



# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

## G.U.I.C. Insurance Company

NAIC Group Code 0127 0127 NAIC Company Code 38652 Employer's ID Number 38-2342976  
(Current Period) (Prior Period)

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

Country of Domicile \_\_\_\_\_

Incorporated August 15, 1980 Commenced Business October 1, 1980

Statutory Home Office 7000 Midland Blvd., Amelia, Ohio 45102-2607  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 7000 Midland Blvd., Amelia, Ohio 45102-2607 800-543-2644 -5289  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 5323, Cincinnati, Ohio 45201-5323  
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 7000 Midland Blvd., Amelia, Ohio 45102-2607  
(Street and Number, City or Town, State and Zip Code)  
800-543-2644 -5289  
(Area Code) (Telephone Number)

Internet Website Address www.amig.com

Statement Contact James Paul Tierney 800-543-2644 -5289  
(Name) (Area Code) (Telephone Number) (Extension)  
jim\_tierney@amig.com 513-947-4127  
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 7000 Midland Blvd., Amelia, Ohio 45102-2607 800-543-2644 -6682  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

### OFFICERS

President & CEO ..... John Weber Hayden  
 Executive VP & CFO ..... Kenneth Gerald Boberg  
 SVP & Treasurer ..... James Paul Tierney  
 V. Pres. & Secretary ..... Michael Lynn Flowers  
 Exec. V. President ..... Robert Eugene Hilliard

### VICE PRESIDENTS

John Ignatius Von Lehman, SVP  
 John Gilbert Campbell, SVP  
 Andre John Pecqueur, SVP  
 Mark Louis Gatto, SVP  
 Daniel John Gilene, SVP  
 Frederick Carl Wagner, SVP  
 Gerald William McGuire, SVP  
 #Michael Ray McMillian, SVP  
 William George Fawcett  
 Joseph George David  
 Sandra Lee Wagner  
 William Cleary Horan, III  
 #Donna Sue Schlie

Elisabeth Evensen Baldock, SVP  
 Robert William Fulcher, SVP  
 Floyd Ray Carr, SVP  
 Paul Frederick Gelter, SVP  
 Douglas Alan Detrick, SVP  
 Kevin Morrissey Morreale, SVP  
 #William Todd Gray, SVP  
 Edward James Woolwine  
 Ray Rushton Johnston  
 Robert Paul Crowley  
 Laura Hatfield Harris  
 Curtis Howard Baker

Gary Andrew Cobb, SVP  
 David Clark McNutt, SVP  
 David Joseph Brick, SVP  
 Michael Ray Bowen, SVP  
 Robert Michael Doepke, SVP  
 Kevin Earl Randall, SVP  
 #Donald Eugene Stetler, SVP  
 Clifton Lee Gentry  
 Patrick Wing Law  
 William Joseph Lagano  
 Kody King Newland  
 #Robert Benjamin Herich

### DIRECTORS OR TRUSTEES

John Weber Hayden, Chairman  
 Joseph Page Hayden, III  
 John Ignatius Von Lehman  
 Paul Thomas Brizzolara  
 Kenneth Gerald Boberg

State of Ohio }  
 County of Clermont } SS

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.

\_\_\_\_\_  
 John Weber Hayden  
 President & CEO

\_\_\_\_\_  
 Michael Lynn Flowers  
 V. Pres. & Secretary

\_\_\_\_\_  
 James Paul Tierney  
 SVP & Treasurer

Subscribed and sworn to before me this  
 14th day of February, 2003

- a. Is this an original filing? Yes (X) No ( )
- b. If no:
1. State the amendment number \_\_\_\_\_
  2. Date filed \_\_\_\_\_
  3. Number of pages attached \_\_\_\_\_



**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**  
**BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2002**

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire .....												
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....												
10. Financial guaranty .....												
11. Medical malpractice .....												
12. Earthquake .....												
13. Group accident and health .....												
14. Credit A and H (group and individual) .....												
15.1 Collectively renewable A and H .....												
15.2 Non-cancelable A and H .....												
15.3 Guaranteed renewable A and H .....												
15.4 Non-renewable for stated reasons only .....												
15.5 Other accident only .....												
15.6 All other A and H .....												
15.7 Federal employees health benefits program premium .....												
16. Workers' compensation .....												
17. Other liability .....							(10,120)		(6,761)			
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....												
19.2 Other private passenger auto liability .....												
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....												
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....												
22. Aircraft (all perils) .....												
23. Fidelity .....												
24. Surety .....												
26. Burglary and theft .....												
27. Boiler and machinery .....												
28. Credit .....												
33. Aggregate write-ins for other lines of business .....												
34. TOTALS (a) .....							(10,120)		(6,761)			
DETAILS OF WRITE-INS												
3301 .....												
3302 .....												
3303 .....												
3398. Summary of remaining write-ins for Line 33 from overflow page .....												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above) .....												

(a) Finance and service charges not included in Line 1 to Line 34 \$ .....

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**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**  
**BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2002**

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire .....												2,752
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....												
10. Financial guaranty .....												
11. Medical malpractice .....												
12. Earthquake .....												
13. Group accident and health .....												
14. Credit A and H (group and individual) .....												
15.1 Collectively renewable A and H .....												
15.2 Non-cancelable A and H .....												
15.3 Guaranteed renewable A and H .....												
15.4 Non-renewable for stated reasons only .....												
15.5 Other accident only .....												
15.6 All other A and H .....												
15.7 Federal employees health benefits program premium .....												
16. Workers' compensation .....												
17. Other liability .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....												
19.2 Other private passenger auto liability .....												
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....												
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....												
22. Aircraft (all perils) .....												
23. Fidelity .....												
24. Surety .....												
26. Burglary and theft .....												
27. Boiler and machinery .....												
28. Credit .....												
33. Aggregate write-ins for other lines of business .....												
34. TOTALS (a) .....												2,752
DETAILS OF WRITE-INS												
3301. ....												
3302. ....												
3303. ....												
3398. Summary of remaining write-ins for Line 33 from overflow page .....												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above) .....												

(a) Finance and service charges not included in Line 1 to Line 34 \$ .....



**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)  
 BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR 2002**

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	89,156	99,324		26,596	27,268	35,559	14,921	2,099	2,654	1,145	27,345	1,324
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	16,898	5,977		10,921							5,576	251
5.2 Commercial multiple peril (liability portion)	10,988	3,849		7,139		12,669	12,669		3,903	3,903	3,626	163
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	86,421	92,983		23,526	17,384	(6,379)	1,888	3,542	(668)	609	26,227	1,283
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	203,463	202,133		68,182	44,652	41,849	29,478	5,641	5,889	5,657	62,774	3,021
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$



**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**  
**BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2002**

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage					(2,154)	(3,517)	10,244		964	964		
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)					(2,154)	(3,517)	10,244		964	964		
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398. Summary of remaining write-ins for Line 33 from overflow page												
3399. Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)												

(a) Finance and service charges not included in Line 1 to Line 34 \$ .....



**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**  
**BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2002**

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	89,156	99,324		26,596	27,268	35,559	14,921	2,099	2,654	1,145	27,345	4,076
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)	16,898	5,977		10,921							5,576	251
5.2 Commercial multiple peril (liability portion)	10,988	3,849		7,139		12,669	12,669		3,903	3,903	3,626	163
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake												
13. Group accident and health												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H												
15.2 Non-cancelable A and H												
15.3 Guaranteed renewable A and H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A and H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability	86,421	92,983		23,526	17,384	(16,499)	1,888	3,542	(7,429)	609	26,227	1,283
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage					(2,154)	(3,517)	10,244		964	964		
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
33. Aggregate write-ins for other lines of business												
34. TOTALS (a)	203,463	202,133		68,182	42,498	28,212	39,722	5,641	92	6,621	62,774	5,773
DETAILS OF WRITE-INS												
3301												
3302												
3303												
3398	Summary of remaining write-ins for Line 33 from overflow page											
3399	Totals (Line 3301 through Line 3303 plus Line 3398) (Line 33 above)											

(a) Finance and service charges not included in Line 1 to Line 34 \$ .....

