	3,355	XXX	XXX
6. 1997.....	XXX	XXX	XXX	XXX	2,079	3,509	3,703	3,773	3,796	3,799	XXX	XXX
7. 1998.....	XXX	XXX	XXX	XXX	XXX	1,355	2,085	2,151	2,171	2,188	XXX	XXX
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	892	1,291	1,321	1,351	XXX	XXX
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367	788	1,050	XXX	XXX
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	499	1,405	XXX	XXX
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,489	XXX	XXX

### SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)											
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 1993.....	4,229	0	0	0	0	0	0	0	0	0	0	0
3. 1994.....	XXX	5,586	0	0	0	0	0	0	0	0	0	0
4. 1995.....	XXX	XXX	5,181	0	0	0	0	0	0	0	0	0
5. 1996.....	XXX	XXX	XXX	4,426	0	0	0	0	0	0	0	0
6. 1997.....	XXX	XXX	XXX	XXX	421	62	0	0	0	0	0	0
7. 1998.....	XXX	XXX	XXX	XXX	XXX	198	17	0	0	0	0	0
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX	169	0	0	0	0	0
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	0	0	0	0
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480	0	0	0
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,704	0

# SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Pur- chasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	Yes	943,746	913,230	0	229,731	256,949	83,534	0	0
2. Alaska.....AK	Yes	195,825	195,840	0	6,830	5,441	11,484	0	0
3. Arizona.....AZ	Yes	786,442	786,465	0	45,987	49,086	22,710	0	0
4. Arkansas.....AR	Yes	549,904	549,904	0	36,761	38,861	27,883	0	0
5. California.....CA	Yes	3,758,128	3,758,154	0	386,548	395,547	242,581	0	0
6. Colorado.....CO	Yes	1,275,808	1,176,016	0	491,630	601,295	148,318	0	0
7. Connecticut.....CT	Yes	0	0	0	0	0	0	0	0
8. Delaware.....DE	Yes	152,768	152,775	0	11,397	10,088	9,546	0	0
9. District of Columbia.....DC	Yes	188,910	188,911	0	14,863	15,316	9,099	0	0
10. Florida.....FL	Yes	3,123,827	3,123,830	0	372,697	362,207	198,571	0	0
11. Georgia.....GA	Yes	1,723,830	1,723,883	0	165,494	165,970	88,705	0	0
12. Hawaii.....HI	Yes	205,026	205,026	0	8,228	8,366	10,082	0	0
13. Idaho.....ID	Yes	210,745	210,745	0	13,308	12,683	14,244	0	0
14. Illinois.....IL	Yes	1,919,942	1,919,955	0	243,792	264,261	117,231	0	0
15. Indiana.....IN	Yes	1,004,991	1,005,021	0	71,036	88,774	100,789	0	0
16. Iowa.....IA	Yes	217,694	217,701	0	13,435	13,457	7,186	0	0
17. Kansas.....KS	Yes	352,098	352,106	0	37,519	40,233	19,946	0	0
18. Kentucky.....KY	Yes	699,803	699,803	0	44,761	48,476	34,840	0	0
19. Louisiana.....LA	Yes	796,374	796,396	0	86,560	85,699	62,457	0	0
20. Maine.....ME	Yes	0	0	0	0	0	0	0	0
21. Maryland.....MD	Yes	484,288	484,288	0	64,917	62,496	36,146	0	0
22. Massachusetts.....MA	Yes	119	123	0	0	0	8	0	0
23. Michigan.....MI	Yes	2,599,226	2,407,386	0	787,885	974,533	243,950	0	0
24. Minnesota.....MN	Yes	688,426	614,562	0	433,535	524,972	134,003	0	0
25. Mississippi.....MS	Yes	456,853	456,853	0	78,125	76,261	35,028	0	0
26. Missouri.....MO	Yes	803,547	803,550	0	142,568	134,488	91,283	0	0
27. Montana.....MT	Yes	163,874	163,874	0	11,466	10,048	15,207	0	0
28. Nebraska.....NE	Yes	289,232	289,235	0	28,077	27,220	12,910	0	0
29. Nevada.....NV	Yes	393,497	393,497	0	42,137	44,514	25,057	0	0
30. New Hampshire.....NH	Yes	1,793	1,793	0	0	0	0	0	0
31. New Jersey.....NJ	Yes	2,127,916	1,904,016	0	982,800	1,216,670	289,398	0	0
32. New Mexico.....NM	Yes	619,679	574,091	0	201,792	250,288	60,103	0	0
33. New York.....NY	Yes	2,730,985	2,342,684	0	1,740,565	2,174,725	471,419	0	0
34. North Carolina.....NC	Yes	426,433	426,434	0	63,906	66,610	23,182	0	0
35. North Dakota.....ND	Yes	100,540	100,546	0	6,338	5,993	6,821	0	0
36. Ohio.....OH	Yes	2,206,884	2,206,886	0	313,648	300,263	206,747	0	0
37. Oklahoma.....OK	Yes	602,018	602,032	0	43,196	42,133	32,049	0	0
38. Oregon.....OR	Yes	471,329	471,329	0	54,169	57,844	33,838	0	0
39. Pennsylvania.....PA	Yes	25,624	26,485	0	398	6,816	27,565	0	0
40. Rhode Island.....RI	Yes	136,979	136,979	0	13,696	14,205	10,128	0	0
41. South Carolina.....SC	Yes	609,819	609,819	0	69,070	74,376	25,172	0	0
42. South Dakota.....SD	Yes	127,076	127,076	0	4,999	4,538	5,513	0	0
43. Tennessee.....TN	Yes	963,124	963,148	0	88,805	93,357	50,452	0	0
44. Texas.....TX	Yes	845,520	845,523	0	173,486	183,503	56,114	0	0
45. Utah.....UT	Yes	246,358	246,360	0	22,633	22,409	15,406	0	0
46. Vermont.....VT	Yes	(125,297)	(105,747)	0	28,979	36,492	7,513	0	0
47. Virginia.....VA	Yes	1,316,422	1,316,464	0	92,131	95,276	54,326	0	0
48. Washington.....WA	Yes	938,706	938,706	0	228,532	224,337	110,110	0	0
49. West Virginia.....WV	Yes	309,100	309,100	0	29,564	30,776	30,228	0	0
50. Wisconsin.....WI	Yes	791,125	791,156	0	99,017	111,934	112,529	0	0
51. Wyoming.....WY	Yes	123,092	123,092	0	9,884	9,980	6,113	0	0
52. American Samoa.....AS	No	0	0	0	0	0	0	0	0
53. Guam.....GU	No	0	0	0	0	0	0	0	0
54. Puerto Rico.....PR	No	0	0	0	0	0	0	0	0
55. US Virgin Islands.....VI	No	0	0	0	0	0	0	0	0
56. Canada.....CN	No	0	0	0	0	0	0	0	0
57. Aggregate Other Alien.....OT	XXX	6	6	0	0	0	0	0	0
58. Totals.....	(a).....51	39,580,154	38,547,107	0	8,136,895	9,339,766	3,437,524	0	0
<b>DETAILS OF WRITE-INS</b>									
5701.....	XXX	6	6	0	0	0	0	0	0
5702.....	XXX	0	0	0	0	0	0	0	0
5703.....	XXX	0	0	0	0	0	0	0	0
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 + Line 5798) (Line 57 above)	XXX	6	6	0	0	0	0	0	0

Explanation of Basis of Allocation of Premiums by States, etc.  
Mailing address of insured.

(a) Insert the number of yes responses except for Canada and Other Alien.