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Schedule A, Verification Between Years  
**NONE**

Schedule B, Verification Between Years  
**NONE**

Schedule BA, Verification Between Years  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U. S. Governments, Schedules D and DA (Group 1)</b>											
1.1 Class 1	3,970,463	2,414,593	1,608,321		148,675	8,142,052	49.5	8,041,646	50.5	8,142,052	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	3,970,463	2,414,593	1,608,321		148,675	8,142,052	49.5	8,041,646	50.5	8,142,052	
<b>2. All Other Governments, Schedules D and DA (Group 2)</b>											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)</b>											
3.1 Class 1		794,646		522,525		1,317,171	8.0	2,106,042	13.2	1,317,171	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		794,646		522,525		1,317,171	8.0	2,106,042	13.2	1,317,171	
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)</b>											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
<b>5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)</b>											
5.1 Class 1			178,639	688,834	151,240	1,018,713	6.2	1,178,295	7.4	1,018,713	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals			178,639	688,834	151,240	1,018,713	6.2	1,178,295	7.4	1,018,713	

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1	2	3	4	5	6	7	8	9	10	11
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Column 6 as a % of Line 10.7	Total from Column 6 Prior Year	% From Column 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)</b>											
6.1 Class 1								499,754	3.1		
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals								499,754	3.1		
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)</b>											
7.1 Class 1	499,178	1,386,844	2,022,836			3,908,858	23.8	3,193,012	20.1	3,908,858	
7.2 Class 2		461,050	1,585,663			2,046,713	12.5	891,356	5.6	2,046,713	
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	499,178	1,847,894	3,608,499			5,955,571	36.2	4,084,368	25.7	5,955,571	
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	4,469,641	4,596,083	3,809,796	1,211,359	299,915	14,386,794	87.5	XXX	XXX	14,386,794	
10.2 Class 2		461,050	1,585,663			2,046,713	12.5	XXX	XXX	2,046,713	
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5						(c)		XXX	XXX		
10.6 Class 6						(c)		XXX	XXX		
10.7 Totals	4,469,641	5,057,133	5,395,459	1,211,359	299,915	(b) 16,433,507	100.0	XXX	XXX	16,433,507	
10.8 Line 10.7 as a % of Column 6	27.2	30.8	32.8	7.4	1.8	100.0	XXX	XXX	XXX	100.0	
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	1,275,505	7,490,771	5,219,264	533,020	500,189	XXX	XXX	15,018,749	94.4	15,018,749	
11.2 Class 2		378,059	513,297			XXX	XXX	891,356	5.6	891,356	
11.3 Class 3						XXX	XXX				
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX	(c)			
11.6 Class 6						XXX	XXX	(c)			
11.7 Totals	1,275,505	7,868,830	5,732,561	533,020	500,189	XXX	XXX	(b) 15,910,105	100.0	15,910,105	
11.8 Line 11.7 as a % of Column 8	8.0	49.5	36.0	3.4	3.1	XXX	XXX	100.0	XXX	100.0	
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	4,469,641	4,596,083	3,809,796	1,211,359	299,915	14,386,794	87.5	15,018,749	94.4	14,386,794	XXX
12.2 Class 2		461,050	1,585,663			2,046,713	12.5	891,356	5.6	2,046,713	XXX
12.3 Class 3											XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	4,469,641	5,057,133	5,395,459	1,211,359	299,915	16,433,507	100.0	15,910,105	100.0	16,433,507	XXX
12.8 Line 12.7 as a % of Column 6	27.2	30.8	32.8	7.4	1.8	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	27.2	30.8	32.8	7.4	1.8	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Column 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10							XXX	XXX	XXX	XXX	

(a) Includes \$ \_\_\_\_\_ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ \_\_\_\_\_ current year, \$ \_\_\_\_\_ prior year of bonds with Z designations and \$ \_\_\_\_\_ current year, \$ \_\_\_\_\_ prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ \_\_\_\_\_ current year, \$ \_\_\_\_\_ prior year of bonds with 5\* designations and \$ \_\_\_\_\_ current year, \$ \_\_\_\_\_ prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31 , At Statement Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations .....	3,970,463	2,414,593	1,608,321			7,993,377	48.6	7,751,109	48.7	7,993,377	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities .....					148,675	148,675	0.9	290,537	1.8	148,675	
1.7 Totals .....	3,970,463	2,414,593	1,608,321		148,675	8,142,052	49.5	8,041,646	50.5	8,142,052	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations .....											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities .....											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined .....											
2.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined .....											
2.6 Other .....											
2.7 Totals .....											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations .....		794,646		522,525		1,317,171	8.0	2,106,042	13.2	1,317,171	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities .....											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined .....											
3.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined .....											
3.6 Other .....											
3.7 Totals .....		794,646		522,525		1,317,171	8.0	2,106,042	13.2	1,317,171	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations .....											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities .....											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined .....											
4.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined .....											
4.6 Other .....											
4.7 Totals .....											
5. Special Revenue and Special Assessment Obligations etc. , Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations .....			104,848			104,848	0.6	862,836	5.4	104,848	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities .....			73,791	688,834	151,240	913,865	5.6	315,459	2.0	913,865	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined .....											
5.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined .....											
5.6 Other .....											
5.7 Totals .....			178,639	688,834	151,240	1,018,713	6.2	1,178,295	7.4	1,018,713	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31 , At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated) , Schedules D and DA (Group 6)</b>											
6.1 Issuer Obligations								499,754	3.1		
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
<b>6.7 Totals</b>								499,754	3.1		
<b>7. Industrial and Miscellaneous (Unaffiliated) , Schedules D and DA (Group 7)</b>											
7.1 Issuer Obligations	499,178	1,380,223	3,608,499			5,487,900	33.4	3,584,368	22.5	5,487,900	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined		467,671				467,671	2.8	500,000	3.1	467,671	
7.6 Other											
<b>7.7 Totals</b>	499,178	1,847,894	3,608,499			5,955,571	36.2	4,084,368	25.7	5,955,571	
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Issuer Obligations											
<b>8.7 Totals</b>											
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
<b>9.7 Totals</b>											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	4,469,641	4,589,462	5,321,668	522,525		14,903,296	90.7	XXX	XXX	14,903,296	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:			73,791	688,834	299,915	1,062,540	6.5	XXX	XXX	1,062,540	
10.3 Defined									XXX		
10.4 Other									XXX		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined		467,671				467,671	2.8	XXX	XXX	467,671	
10.6 Other									XXX		
<b>10.7 Totals</b>	<b>4,469,641</b>	<b>5,057,133</b>	<b>5,395,459</b>	<b>1,211,359</b>	<b>299,915</b>	<b>16,433,507</b>	<b>100.0</b>	<b>XXX</b>	<b>XXX</b>	<b>16,433,507</b>	
10.8 Line 10.7 as a % of Column 6	27.2	30.8	32.8	7.4	1.8	100.0	XXX	XXX	XXX	100.0	
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	1,275,505	7,368,830	5,626,754	533,020		XXX	XXX	14,804,109	93.0	14,804,109	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:			105,807		500,189	XXX	XXX	605,996	3.8	605,996	
11.3 Defined						XXX	XXX				
11.4 Other						XXX	XXX				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined		500,000				XXX	XXX	500,000	3.1	500,000	
11.6 Other						XXX	XXX				
<b>11.7 Totals</b>	<b>1,275,505</b>	<b>7,868,830</b>	<b>5,732,561</b>	<b>533,020</b>	<b>500,189</b>	<b>XXX</b>	<b>XXX</b>	<b>15,910,105</b>	<b>100.0</b>	<b>15,910,105</b>	
11.8 Line 11.7 as a % of Column 8	8.0	49.5	36.0	3.4	3.1	XXX	XXX	XXX	XXX	100.0	
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	4,469,641	4,589,462	5,321,668	522,525		14,903,296	90.7	14,804,109	93.0	14,903,296	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:			73,791	688,834	299,915	1,062,540	6.5	605,996	3.8	1,062,540	XXX
12.3 Defined											XXX
12.4 Other											XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined		467,671				467,671	2.8	500,000	3.1	467,671	XXX
12.6 Other											XXX
<b>12.7 Totals</b>	<b>4,469,641</b>	<b>5,057,133</b>	<b>5,395,459</b>	<b>1,211,359</b>	<b>299,915</b>	<b>16,433,507</b>	<b>100.0</b>	<b>15,910,105</b>	<b>100.0</b>	<b>16,433,507</b>	<b>XXX</b>
12.8 Line 12.7 as a % of Column 6	27.2	30.8	32.8	7.4	1.8	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	27.2	30.8	32.8	7.4	1.8	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations										XXX	
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:										XXX	
13.3 Defined										XXX	
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										XXX	
13.6 Other										XXX	
<b>13.7 Totals</b>										<b>XXX</b>	
13.8 Line 13.7 as a % of Column 6								XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10								XXX	XXX	XXX	

**SCHEDULE DA - PART 2**

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	444,824	444,824			
2. Cost of short-term investments acquired .....	12,970,979	11,583,979			1,387,000
3. Increase (decrease) by adjustment .....					
4. Increase (decrease) by foreign exchange adjustment .....					
5. Total profit (loss) on disposal of short-term investments .....					
6. Consideration received on disposal of short-term investments .....	9,945,034	8,558,034			1,387,000
7. Book/adjusted carrying value, current year .....	3,470,769	3,470,769			
8. Total valuation allowance .....					
9. Subtotal (Line 7 plus Line 8) .....	3,470,769	3,470,769			
10. Total nonadmitted amounts .....					
11. Statement value (Line 9 minus Line 10) .....	3,470,769	3,470,769			
12. Income collected during year .....	12,630	7,780			4,850
13. Income earned during year .....	12,789	7,939			4,850

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: .....

**Page 34**

Schedule DB, Part A, Verification Between Years  
**NONE**

Schedule DB, Part B, Verification Between Years  
**NONE**

**Page 35**

Schedule DB, Part C, Verification Between Years  
**NONE**

Schedule DB, Part D, Verification Between Years  
**NONE**

Schedule DB, Part E, Verification of Statement and Fair Values  
**NONE**

**Page 36**

Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open  
**NONE**

**Page 37**

Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company

**SCHEDULE F - PART 1**

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Columns 6 plus 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE							
Affiliates - U. S. Intercompany Pooling													
31-0715697	23469	American Modern Home Insurance Company	Ohio	21,778	2,224	2,224	2,224		145	6,535	6,313		
0199999 - Subtotal - Affiliates - U. S. Intercompany Pooling				21,778	2,224	2,224	2,224		145	6,535	6,313		
0499999 - Subtotal - Affiliates				21,778	2,224	2,224	2,224		145	6,535	6,313		
9999999 - TOTAL - Schedule F, Part 1				21,778	2,224	2,224	2,224		145	6,535	6,313		

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Cancelled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3  Name of Company	4  Date of Contract	5  Original Premium	6  Reinsurance Premium
------------------------------	------------------------------	--------------------------	------------------------------	------------------------------	---------------------------------

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company

**SCHEDULE F - PART 3**

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - [16 + 17]	19 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Affiliates - U. S. Intercompany Pooling																			
31-0715697	23469	American Modern Home Insurance Company	Ohio		8,115			373	51	9	4	68			505	94		411	914
0199999 - Subtotal - Authorized - Affiliates - U. S. Intercompany Pooling					8,115		373	51	9	4	68			505	94		411	914	
0499999 - Subtotal - Authorized - Affiliates					8,115		373	51	9	4	68			505	94		411	914	
Authorized - Other U.S. Unaffiliated Insurers																			
86-0844518	10676	First Guard Reinsurance Company	Arizona		2,637			114	15						129	52		77	
0599999 - Subtotal - Authorized - Other U.S. Unaffiliated Insurers					2,637		114	15						129	52		77		
0999999 - Subtotal - Authorized					10,752		487	66	9	4	68			634	146		488	914	
1999999 - Subtotal - Authorized and Unauthorized					10,752		487	66	9	4	68			634	146		488	914	
9999999 - TOTAL - Schedule F, Part 3					10,752		487	66	9	4	68			634	146		488	914	

NOTE: Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 <u>Name of Company</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1)	.....	.....	.....
2)	.....	.....	.....
3)	.....	.....	.....
4)	.....	.....	.....
5)	.....	.....	.....

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Sch. F, Pt. 4, Aging of Ceded Reinsurance

**NONE**

**Page 42**

Sch. F, Pt. 5, Provision for Unauthorized Reinsurance

**NONE**

**Page 43**

Sch. F, Pt. 6, Provision for Overdue Authorized Reinsurance

**NONE**

**Page 44**

Sch. F, Pt. 7, Provision for Overdue Reinsurance

**NONE**

**SCHEDULE F - PART 8**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
<b>ASSETS</b> (Page 2, Column 3)			
1. Cash and invested assets (Line 9)	19,794,375		19,794,375
2. Agents' balances or uncollected premiums (Line 10)	180,481		180,481
3. Funds held by or deposited with reinsured companies (Line 11)	6,312,834		6,312,834
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)			
5. Other assets (Lines 12 and 13 and 15 through 25)	653,407		653,407
6. Net amount recoverable from reinsurers		(423,845)	(423,845)
7. Totals (Line 28)	26,941,097	(423,845)	26,517,252
<b>LIABILITIES</b> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	2,316,549	566,945	2,883,494
9. Taxes, expenses, and other obligations (Lines 4 through 8)	210,074		210,074
10. Unearned premiums (Line 9)	6,534,947	68,234	6,603,181
11. Advance premiums (Line 10)			
12. Dividends declared and unpaid (Line 11.1 and Line 11.2)			
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	145,328	(145,328)	
14. Funds held by company under reinsurance treaties (Line 13)	913,696	(913,696)	
15. Amounts withheld or retained by company for account of others (Line 14)			
16. Provision for reinsurance (Line 16)			
17. Other liabilities (Line 15 and Line 17 through Line 23)	3,760		3,760
18. Total liabilities (Line 26 minus Line 25)	10,124,354	(423,845)	9,700,509
19. Surplus as regards policyholders (Line 35)	16,816,742	X X X	16,816,742
20. Totals (Line 36)	26,941,096	(423,845)	26,517,251

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

Yes (X) No ( )

If yes, give full explanation:

See Note 25

.....  
 .....  
 .....  
 .....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancellable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount

**PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS**

1. Premiums written	80,129	XXX		XXX	80,129	XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	38,543	XXX		XXX	38,543	XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	18,744	48.631			18,744	48.631												
4. Increase in contract reserves																		
5. Commissions (a)	47,998	124.531			47,998	124.531												
6. General insurance expenses	710	1.842			710	1.842												
7. Taxes, licenses and fees																		
8. Total expenses incurred	48,708	126.373			48,708	126.373												
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	(28,909)	(75.005)			(28,909)	(75.005)												
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	(28,909)	(75.005)			(28,909)	(75.005)												
DETAILS OF WRITE-INS																		
0901.																		
0902.																		
0903.																		
0998. Summary of remaining write-ins for Line 9 from overflow page																		
0999. Totals (Lines 0901 through 0903 plus Line 0998) (Line 9 above)																		

(a) Includes \$ ..... reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company  
**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancellable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other

**PART 2 - RESERVES AND LIABILITIES**

<b>A. Premium Reserves:</b>									
1. Unearned premiums	104,694		104,694						
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	104,694		104,694						
5. Total premium reserves, prior year	63,107		63,107						
6. Increase in total premium reserves	41,587		41,587						
<b>B. Contract Reserves:</b>									
1. Additional reserves									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
<b>C. Claim Reserves and Liabilities:</b>									
1. Total current year	26,205		26,205						
2. Total prior year	10,446		10,446						
3. Increase	15,759		15,759						

**PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

<b>1. Claims paid during the year:</b>									
1.1 On claims incurred prior to current year	1,880		1,880						
1.2 On claims incurred during current year	1,104		1,104						
<b>2. Claim reserves and liabilities, December 31, current year:</b>									
2.1 On claims incurred prior to current year	11,098		11,098						
2.2 On claims incurred during current year	15,107		15,107						
<b>3. Test:</b>									
3.1 Line 1.1 and Line 2.1	12,978		12,978						
3.2 Claim reserves and liabilities, December 31, prior year	10,446		10,446						
3.3 Line 3.1 minus Line 3.2	2,532		2,532						

**PART 4 - REINSURANCE**

<b>A. Reinsurance Assumed:</b>									
1. Premiums written	80,129		80,129						
2. Premiums earned	38,543		38,543						
3. Incurred claims	18,744		18,744						
4. Commissions	47,998		47,998						
<b>B. Reinsurance Ceded:</b>									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Claims incurred .....				
2. Beginning claim reserve .....				
3. Ending claim reserve .....				
4. Claims paid .....				
B. Assumed Reinsurance:				
5. Claims incurred .....			18,743	18,743
6. Beginning claim reserve .....			10,446	10,446
7. Ending claim reserve .....			26,205	26,205
8. Claims paid .....			2,984	2,984
C. Ceded Reinsurance:				
9. Claims incurred .....				
10. Beginning claim reserve .....				
11. Ending claim reserve .....				
12. Claims paid .....				
D. Net:				
13. Claims incurred .....			18,743	18,743
14. Beginning claim reserve .....			10,446	10,446
15. Ending claim reserve .....			26,205	26,205
16. Claims paid .....			2,984	2,984

**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993												
3. 1994												
4. 1995				1								1
5. 1996				(1)								(1)
6. 1997				1								1
7. 1998				2								2
8. 1999				12	2	3						13
9. 2000				52		3		5	3	1		57
10. 2001	171	11	160	283	4	9		53	29			312
11. 2002	878	29	849	510	10	9		79	40	1		548
12. Totals	XXX	XXX	XXX	860	16	24		137	72	2		933

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.	2											2	1
4.													
5.													
6.													
7.													
8.	5	1	1		2							7	1
9.	4		1		2							7	1
10.	12		5		4		2		2			25	1
11.	141	7	55	1	13	1	5		14			219	14
12.	164	8	62	1	21	1	7		16			260	18

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									2.0		
3.	2		2						2.0	2	
4.	1		1						2.0		
5.	(1)		(1)						2.0		
6.	1		1						2.0		
7.	2		2						2.0		
8.	23	3	20						2.0	5	2
9.	67	3	64						2.0	5	2
10.	370	33	337	216.4	300.0	210.6			2.0	17	8
11.	826	59	767	94.1	203.4	90.3			2.0	188	31
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	217	43

## SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993												
3. 1994												
4. 1995												
5. 1996						2		1			3	
6. 1997												
7. 1998				2		1					3	
8. 1999				6							6	
9. 2000				13		2					15	2
10. 2001	471	4	467	257				2	1		258	13
11. 2002	903	7	896	438				8	4		442	11
12. Totals	XXX	XXX	XXX	716		5		11	5		727	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.													
6.	1											1	1
7.	1				1							2	1
8.	1				1							2	1
9.	11		3		5		1		1			21	1
10.	18		5		8		2		3			36	1
11.	117		14		24		3		12			170	3
12.	149		22		39		6		16			232	8

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									2.0		
3.									2.0		
4.									2.0		
5.	3		3						2.0		
6.	1		1						2.0	1	
7.	5		5						2.0	1	1
8.	8		8						2.0	1	1
9.	36		36						2.0	14	7
10.	295	1	294	62.6	25.0	63.0			2.0	23	13
11.	616	4	612	68.2	57.1	68.3			2.0	131	39
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	171	61

**SCHEDULE P - PART 1C**  
**COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993	6		6	8		2					10	3
3. 1994	8		8									
4. 1995	14		14	1							1	3
5. 1996	30		30	11		5					16	18
6. 1997	15		15	23	6	2	1				18	6
7. 1998				3							3	
8. 1999				5		2					7	
9. 2000				33	13	1					21	
10. 2001	72	14	58	23		2					25	10
11. 2002	96	12	84	19		1					20	5
12. Totals	XXX	XXX	XXX	126	19	15	1				121	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.	1											1	1
5.													
6.	2											2	1
7.	1		1									2	1
8.	8	5	1		3	2						5	1
9.	2		1		1							4	1
10.	6	2	1		2		1		1			9	1
11.	7	5	5	2	2	1	1		2	1		8	7
12.	27	12	9	2	8	3	2		3	1		31	13

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	10		10	166.7		166.7			2.0		
3.									2.0		
4.	2		2	14.3		14.3			2.0	1	
5.	16		16	53.3		53.3			2.0		
6.	27	7	20	180.0		133.3			2.0	2	
7.	5		5						2.0	2	
8.	19	7	12						2.0	4	1
9.	38	13	25						2.0	3	1
10.	36	2	34	50.0	14.3	58.6			2.0	5	4
11.	37	9	28	38.5	75.0	33.3			2.0	5	3
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	22	9

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior .....	XXX	XXX	XXX									XXX
2. 1993 .....												
3. 1994 .....												
4. 1995 .....												
5. 1996 .....												
6. 1997 .....												
7. 1998 .....												
8. 1999 .....												
9. 2000 .....												
10. 2001 .....												
11. 2002 .....												
12. Totals .....	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ....													
2. ....													
3. ....													
4. ....													
5. ....													
6. ....													
7. ....													
8. ....													
9. ....													
10. ....													
11. ....													
12. ....													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. ....											
3. ....											
4. ....											
5. ....											
6. ....											
7. ....											
8. ....											
9. ....											
10. ....											
11. ....											
12. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993												
3. 1994				1		1					2	
4. 1995				25	16	4	1				12	
5. 1996				28	13	11	4				22	
6. 1997				49	10	25	11	2			55	3
7. 1998				99	52	32	10	2		1	71	2
8. 1999				53	2	35		2	1	4	87	3
9. 2000				75	16	16	1	3	2	1	75	9
10. 2001	180	32	148	89	7	13		6	3	6	98	43
11. 2002	223	23	200	34		2		3	2	8	37	13
12. Totals	XXX	XXX	XXX	453	116	139	27	18	8	22	459	XXX

Years in Which Losses and Loss Expenses Incurred	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.	2											2	1
4.	8	2										6	1
5.	30	10										20	1
6.	56	15										41	1
7.	25		18		10		7		3			63	1
8.	47	14	8		21	6	3		2			61	2
9.	43	2	9		20		5		3			78	2
10.	71	16	14		28	7	6		9			105	3
11.	40		19		9		4		8			80	3
12.	322	59	68		88	13	25		25			456	15

Years in Which Losses and Loss Expenses Incurred	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									2.0		
3.	4		4						2.0	2	
4.	37	19	18						2.0	6	
5.	69	27	42						2.0	20	
6.	132	36	96						2.0	41	
7.	196	62	134						2.0	43	20
8.	171	23	148						2.0	41	20
9.	174	21	153						2.0	50	28
10.	236	33	203	131.1	103.1	137.2			2.0	69	36
11.	119	2	117	53.4	8.7	58.5			2.0	59	21
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	331	125

**Page 56**

Sch. P, Pt. 1F, Sn. 1, Medical Malpractice, Occurrence

**NONE**

**Page 57**

Sch. P, Pt. 1F, Sn. 2, Medical Malpractice, Claims Made

**NONE**

**SCHEDULE P - PART 1G - SPECIAL LIABILITY  
(OCEAN, MARINE, AIRCRAFT (ALL PERILS),  
BOILER AND MACHINERY)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993												XXX
3. 1994												XXX
4. 1995												XXX
5. 1996												XXX
6. 1997												XXX
7. 1998												XXX
8. 1999												XXX
9. 2000				.8				.1		.1		.9
10. 2001	.73	1	.72	.65		.2		.10	.5	.2		.72
11. 2002	157		157	80		1		9	4	1		86
12. Totals	XXX	XXX	XXX	153		3		20	9	4		167

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.	2		1										3
11.	12		4		1				2				19
12.	14		5		1				2				22

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									2.0		
3.									2.0		
4.									2.0		
5.									2.0		
6.									2.0		
7.									2.0		
8.									2.0		
9.	9		9						2.0		
10.	80	5	75	109.6	500.0	104.2			2.0	3	
11.	109	4	105	69.4		66.9			2.0	16	3
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	19	3

**SCHEDULE P - PART 1H - SECTION 1  
OTHER LIABILITY - OCCURRENCE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993	32		32									
3. 1994	34		34	10	2	2					10	2
4. 1995	38		38	9	8	14	2				13	1
5. 1996	52		52	25	9	51	5	6		14	68	5
6. 1997	26		26	11	16	19	1			3	13	2
7. 1998	27		27	25	4	15	8				28	1
8. 1999	46		46	73	7	18	1	2	1		84	4
9. 2000	55		55	99	8	12		10	5		108	23
10. 2001	211	41	170	98	2	6		57	28		131	236
11. 2002	564	44	520	40	2	1		51	25		65	120
12. Totals	XXX	XXX	XXX	390	58	138	17	126	59	17	520	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.	1	1											
3.	1											1	1
4.	12	9										3	1
5.	15	3										12	1
6.	3											3	1
7.	8	1	5		3		2		1			18	1
8.	16		4		7		2		1			30	1
9.	29	13	4		14	6	2		1			31	2
10.	53	9	12		22	3	5		7			87	3
11.	86	4	37	1	18	1	9		14			158	13
12.	224	40	62	1	64	10	20		24			343	24

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	1	1		3.1					2.0		
3.	13	2	11	38.2		32.4			2.0	1	
4.	35	19	16	92.1		42.1			2.0	3	
5.	97	17	80	186.5		153.8			2.0	12	
6.	33	17	16	126.9		61.5			2.0	3	
7.	59	13	46	218.5		170.4			2.0	12	6
8.	123	9	114	267.4		247.8			2.0	20	10
9.	171	32	139	310.9		252.7			2.0	20	11
10.	260	42	218	123.2	102.4	128.2			2.0	56	31
11.	256	33	223	45.4	75.0	42.9			2.0	118	40
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	245	98

**SCHEDULE P - PART 1H - SECTION 2  
OTHER LIABILITY - CLAIMS-MADE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 1993												
3. 1994												
4. 1995	106		106	65		26				1	91	8
5. 1996	189		189	20		50		2		2	72	11
6. 1997	98		98	37		9					46	4
7. 1998	3		3			19					19	
8. 1999										1		
9. 2000										1		
10. 2001												
11. 2002												
12. Totals	XXX	XXX	XXX	122		104		2		5	228	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									2.0		
3.									2.0		
4.	91		91	85.8		85.8			2.0		
5.	72		72	38.1		38.1			2.0		
6.	46		46	46.9		46.9			2.0		
7.	19		19	633.3		633.3			2.0		
8.									2.0		
9.									2.0		
10.									2.0		
11.									2.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior .....	XXX	XXX	XXX	6						1	6	XXX	
2. 2001 .....	951	128	823	858	36	21			104	51	8	896	XXX
3. 2002 .....	2,137	208	1,929	810	74	17			94	46	2	801	XXX
4. Totals .....	XXX	XXX	XXX	1,674	110	38			198	97	11	1,703	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ....	3		1									4	1
2. ....	10		5		2		1					18	1
3. ....	174	2	86	5	13		7		17	1		289	16
4. ....	187	2	92	5	15		8		17	1		311	18

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4	
2. ....	1,001	87	914	105.3	68.0	111.1			2.0	15	3
3. ....	1,218	128	1,090	57.0	61.5	56.5			2.0	253	36
4. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	272	39

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company

**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	4	(1)	5		6	3	6	13	XXX
2. 2001	8,599	539	8,060	2,278	76	68	1	734	363	40	2,640	3,075
3. 2002	7,186	552	6,634	3,062	89	56	1	657	318	28	3,367	1,589
4. Totals	XXX	XXX	XXX	5,344	164	129	2	1,397	684	74	6,020	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	19	1	6		9		3		1			37	2
2.	17		13		4		3		2			39	3
3.	367	5	134	4	25		10		31			558	81
4.	403	6	153	4	38		16		34			634	86

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2.	3,119	440	2,679	36.3	81.6	33.2		2.0	30	9	
3.	4,342	417	3,925	60.4	75.5	59.2		2.0	492	66	
4.	XXX	XXX	XXX	XXX	XXX	XXX			546	88	

**SCHEDULE P - PART 1K - FIDELITY / SURETY**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1							1	XXX
2. 2001	4		4	2							2	XXX
3. 2002	6		6									XXX
4. Totals	XXX	XXX	XXX	3							3	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	1											1	
2.	1											1	
3.													
4.	2											2	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1	
2.	3		3	75.0		75.0			2.0	1	
3.									2.0		
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2	

**SCHEDULE P - PART 1L - OTHER  
(INCLUDING CREDIT, ACCIDENT AND HEALTH)**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior .....	XXX	XXX	XXX									XXX
2. 2001 .....	(17)		(17)	(1)								(1)
3. 2002 .....	39		39	1								1
4. Totals .....	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. ....	5											5	14
2. ....	10											10	28
3. ....	11											11	34
4. ....	26											26	76

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5	
2. ....	9		9	(52.9)		(52.9)			2.0	10	
3. ....	12		12	30.8		30.8			2.0	11	
4. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	26	

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Sch. P, Pt. 1M, International  
**NONE**

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Sch. P, Pt. 1N, Reinsurance  
**NONE**

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Sch. P, Pt. 1O, Reinsurance  
**NONE**

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Sch. P, Pt. 1P, Reinsurance  
**NONE**

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Sch. P, Pt. 1R, Sn. 1, Products Liability, Occurrence  
**NONE**

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Sch. P, Pt. 1R, Sn. 2, Products Liability, Claims Made  
**NONE**

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Sch. P, Pt. 1S, Financial Guaranty/Mortgage Guaranty  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company  
**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ( \$000 OMITTED )										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior									(1)		1	
2. 1993												
3. 1994	XXX								1	2	1	2
4. 1995	XXX	XXX							6	1	(5)	1
5. 1996	XXX	XXX	XXX						(1)	(1)		(1)
6. 1997	XXX	XXX	XXX	XXX					4	1	(3)	1
7. 1998	XXX	XXX	XXX	XXX	XXX				2	2		2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX			19	20	1	20
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX		67	62	(5)	62
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	305	311	6	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		714	XXX	XXX
12. Totals											(4)	87

**SCHEDULE P - PART 2B  
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX						2	2		
6. 1997	XXX	XXX	XXX	XXX					1	1		1
7. 1998	XXX	XXX	XXX	XXX	XXX				4	5	1	5
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX			12	8	(4)	8
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX		35	35		35
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	350	290	(60)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		596	XXX	XXX
12. Totals											(63)	49

**SCHEDULE P - PART 2C  
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior												
2. 1993												
3. 1994	XXX	14	10	10	10	10	10	10	10	10		
4. 1995	XXX		5	5	5	5	5	5	5	5		
5. 1996	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
6. 1997	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
7. 1998	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals											(12)	56

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION**

1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	X		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior												
2. 1993												
3. 1994	XXX								2	4	2	4
4. 1995	XXX	XXX							15	18	3	18
5. 1996	XXX	XXX	XXX						36	42	6	42
6. 1997	XXX	XXX	XXX	XXX					96	94	(2)	94
7. 1998	XXX	XXX	XXX	XXX	XXX				119	129	10	129
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX			135	145	10	145
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX		137	149	12	149
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	191	(39)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		108	XXX	XXX
12. Totals											2	581

**SCHEDULE P - PART 2F - SECTION 1  
MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	XXX	XXX	XXX						X		XXX	XXX
										12. Totals		

**NONE**

**SCHEDULE P - PART 2F - SECTION 2  
MEDICAL MALPRACTICE - CLAIMS-MADE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX									
8. 1999	XXX	XXX	XXX									
9. 2000	XXX	XXX	XXX									
10. 2001	XXX	XXX	XXX									XXX
11. 2002	XXX	XXX	XXX						X		XXX	XXX
										12. Totals		

**NONE**

**SCHEDULE P - PART 2G - SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS),  
BOILER AND MACHINERY)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year
1. Prior												
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XXX									
6. 1997	XXX	XXX	XXX	XXX								
7. 1998	XXX	XXX	XXX	XXX	XXX							
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8			8
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	8	XXX	XXX
										12. Totals	98	8

**SCHEDULE P - PART 2H - SECTION 1  
OTHER LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT		
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year	
1. Prior													
2. 1993													
3. 1994	XXX												
4. 1995	XXX	21		5		19	6	9	9	12	11	(1)	2
5. 1996	XXX	XXX	10	10	1	3	11	11	11	10	16	6	5
6. 1997	XXX	XXX	XXX	XXX	38	35	64	69	45	63	74	11	29
7. 1998	XXX	XXX	XXX	XXX	10	29	24	24	13	29	16	(13)	3
8. 1999	XXX	XXX	XXX	XXX	XXX	11	36	36	69	44	45	1	9
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	60	69	95	127	12	(115)	(57)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95	150	133	(17)	38
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	203	182	(21)	XXX	XXX
										12. Totals	183	(149)	29

**SCHEDULE P - PART 2H - SECTION 2  
OTHER LIABILITY - CLAIMS-MADE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT		
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year	
1. Prior													
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX		3		103	91	91	91	91	91		
5. 1996	XXX	XXX	XXX	XXX		93	152	86	84	77	70	70	(7)
6. 1997	XXX	XXX	XXX	XXX		95	51	46	46	46	46	46	
7. 1998	XXX	XXX	XXX	XXX	XXX		19	19	19	19	19	19	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
										12. Totals		(7)	

**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT				
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	11 One Year	12 Two Year			
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	156	.....	152	.....	(4)	.....	152
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	855	.....	861	.....	6	.....	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	1,026	.....	XXX	.....	XXX
4. Totals											.....	2	.....	152	

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	401	.....	447	.....	11	.....	57
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	2,347	.....	2,306	.....	(41)	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	3,555	.....	XXX	.....	XXX
4. Totals											.....	(30)	.....	57	

**SCHEDULE P - PART 2K - FIDELITY, SURETY**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	5	.....	4	.....	(1)	.....	4
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	1	.....	3	.....	2	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	XXX	.....	XXX
4. Totals											.....	1	.....	4	

**SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	8	.....	8	.....	.....	.....	8
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	4	.....	9	.....	5	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	12	.....	XXX	XXX
4. Totals											.....	5	.....	8	

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior .....															
2. 1993 .....															
3. 1994 .....															
4. 1995 .....	XXX														
5. 1996 .....	XXX	XXX													
6. 1997 .....	XXX	XXX	XXX												
7. 1998 .....	XXX	XXX	XXX												
8. 1999 .....	XXX	XXX	XXX												
9. 2000 .....	XXX	XXX	XXX												
10. 2001 .....	XXX	XXX	XXX												XXX
11. 2002 .....	XXX	XXX	XXX											XXX	XXX
12. Totals											.....	.....	.....	.....	

**NONE**

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Sch. P, Pt. 2N, Reinsurance  
**NONE**

Sch. P, Pt. 2O, Reinsurance  
**NONE**

Sch. P, Pt. 2P, Reinsurance  
**NONE**

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Sch. P, Pt. 2R, Sn. 1, Products Liability, Occurrence  
**NONE**

Sch. P, Pt. 2R, Sn. 2, Products Liability, Claims Made  
**NONE**

Sch. P, Pt. 2S, Financial Guaranty/Mortgage Guaranty  
**NONE**

### SCHEDULE P - PART 3A - HOMEOWNERS/FARMEOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	0 0 0												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX								1			
5. 1996	XXX	XXX	XXX						(1)	(1)	2		
6. 1997	XXX	XXX	XXX	XXX						1			
7. 1998	XXX	XXX	XXX	XXX	XXX					2	2		
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				10	13	1	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			48	55	8	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		211	288	69	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		509	114	54

### SCHEDULE P - PART 3B PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	0 0 0												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX							2	2		
6. 1997	XXX	XXX	XXX	XXX									
7. 1998	XXX	XXX	XXX	XXX	XXX					3	3		
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				2	6		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			10	15	1	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		245	257	5	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		438	6	2

### SCHEDULE P - PART 3C COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	0 0 0												
2. 1993		5	10	10	10	10	10	10	10	10	10		
3. 1994	XXX											1	
4. 1995	XXX	XXX			1	1	1	1	1	1	1		
5. 1996	XXX	XXX	XXX		2	9	11	12	16	16	16	4	2
6. 1997	XXX	XXX	XXX	XXX	7	7	7	7	7	18	18	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX					3	3		
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				4	7		
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			8	21	1	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		14	25	4	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		20	3	1

### SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	0 0 0											
2. 1993												
3. 1994	XXX											
4. 1995	XXX	XXX										
5. 1996	XXX	XXX	XX									
6. 1997	XXX	XXX	XX									
7. 1998	XXX	XXX	XX									
8. 1999	XXX	XXX	XX									
9. 2000	XXX	XXX	XX									
10. 2001	XXX	XXX	XX									
11. 2002	XXX	XXX	XX							XX		

**NONE**

### SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0 0												
2. 1993													
3. 1994	XXX									2	2		
4. 1995	XXX	XXX								10	12		
5. 1996	XXX	XXX	XXX							21	22	1	
6. 1997	XXX	XXX	XXX	XXX						25	53	1	2
7. 1998	XXX	XXX	XXX	XXX	XXX					41	69	2	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				49	86	2	5
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			47	74	5	5
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		45	95	13	9
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		36	6	4

**SCHEDULE P - PART 3F - SECTION 1  
MEDICAL MALPRACTICE - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	0 0 0												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX										
7. 1998	XXX	XXX	XXX										
8. 1999	XXX	XXX	XXX										
9. 2000	XXX	XXX	XXX										
10. 2001	XXX	XXX	XXX										
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 3F - SECTION 2  
MEDICAL MALPRACTICE - CLAIMS-MADE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	0 0 0												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX											
5. 1996	XXX	XXX	XXX										
6. 1997	XXX	XXX	XXX										
7. 1998	XXX	XXX	XXX										
8. 1999	XXX	XXX	XXX										
9. 2000	XXX	XXX	XXX										
10. 2001	XXX	XXX	XXX										
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 3G - SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS),  
BOILER AND MACHINERY)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	0 0 0											XXX	XXX
2. 1993												XXX	XXX
3. 1994	XXX											XXX	XXX
4. 1995	XXX	XXX										XXX	XXX
5. 1996	XXX	XXX	XXX									XXX	XXX
6. 1997	XXX	XXX	XXX	XXX								XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		8	8	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	67	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81	XXX	XXX

**SCHEDULE P - PART 3H - SECTION 1  
OTHER LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	0 0 0												
2. 1993													
3. 1994	XXX	1	2	2	3	9	9	9	10	10	1	1	
4. 1995	XXX	XXX	1	1	1	11	11	11	12	13	2	1	
5. 1996	XXX	XXX	XXX	3	12	38	39	45	54	62	2	9	
6. 1997	XXX	XXX	XXX	XXX	13	13	13	13	10	13	6	3	
7. 1998	XXX	XXX	XXX	XXX	XXX				21	28		2	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	8	8	53	83	4	3	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	62	103	13	14	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	102	66	58	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	62	46	

**SCHEDULE P - PART 3H - SECTION 2  
OTHER LIABILITY - CLAIMS-MADE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002			
1. Prior	0 0 0												
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX	44	66	91	91	91	91	91	91	2	1	
5. 1996	XXX	XXX	XXX	14	45	45	66	69	70	70	2	2	
6. 1997	XXX	XXX	XXX	XXX	3	28	46	46	46	46			
7. 1998	XXX	XXX	XXX	XXX	XXX			19	19	19			
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	142	148	XXX	XXX
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	686	843	XXX	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	753	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	412	422		
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,890	2,269	1,244	92
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,028	924	506

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	2	3	XXX	XXX
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	XXX	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	3	3	XXX	XXX
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)	(1)	XXX	XXX
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior .....	000										XXX	XXX
2. 1993 .....											XXX	XXX
3. 1994 .....	XXX										XXX	XXX
4. 1995 .....	XXX	XXX									XXX	XXX
5. 1996 .....	XXX	XXX	XXX								XXX	XXX
6. 1997 .....	XXX	XXX	XXX								XXX	XXX
7. 1998 .....	XXX	XXX	XXX								XXX	XXX
8. 1999 .....	XXX	XXX	XXX								XXX	XXX
9. 2000 .....	XXX	XXX	XXX								XXX	XXX
10. 2001 .....	XXX	XXX	XXX								XXX	XXX
11. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

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Sch. P, Pt. 3N, Reinsurance  
**NONE**

Sch. P, Pt. 3O, Reinsurance  
**NONE**

Sch. P, Pt. 3P, Reinsurance  
**NONE**

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Sch. P, Pt. 3R, Sn. 1, Product Liability, Occurrence  
**NONE**

Sch. P, Pt. 3R, Sn. 2, Product Liability, Claims Made  
**NONE**

Sch. P, Pt. 3S, Financial Guaranty/Mortgage Guaranty  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company  
**SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS**

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior .....										
2. 1993 .....										
3. 1994 .....	XXX									
4. 1995 .....	XXX	XXX								
5. 1996 .....	XXX	XXX	XXX							
6. 1997 .....	XXX	XXX	XXX	XXX					2	
7. 1998 .....	XXX	XXX	XXX	XXX	XXX					
8. 1999 .....	XXX	XXX	XXX	XXX	XXX	XXX			1	1
9. 2000 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		4	1
10. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	7
11. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59

**SCHEDULE P - PART 4B  
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior .....										
2. 1993 .....										
3. 1994 .....	XXX									
4. 1995 .....	XXX	XXX								
5. 1996 .....	XXX	XXX	XXX							
6. 1997 .....	XXX	XXX	XXX	XXX						
7. 1998 .....	XXX	XXX	XXX	XXX	XXX					
8. 1999 .....	XXX	XXX	XXX	XXX	XXX	XXX			2	
9. 2000 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		5	4
10. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	7
11. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

**SCHEDULE P - PART 4C  
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior .....										
2. 1993 .....										
3. 1994 .....	XXX									
4. 1995 .....	XXX	XXX	5	5	5					
5. 1996 .....	XXX	XXX	8	8	7					
6. 1997 .....	XXX	XXX	17	17	17	3				
7. 1998 .....	XXX	XXX				3			1	
8. 1999 .....	XXX	XXX				1				1
9. 2000 .....	XXX	XXX							3	1
10. 2001 .....	XXX	XXX							4	1
11. 2002 .....	XXX	XXX							8	2

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

1. Prior .....										
2. 1993 .....										
3. 1994 .....	XXX									
4. 1995 .....	XXX	XXX								
5. 1996 .....	XXX	XXX								
6. 1997 .....	XXX	XXX								
7. 1998 .....	XXX	XXX								
8. 1999 .....	XXX	XXX								
9. 2000 .....	XXX	XXX								
10. 2001 .....	XXX	XXX								
11. 2002 .....	XXX	XXX	xxx	xxx	xxx	xxx	xxx	xxx	xxx	

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior .....										
2. 1993 .....										
3. 1994 .....	XXX									
4. 1995 .....	XXX	XXX								
5. 1996 .....	XXX	XXX	XXX							
6. 1997 .....	XXX	XXX	XXX	XXX					15	
7. 1998 .....	XXX	XXX	XXX	XXX	XXX				23	25
8. 1999 .....	XXX	XXX	XXX	XXX	XXX	XXX			14	11
9. 2000 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		19	14
10. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	20
11. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23

### SCHEDULE P - PART 4F - SECTION 1 MEDICAL MALPRACTICE - OCCURRENCE

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

### SCHEDULE P - PART 4F - SECTION 2 MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

### SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		4
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

### SCHEDULE P - PART 4H - SECTION 1 OTHER LIABILITY - OCCURRENCE

1. Prior										
2. 1993										
3. 1994	XXX	20		13						
4. 1995	XXX	XXX	9		2					
5. 1996	XXX	XXX	XXX	20	3	13				
6. 1997	XXX	XXX	XXX	XXX	10	12	11			
7. 1998	XXX	XXX	XXX	XXX	XXX	10	32		7	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	52	36	6	7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	13	6
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90	19	6
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	17

### SCHEDULE P - PART 4H - SECTION 2 OTHER LIABILITY - CLAIMS-MADE

1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX				13				
5. 1996	XXX	XXX	XXX	56	17	20				
6. 1997	XXX	XXX	XXX	XXX	55	17				
7. 1998	XXX	XXX	XXX	XXX	XXX	16				
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	1
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	6
									XXX	88

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	10	9
2. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	16
3. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
2. 2001 .....	XXX	XXX	XXX	XXX	<b>NONE</b>	XXX	XXX	XXX		
3. 2002 .....	XXX	XXX	XXX	XXX		XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
2. 2001 .....	XXX	XXX	XXX	XXX	<b>NONE</b>	XXX	XXX	XXX		
3. 2002 .....	XXX	XXX	XXX	XXX		XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4M - INTERNATIONAL**

1. Prior .....			<b>NONE</b>							
2. 1993 .....			<b>NONE</b>							
3. 1994 .....	XXX		<b>NONE</b>							
4. 1995 .....	XXX	XXX	<b>NONE</b>							
5. 1996 .....	XXX	XXX	<b>NONE</b>							
6. 1997 .....	XXX	XXX	<b>NONE</b>							
7. 1998 .....	XXX	XXX	<b>NONE</b>							
8. 1999 .....	XXX	XXX	<b>NONE</b>							
9. 2000 .....	XXX	XXX	<b>NONE</b>							
10. 2001 .....	XXX	XXX	<b>NONE</b>					XXX		
11. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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Sch. P, Pt. 4N, Reinsurance

**NONE**

Sch. P, Pt. 4O, Reinsurance

**NONE**

Sch. P, Pt. 4P, Reinsurance

**NONE**

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Sch. P, Pt. 4R, Sn. 1, Products Liability, Occurrence

**NONE**

Sch. P, Pt. 4R, Sn. 2, Products Liability, Claims Made

**NONE**

Sch. P, Pt. 4S, Financial Guaranty/Mortgage Guaranty

**NONE**

**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX						2	2
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX		8	8
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	69
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior									1	
2. 1993										
3. 1994	XXX								1	1
4. 1995	XXX	XXX							1	
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX					2	
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX			2	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX		7	14
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	202
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183

**SCHEDULE P - PART 5B**  
**PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	5

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	13

**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX		1							
4. 1995	XXX	XXX		1						
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END															
	1	2	3	4	5	6	7	8	9	10						
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002						
1. Prior																
2. 1993			<b>NONE</b>													
3. 1994	XXX															
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	XXX	XXX														
10. 2001	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX														

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END															
	1	2	3	4	5	6	7	8	9	10						
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002						
1. Prior																
2. 1993			<b>NONE</b>													
3. 1994	XXX															
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	XXX	XXX														
10. 2001	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX														

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END															
	1	2	3	4	5	6	7	8	9	10						
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002						
1. Prior																
2. 1993			<b>NONE</b>													
3. 1994	XXX															
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	XXX	XXX														
10. 2001	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2002	XXX	XXX														

**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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Sch. P, Pt. 5F, Sn. 1A, Medical Malpractice, Occurrence  
**NONE**

Sch. P, Pt. 5F, Sn. 2A, Medical Malpractice, Occurrence  
**NONE**

Sch. P, Pt. 5F, Sn. 3A, Medical Malpractice, Occurrence  
**NONE**

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Sch. P, Pt. 5F, Sn. 1B, Medical Malpractice, Claims Made  
**NONE**

Sch. P, Pt. 5F, Sn. 2B, Medical Malpractice, Claims Made  
**NONE**

Sch. P, Pt. 5F, Sn. 3B, Medical Malpractice, Claims Made  
**NONE**

**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX	XXX							
6. 1997	XXX	XXX	XXX	XXX						
7. 1998	XXX	XXX	XXX	XXX	XXX					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior .....										
2. 1993 .....										
3. 1994 .....	XXX									
4. 1995 .....	XXX	XXX								
5. 1996 .....	XXX	XXX	XXX		2	2	2	2		2
6. 1997 .....	XXX	XXX	XXX	XXX	2	2	2	2		2
7. 1998 .....	XXX	XXX	XXX	XXX	XXX					
8. 1999 .....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior .....										
2. 1993 .....										
3. 1994 .....	XXX									
4. 1995 .....	XXX	XXX								
5. 1996 .....	XXX	XXX	XXX		4	2				
6. 1997 .....	XXX	XXX	XXX	XXX	8	1				
7. 1998 .....	XXX	XXX	XXX	XXX	XXX	1				
8. 1999 .....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior .....										
2. 1993 .....										
3. 1994 .....	XXX									
4. 1995 .....	XXX	XXX		8	8	8	8	8	8	8
5. 1996 .....	XXX	XXX	XXX	10	11	11	11	11	11	11
6. 1997 .....	XXX	XXX	XXX	XXX	4	4	4	4	4	4
7. 1998 .....	XXX	XXX	XXX	XXX	XXX					
8. 1999 .....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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Sch. P, Pt. 5R, Sn. 1A, Products Liability, Occurrence  
**NONE**

Sch. P, Pt. 5R, Sn. 2A, Products Liability, Occurrence  
**NONE**

Sch. P, Pt. 5R, Sn. 3A, Products Liability, Occurrence  
**NONE**

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Sch. P, Pt. 5R, Sn. 1B, Products Liability, Claims Made  
**NONE**

Sch. P, Pt. 5R, Sn. 2B, Products Liability, Claims Made  
**NONE**

Sch. P, Pt. 5R, Sn. 3B, Products Liability, Claims Made  
**NONE**

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	6	6	6	6	6	6	6	6	6	6	6
3. 1994	XXX	8	8	8	8	8	8	8	8	8	8
4. 1995	XXX	XXX	14	14	14	14	14	14	14	14	14
5. 1996	XXX	XXX	XXX	30	30	30	30	30	30	30	30
6. 1997	XXX	XXX	XXX	XXX	15	15	15	15	15	15	15
7. 1998	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	72	72
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	96
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		14	14
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180	223
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	23
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993	32										
3. 1994	XXX	34									
4. 1995	XXX	XXX	38								
5. 1996	XXX	XXX	XXX	52							
6. 1997	XXX	XXX	XXX	XXX	26						
7. 1998	XXX	XXX	XXX	XXX	XXX	27					
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	46				
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55			
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	564
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX									
5. 1996	XXX	XXX	XXX								
6. 1997	XXX	XXX	XXX	XXX							
7. 1998	XXX	XXX	XXX	XXX	XXX						
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE G. U. I. C. Insurance Company  
**SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE**

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11  Current year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	
1. Prior											
2. 1993											
3. 1994	XXX										
4. 1995	XXX	XXX	106	106	106	106	106	106	106	106	
5. 1996	XXX	XXX	XXX	189	189	189	189	189	189	189	
6. 1997	XXX	XXX	XXX	XXX	98	98	98	98	98	98	
7. 1998	XXX	XXX	XXX	XXX	XXX	3	3	3	3	3	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11  Current year Premiums Earned		
	1	2	3	4	5	6	7	8	9	10			
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002			
1. Prior													
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX	<b>NONE</b>										
5. 1996	XXX	XXX											
6. 1997	XXX	XXX											
7. 1998	XXX	XXX											
8. 1999	XXX	XXX											
9. 2000	XXX	XXX											
10. 2001	XXX	XXX											
11. 2002	XXX	XXX							XXX				
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
13. Earned Premiums (Sc P-Pt 1)											XXX		

**SCHEDULE P - PART 6M - INTERNATIONAL**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11  Current year Premiums Earned		
	1	2	3	4	5	6	7	8	9	10			
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002			
1. Prior													
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX	<b>NONE</b>										
5. 1996	XXX	XXX											
6. 1997	XXX	XXX											
7. 1998	XXX	XXX											
8. 1999	XXX	XXX											
9. 2000	XXX	XXX											
10. 2001	XXX	XXX											
11. 2002	XXX	XXX							XXX				
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
13. Earned Premiums (Sc P-Pt 1)											XXX		

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11  Current year Premiums Earned		
	1	2	3	4	5	6	7	8	9	10			
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002			
1. Prior													
2. 1993													
3. 1994	XXX												
4. 1995	XXX	XXX	<b>NONE</b>										
5. 1996	XXX	XXX											
6. 1997	XXX	XXX											
7. 1998	XXX	XXX											
8. 1999	XXX	XXX											
9. 2000	XXX	XXX											
10. 2001	XXX	XXX											
11. 2002	XXX	XXX							XXX				
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
13. Earned Premiums (Sc P-Pt 1)											XXX		

**Page 101**

Sch. P, Pt. 6N, Sn. 1, Reinsurance

**NONE**

Sch. P, Pt. 6N, Sn. 2, Reinsurance

**NONE**

Sch. P, Pt. 6O, Sn. 1, Reinsurance

**NONE**

Sch. P, Pt. 6O, Sn. 2, Reinsurance

**NONE**

**Page 102**

Sch. P, Pt. 6R, Sn. 1A, Products Liability, Occurrence

**NONE**

Sch. P, Pt. 6R, Sn. 2A, Products Liability, Occurrence

**NONE**

Sch. P, Pt. 6R, Sn. 1B, Products Liability, Claims Made

**NONE**

Sch. P, Pt. 6R, Sn. 2B, Products Liability, Claims Made

**NONE**

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS**

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	261			1,076		
2. Private Passenger Auto Liability/Medical	232			992		
3. Commercial Auto/Truck Liability/Medical	31			74		
4. Workers' Compensation						
5. Commercial Multiple Peril	456			106		
6. Medical Malpractice - Occurrence						
7. Medical Malpractice - Claims-made						
8. Special Liability	22			175		
9. Other Liability - Occurrence	344			511		
10. Other Liabilities - Claims-made						
11. Special Property	310			2,109		
12. Auto Physical Damage	633			6,102		
13. Fidelity/Surety	2			5		
14. Other	26			80		
15. International						
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence						
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	2,317			11,230		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS**

**(continued)**

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX		
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS**

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	261			1,076		
2. Private Passenger Auto Liability/Medical	232			992		
3. Commercial Auto/Truck Liability/Medical	31			74		
4. Workers' Compensation						
5. Commercial Multiple Peril	456			106		
6. Medical Malpractice - Occurrence						
7. Medical Malpractice - Claims-made						
8. Special Liability	22			175		
9. Other Liability - Occurrence	344			511		
10. Other Liabilities - Claims-made						
11. Special Property	310			2,109		
12. Auto Physical Damage	633			6,102		
13. Fidelity/Surety	2			5		
14. Other	26			80		
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence						
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	2,317			11,230		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)															
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002						
1. Prior																
2. 1993																
3. 1994	XXX		<b>NONE</b>													
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	XXX	XXX														
10. 2001	XXX	XXX														
11. 2002	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)															
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002						
1. Prior																
2. 1993																
3. 1994	XXX		<b>NONE</b>													
4. 1995	XXX	XXX														
5. 1996	XXX	XXX														
6. 1997	XXX	XXX														
7. 1998	XXX	XXX														
8. 1999	XXX	XXX														
9. 2000	XXX	XXX														
10. 2001	XXX	XXX														
11. 2002	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS  
(continued)**

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior										
2. 1993										
3. 1994	XXX									
4. 1995	XXX	XXX								
5. 1996	XXX	XXX								
6. 1997	XXX	XXX								
7. 1998	XXX	XXX								
8. 1999	XXX	XXX								
9. 2000	XXX	XXX								
10. 2001	XXX	XXX						XXX	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P INTERROGATORIES**

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in which premiums were earned and losses were incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior .....			
1.02 1993 .....			
1.03 1994 .....			
1.04 1995 .....			
1.05 1996 .....			
1.06 1997 .....			
1.07 1998 .....			
1.08 1999 .....			
1.09 2000 .....			
1.10 2001 .....			
1.11 2002 .....			
1.12 TOTALS .....			

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes (X) No ( )

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes (X) No ( )

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 10? Yes ( ) No (X)

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: 5.1 Fidelity \$ .....  
 (in thousands of dollars) 5.2 Surety \$ ..... 5

6. Claim count information is reported (check one): 6.1 per claim (X)  
 If not the same in all years, explain in Interrogatory 7. 6.2 per claimant ( )

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes ( ) No (X)

7.2 (An extended statement may be attached)

Beginning January 1, 2001, the Company became a member of a pooling arrangement. The Company's pooling percentage is 2%.

.....  
 .....  
 .....

**SCHEDULE Y (Continued)**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate (s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
	31-0742526	The Midland Company			(162,365)						(162,365)	
35912	31-0920414	American Western Home Insurance Company			19,838						19,838	
41998	59-2236254	American Southern Home Insurance Company			21,542						21,542	
23450	31-0711074	American Family Home Insurance Company			18,929						18,929	
23469	31-0715697	American Modern Home Insurance Company			61,055		1,250,588	2,105,672			3,417,315	
42005	31-1056196	American Modern Lloyds Insurance Company			2,392		(1,250,588)	(995,399)			(2,243,595)	
38652	38-2342976	G. U. I. C. Insurance Company			4,850			(1,110,273)			(1,105,423)	
65811	86-6052181	American Modern Life Insurance Company			31,304						31,304	
88226	31-0920421	Modern Life Ins. Co. of Arizona, Inc.			2,455						2,455	
		InterCompany Pooling								P		
9999999		CONTROL TOTALS										

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....

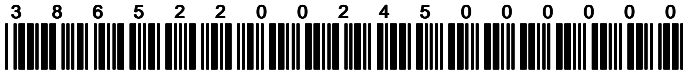




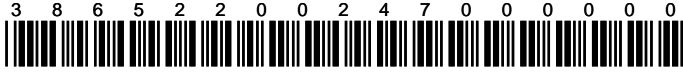

.....

.....

.....

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	RESPONSE
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1? EXPLANATION: ..... ..... BARCODE: Document Identifier 450:	No    
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? EXPLANATION: ..... ..... BARCODE: Document Identifier 420:	No    
3. Will the Financial Guaranty Insurance Exhibit be filed by March 1? EXPLANATION: ..... ..... BARCODE: Document Identifier 240:	No    
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? EXPLANATION: ..... ..... BARCODE: Document Identifier 360:	No    
5. Will an actuarial opinion be filed by March 1? EXPLANATION: ..... ..... BARCODE: Document Identifier 440:	Yes    
6. Will the SVO Compliance Certification be filed by March 1? EXPLANATION: ..... ..... BARCODE: Document Identifier 470:	Yes    
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? EXPLANATION: ..... ..... BARCODE: Document Identifier 490:	No    

### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

RESPONSE

8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 460:



9. Will the Risk-based Capital Report be filed with the NAIC by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 390:



10. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 390:



11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 385:



#### APRIL FILING

12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 270:



13. Will Management's Discussion and Analysis be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 350:



14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 230:



### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

RESPONSE

15. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 210:



17. Will the Investment Risks Interrogatories be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 285:



MAY FILING

18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 201:



JUNE FILING

19. Will an audited financial report be filed by June 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 220:

