



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
TRUSTGARD INSURANCE COMPANY

NAIC Group Code 0267 (Current Period) 0267 (Prior Period) NAIC Company Code 40118 Employer's ID Number 41-1405571

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

Country of Domicile United States of America

Incorporated 07/01/1981 Commenced Business 11/10/1981

Statutory Home Office 650 South Front Street (Street and Number), Columbus, OH 43206-1014 (City or Town, State and Zip Code)

Main Administrative Office 650 South Front Street (Street and Number), Columbus, OH 43206-1014 (City or Town, State and Zip Code), 614-445-2900 (Area Code) (Telephone Number)

Mail Address 650 South Front Street, P.O. Box 1218 (Street and Number or P.O. Box), Columbus, OH 43216-1218 (City or Town, State and Zip Code)

Primary Location of Books and Records 650 South Front Street (Street and Number), Columbus, OH 43206-1014 (City or Town, State and Zip Code), 614-445-2497 (Area Code) (Telephone Number)

Internet Website Address www.grangeinsurance.com

Statement Contact Jeffrey Earl Dye (Name), 614-445-2497 (Area Code) (Telephone Number) (Extension), dyej@grangeinsurance.com (E-mail Address), 614-445-2404 (Fax Number)

Policyowner Relations Contact 650 South Front Street (Street and Number), Columbus, OH 43206-1014 (City or Town, State and Zip Code), 614-445-2900 (Area Code) (Telephone Number) (Extension)

OFFICERS

PRESIDENT PHILIP HUGH URBAN SECRETARY DAVID TRUFANT ROARK
TREASURER RANDALL JOSEPH MONTELEONE

VICE PRESIDENTS

WALTER LOREN NEFF

DIRECTORS OR TRUSTEES

EDWIN LOWELL BILLMAN ANTHONY ALFONSO COLAO JR RANDALL JOSEPH MONTELEONE
ROBERT JOHN O'BRIEN MICHAEL VERNE PARROTT MELVIN GEORGE PYE JR
JAMES LAWRENCE SETTERLIN THOMAS SIMRALL STEWART PHILIP WAYNE STICHTER
PHILIP HUGH URBAN DAVID CHARLES WETMORE

State of Ohio }
County of Franklin } 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.

PHILIP HUGH URBAN PRESIDENT DAVID TRUFANT ROARK SECRETARY RANDALL JOSEPH MONTELEONE TREASURER

Subscribed and sworn to before me this 21st 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

Colleen R. Miesse
Notary Public
October 19, 2004



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

24.CO



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	184,502	167,862		88,433	90,481	112,435	56,796	25	1,555	5,251	14,346	32,478
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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	184,502	167,862	0	88,433	90,481	112,435	56,796	25	1,555	5,251	14,346	32,478
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 569

24.GA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	19,443	18,791		20,041	9,775	4,149	10,357	3,301	2,939	838	1,512	1,124
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	407,771	415,923		94,268	261,584	383,857	273,330	3,709	24,106	50,329	41,794	16,377
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	215,407	235,958		47,210	157,828	142,914	2,284	(282)	1,424	22,079	22,079	9,412
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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	642,621	670,672	0	161,519	429,187	530,920	285,971	7,010	26,763	52,591	65,385	26,913
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 24,108

24.1L



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	1,023,035	969,074		266,753	346,588	462,297	299,873	9,874	36,600	59,418	104,856	32,759
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	621,525	590,754		159,522	264,228	253,542	27,551	425	1,410	4,711	63,704	20,244
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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	1,644,560	1,559,828	0	426,275	610,816	715,839	327,424	10,299	38,010	64,129	168,560	53,003
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 68,300

24.IN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

24.1A



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2002

NAIC Company Code **40118**

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						1						(1)
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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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)						4			1			(4)
19.2 Other private passenger auto liability						27			6			(33)
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage						9			1			(16)
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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	41	0	0	8	0	0	(54)
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.KS



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	7,303	8,026		2,581	7,692	6,714	949		(127)	123	568	176
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	1,066,481	1,044,593		229,800	667,073	543,556	116,629	4,857	11,908	54,756	109,309	24,013
19.2 Other private passenger auto liability	3,281,321	3,133,469		735,182	1,906,654	2,467,280	1,658,214	44,786	171,884	326,612	336,321	74,897
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	1,479,134	1,398,465		353,875	1,204,274	1,135,481	45,511	3,280	4,811	11,480	151,606	34,030
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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	5,834,239	5,584,553	0	1,321,438	3,785,693	4,153,031	1,821,303	52,923	188,476	392,971	597,804	133,116
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 224,810

24.KY



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

24.MN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2002

NAIC Company Code **40118**

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					45,240	33,865			(914)			(8,295)
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine						14			2			(383)
10. Financial guaranty												
11. Medical malpractice												
12. Earthquake						64			18			(850)
13. Group accident and health												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation												
17. Other liability						(4)			(2)			15
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					111,199	110,477	45,215	20,108	19,871	8,610		(5,015)
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage					(2,134)	721	5,515	3,089	3,281	358		(2,002)
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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	154,305	145,137	50,730	23,197	22,256	8,968	0	(16,530)
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

24.MO



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

24.NE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

24.ND

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	7,131,911	6,907,424		1,719,801	2,876,842	3,748,397	2,837,561	36,961	229,969	546,749	730,992	130,163
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	4,746,830	4,512,258		1,183,139	2,888,446	2,828,579	190,717	34,529	47,248	37,267	486,536	88,618
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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	11,878,741	11,419,682	0	2,902,940	5,765,288	6,576,976	3,028,278	71,490	277,217	584,016	1,217,528	218,781
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 579,277

24.OH



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

24. OR

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

24.PA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

24.SD



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & H												
15.7 Federal employees health benefits program premium												
16. Workers' compensation	70,598	68,079		40,953	38,683	47,041	19,791	16,000	16,544	1,883	5,489	4,945
17. Other liability												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	760,814	609,534		211,176	177,592	276,497	139,803	4,635	27,485	29,369	77,981	25,305
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage	508,321	403,053		155,709	152,910	158,002	14,473	131	2,080	2,853	52,101	17,593
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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	1,339,733	1,080,666	0	407,838	369,185	481,540	174,067	20,766	46,109	34,105	135,571	47,843
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 43,812

24.TN



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

24.WA



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2002

NAIC Company Code **40118**

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 & H (group and individual)												
15.1 Collectively renewable A & H												
15.2 Non-cancellable A & H												
15.3 Guaranteed renewable A & H												
15.4 Non-renewable for stated reasons only												
15.5 Other accident only												
15.6 All other A & 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	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

24 WI



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14 Data)

NAIC Group Code **0267**

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Company Code **40118**

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	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	45,240	33,866	0	0	(914)	0	0	(8,296)
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	0	0	0	0	0	14	0	0	2	0	0	(383)
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical malpractice	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	64	0	0	18	0	0	(850)
13. Group accident and health	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancellable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 All other A & H	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Federal employees health benefits program premium	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	281,846	262,758	0	152,008	146,631	170,339	87,893	19,326	20,911	8,095	21,915	38,723
17. Other liability	0	0	0	0	0	(4)	0	0	(2)	0	0	15
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	1,066,481	1,044,593	0	229,800	667,073	543,560	116,629	4,857	11,909	54,756	109,309	24,009
19.2 Other private passenger auto liability	12,604,852	12,035,424	0	3,027,180	5,680,459	7,448,832	5,253,996	120,073	509,921	1,021,087	1,291,944	274,453
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	7,571,217	7,140,488	0	1,899,455	4,665,552	4,519,248	286,051	41,454	58,549	58,093	776,026	167,879
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a)	21,524,396	20,483,263	0	5,308,443	11,204,955	12,715,919	5,744,569	185,710	600,394	1,142,031	2,199,194	495,550
DETAILS OF WRITE-INS												
3301.												
3302.												
3303.												
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 940,876

24.GT

SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....
2. Increase (decrease) by adjustment:
 - 2.1 Totals, Part 1, Column 10.....
 - 2.2 Totals, Part 3, Column 7.....
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances, Column 7) and net of additions and permanent improvements (Column 9).....
4. Cost of additions and permanent improvements:
 - 4.1 Totals, Part 1, Column 13.....
 - 4.2 Totals, Part 3, Column 9.....
5. Total profit (loss) on sales, Part 3, Column 14.....
6. Increase (decrease) by foreign exchange adjustment:
 - 6.1 Totals, Part 1, Column 11.....
 - 6.2 Totals, Part 3, Column 8.....
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....
8. Book/adjusted carrying value at end of current period.....
9. Total valuation allowance.....
10. Subtotal (Lines 8 plus 9).....
11. Total nonadmitted amounts.....
12. Statement value, current period (Page 2, real estate lines, current period).....

NONE

SCHEDULE B VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....
2. Amount loaned during year:
 - 2.1 Actual cost at time of acquisitions.....
 - 2.2 Additional investment made after acquisitions.....
3. Accrual of discount and mortgage interest points and commitment fees.....
4. Increase (decrease) by adjustment.....
5. Total profit (loss) on sale.....
6. Amounts paid on account or in full during the year.....
7. Amortization of premium.....
8. Increase (decrease) by foreign exchange adjustment.....
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....
10. Total valuation allowance.....
11. Subtotal (Lines 9 plus 10).....
12. Total nonadmitted amounts.....
13. Statement value of mortgages owned at end of current period.....

NONE

SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....
2. Cost of acquisitions during year:
 - 2.1 Actual cost at time of acquisitions.....
 - 2.2 Additional investment made after acquisitions.....
3. Accrual of discount.....
4. Increase (decrease) by adjustment.....
5. Total profit (loss) on sale.....
6. Amounts paid on account or in full during the year.....
7. Amortization of premium.....
8. Increase (decrease) by foreign exchange adjustment.....
9. Book/adjusted carrying value of long-term invested assets at end of current period.....
10. Total valuation allowance.....
11. Subtotal (Lines 9 plus 10).....
12. Total nonadmitted amounts.....
13. Statement value of long-term invested assets at end of current period.....

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	50,502	1,528,444	1,151,749		980,385	3,711,080	11.8	4,677,857	16.1	3,711,080	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	50,502	1,528,444	1,151,749	0	980,385	3,711,080	11.8	4,677,857	16.1	3,711,080	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1						0	0.0	0	0.0		
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1						0	0.0	0	0.0		
4.2 Class 2						0	0.0	0	0.0		
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	546,085	2,240,693	1,616,817	58,952		4,462,547	14.2	4,214,724	14.5	4,462,547	
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	546,085	2,240,693	1,616,817	58,952	0	4,462,547	14.2	4,214,724	14.5	4,462,547	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1		561,822	1,048,714	1,006,991		2,617,527	8.3	4,074,264	14.0	2,617,527	
6.2 Class 2				1,016,890		1,016,890	3.2	0	0.0	1,016,890	
6.3 Class 3						0	0.0	0	0.0		
6.4 Class 4						0	0.0	0	0.0		
6.5 Class 5						0	0.0	0	0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	561,822	1,048,714	2,023,881	0	3,634,417	11.6	4,074,264	14.0	3,634,417	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	271,309	2,253,369	10,574,724	1,914,984	1,529,876	16,544,262	52.7	13,077,904	45.0	16,544,262	
7.2 Class 2		1,028,673	1,987,485			3,016,158	9.6	3,020,148	10.4	3,016,158	
7.3 Class 3						0	0.0	0	0.0		
7.4 Class 4						0	0.0	0	0.0		
7.5 Class 5						0	0.0	0	0.0		
7.6 Class 6						0	0.0	0	0.0		
7.7 Totals	271,309	3,282,042	12,562,209	1,914,984	1,529,876	19,560,420	62.4	16,098,052	55.4	19,560,420	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1						0	0.0	0	0.0		
8.2 Class 2						0	0.0	0	0.0		
8.3 Class 3						0	0.0	0	0.0		
8.4 Class 4						0	0.0	0	0.0		
8.5 Class 5						0	0.0	0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1						0	0.0	0	0.0		
9.2 Class 2						0	0.0	0	0.0		
9.3 Class 3						0	0.0	0	0.0		
9.4 Class 4						0	0.0	0	0.0		
9.5 Class 5						0	0.0	0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	867,896	6,584,328	14,392,004	2,980,927	2,510,261	27,335,416	87.1	XXX	XXX	27,335,416	.0
10.2 Class 2	.0	1,028,673	1,987,485	1,016,890	.0	4,033,048	12.9	XXX	XXX	4,033,048	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	867,896	7,613,001	16,379,489	3,997,817	2,510,261	31,368,464	100.0	XXX	XXX	31,368,464	.0
10.8 Line 10.7 as a % of Col. 6	2.8	24.3	52.2	12.7	8.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	2,057,229	6,914,195	10,103,607	4,459,346	2,510,372	XXX	XXX	26,044,749	89.6	26,044,749	.0
11.2 Class 2	.0	.0	3,020,148	.0	.0	XXX	XXX	3,020,148	10.4	3,020,148	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.7 Totals	2,057,229	6,914,195	13,123,755	4,459,346	2,510,372	XXX	XXX	29,064,897	100.0	29,064,897	.0
11.8 Line 11.7 as a % of Col. 8	7.1	23.8	45.2	15.3	8.6	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	867,896	6,584,328	14,392,004	2,980,927	2,510,261	27,335,416	87.1	26,044,749	89.6	27,335,416	XXX
12.2 Class 2	.0	1,028,673	1,987,485	1,016,890	.0	4,033,048	12.9	3,020,148	10.4	4,033,048	XXX
12.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	867,896	7,613,001	16,379,489	3,997,817	2,510,261	31,368,464	100.0	29,064,897	100.0	31,368,464	XXX
12.8 Line 12.7 as a % of Col. 6	2.8	24.3	52.2	12.7	8.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	2.8	24.3	52.2	12.7	8.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$1,097,162 current year, \$1,472,462 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.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

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 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	50,502	1,528,444	1,151,749		980,385	3,711,080	11.8	4,677,857	16.1	3,711,080	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
1.7 Totals	50,502	1,528,444	1,151,749	0	980,385	3,711,080	11.8	4,677,857	16.1	3,711,080	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
2.3 Defined						0	0.0	0	0.0		
2.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
2.5 Defined						0	0.0	0	0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations						0	0.0	0	0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
3.3 Defined						0	0.0	0	0.0		
3.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
3.5 Defined						0	0.0	0	0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations						0	0.0	0	0.0		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						0	0.0	0	0.0		
4.3 Defined						0	0.0	0	0.0		
4.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
4.5 Defined						0	0.0	0	0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	500,236	2,073,123	1,043,895			3,617,254	11.5	1,998,115	6.9	3,617,254	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	45,849	133,319	91,340	58,952		329,460	1.1	755,760	2.6	329,460	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined		34,251	481,582			515,833	1.6	1,460,849	5.0	515,833	
5.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES						0	0.0	0	0.0		
5.5 Defined						0	0.0	0	0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	546,085	2,240,693	1,616,817	58,952	0	4,462,547	14.2	4,214,724	14.5	4,462,547	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations		561,822	1,048,714	2,023,881		3,634,417	11.6	4,074,264	14.0	3,634,417	
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES						0	0.0	0	0.0		
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	561,822	1,048,714	2,023,881	0	3,634,417	11.6	4,074,264	14.0	3,634,417	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations		2,036,357	11,971,694	1,914,984	1,529,876	17,452,911	55.6	15,007,274	51.6	17,452,911	
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES						0	0.0	0	0.0		
7.3 Defined	271,309	745,945	590,515			1,607,769	5.1	591,073	2.0	1,607,769	
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
7.5 Defined		499,740				499,740	1.6	499,706	1.7	499,740	
7.6 Other						0	0.0	0	0.0		
7.7 Totals	271,309	3,282,042	12,562,209	1,914,984	1,529,876	19,560,420	62.4	16,098,053	55.4	19,560,420	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES						0	0.0	0	0.0		
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						0	0.0	0	0.0		
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD 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 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	550,738	6,199,746	15,216,052	3,938,865	2,510,261	28,415,662	90.6	XXX	XXX	28,415,662	.0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	45,849	133,319	91,340	58,952	.0	329,460	1.1	XXX	XXX	329,460	.0
10.3 Defined	271,309	780,196	1,072,097	.0	.0	2,123,602	6.8	XXX	XXX	2,123,602	.0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Defined	.0	499,740	.0	.0	.0	499,740	1.6	XXX	XXX	499,740	.0
10.6 Other	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	867,896	7,613,001	16,379,489	3,997,817	2,510,261	31,368,464	100.0	XXX	XXX	31,368,464	.0
10.8 Line 10.7 as a % of Col. 6	2.8	24.3	52.2	12.7	8.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,953,802	6,612,897	10,719,437	3,961,001	2,510,372	XXX	XXX	25,757,509	88.6	25,757,509	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	103,427	301,298	207,423	143,612	.0	XXX	XXX	755,760	2.6	755,760	
11.3 Defined	.0	.0	1,697,190	354,732	.0	XXX	XXX	2,051,922	7.1	2,051,922	
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	
11.5 Defined	.0	.0	499,706	.0	.0	XXX	XXX	499,706	1.7	499,706	
11.6 Other	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	
11.7 Totals	2,057,229	6,914,195	13,123,756	4,459,345	2,510,372	XXX	XXX	29,064,897	100.0	29,064,897	.0
11.8 Line 11.7 as a % of Col. 8	7.1	23.8	45.2	15.3	8.6	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	550,738	6,199,746	15,216,052	3,938,865	2,510,261	28,415,662	90.6	25,757,509	88.6	28,415,662	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	45,849	133,319	91,340	58,952	.0	329,460	1.1	755,760	2.6	329,460	XXX
12.3 Defined	271,309	780,196	1,072,097	.0	.0	2,123,602	6.8	2,051,922	7.1	2,123,602	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.5 Defined	.0	499,740	.0	.0	.0	499,740	1.6	499,706	1.7	499,740	XXX
12.6 Other	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	867,896	7,613,001	16,379,489	3,997,817	2,510,261	31,368,464	100.0	29,064,897	100.0	31,368,464	XXX
12.8 Line 12.7 as a % of Col. 6	2.8	24.3	52.2	12.7	8.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	2.8	24.3	52.2	12.7	8.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 Other	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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Schedule DA - Part 2

NONE

Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD 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			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	8 Cols. 6 +7						
31-4192970	14060	Grange Mut Cas Co	OH	35,561		11,399	11,399		12,589				
		0199999 - Total - Affiliates - U.S. Intercompany Pooling		35,561		11,399	11,399		12,589				
		0499999 - Total - Affiliates		35,561		11,399	11,399		12,589				
		0599998 - Other U.S. Unaffil Insurers - Reins Col 8 < 100,000					0						
		0699998 - Pools and Associations - Reins Col 8 < 100,000					0						
		0799998 - Pools and Associations - Reins Col 8 < 100,000					0						
		0999998 - Other Non-U.S. Insurers - Reins Col 8 < 100,000					0						
9999999 Totals				35,561		11,399	11,399		12,589				

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) 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 TRUSTGARD 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 Cols. 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 Commis-sions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
31-4192970	14060	Grange Mut Cas Co	OH		21,445			4,638	922	1,106	220	5,308		12,195			12,195		
0199999 - Authorized - Affiliates - U.S. Intercompany Pooling					21,445			4,638	922	1,106	220	5,308		12,195			12,195		
0499999 - Total - Authorized - Affiliates					21,445			4,638	922	1,106	220	5,308		12,195			12,195		
36-2661954	10103	American Agricultural Ins Co	IN		1									0	1		(1)		
36-2994662	36552	AXA Corp Solutions Reins Co	DE		2									0	2		(2)		
38-2145898	33499	Dorinco Rein Co	MI		0									0	0		0		
42-0234980	21415	Employers Mut Cas Co	IA		1									0	1		(1)		
25-6038677	26271	Erie Ins Exch	PA		2									0	2		(2)		
13-2997499	38776	Folksamerica Rein Co	NY		0									0	0		0		
36-2667627	22969	Ge Reins Corp	IL		2									0	2		(2)		
13-2673100	22039	General Rein Corp	DE		49									0	13		(13)		
13-5009848	21032	Gerling Global Reins Corp Of America	NY		0									0	0		0		
04-1543470	23043	Liberty Mut Ins Co	MA		1									0	1		(1)		
47-0698507	23680	Odyssey America Reins Co	CT		2									0	2		(2)		
06-1206728	29807	PXRE Reins Co	CT		0									0	0		0		
31-4316080	25135	State Automobile Mut Ins Co	OH		0									0	0		0		
22-3818012	20362	Sumitomo Mar & Fire Ins Co of Amer	NY		0									0	0		0		
23-1641984	10219	QBE Reins Corp	PA		0									0	0		0		
0599998 - Other U.S. Unaffil Insurers (Under \$100,000)														0			0		
0599999 - Authorized - Other U.S. Unaffiliated Insurers					61											25		(25)	
AA-1126002	00000	LLOYD'S SYNDICATE NUMBER 2	EN		0									0	0		0		
AA-1126566	00000	LLOYD'S SYNDICATE NUMBER 566	EN		1									0	1		(1)		
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609	EN		0									0	0		0		
AA-1126626	00000	LLOYD'S SYNDICATE NUMBER 626	EN		0									0	0		0		
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780	EN		0									0	0		0		
AA-1126990	00000	LLOYD'S SYNDICATE NUMBER 990	EN		0									0	0		0		
AA-1127007	00000	LLOYD'S SYNDICATE NUMBER 1007	EN		0									0	0		0		
AA-1127096	00000	LLOYD'S SYNDICATE NUMBER 1096	EN		0									0	0		0		
AA-1127241	00000	LLOYD'S SYNDICATE NUMBER 1241	EN		0									0	0		0		
AA-1127414	00000	LLOYD'S SYNDICATE NUMBER 1414	EN		0									0	0		0		
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	EN		2									0	2		(2)		
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	EN		0									0	0		0		
AA-1128020	00000	LLOYD'S SYNDICATE NUMBER 2020	EN		1									0	1		(1)		
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488	EN		0									0	0		0		
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	EN		1									0	1		(1)		
AA-1128987	00000	LLOYD'S SYNDICATE NUMBER 2987	EN		0									0	0		0		
0899998 - Authorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
0899999 - Authorized - Other Non-U.S. Insurers					7											7		(7)	
0999999 - Total - Authorized					21,513			4,638	922	1,106	220	5,308		12,195	32		12,163		
1399999 - Total - Unauthorized - Affiliates														0			0		
36-3347420	23876	Mapfre Reins Corp	NJ		1									0	1		(1)		
43-1424791	26557	Shelter Reins Co	MO		0									0	0		0		
1499998 - Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0		
1499999 - Unauthorized - Other U.S. Unaffiliated Insurers					2											2		(2)	
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BM		2									0	2		(2)		
AA-3194126	00000	ARCH REINS LTD	BM		2									0	2		(2)		
AA-3190463	00000	IPCRE LTD	BM		3									0	3		(3)		
AA-3190757	00000	XL RE LTD	BM		0									0	0		0		
AA-1120126	00000	ALEA LONDON LTD	EN		1									0	1		(1)		
AA-1121425	00000	TERRA NOVA INS CO LTD	EN		0									0	0		0		
AA-5280012	00000	CENTRAL REINS CORP	TW		0									0	0		0		
AA-5320030	00000	CHINA REINS CO (HONG KONG) LTD	HK		0									0	0		0		
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG	GW		0									0	0		0		
AA-1340195	00000	RHEIN MAIN RUCKVERSICHERUNGS AG	GW		1									0	1		(1)		
AA-1440076	00000	SIRIUS INTL INS CORP	SW		0									0	0		0		
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRIPTION D ASS	FR		1									0	1		(1)		
AA-1340255	00000	WURTTENBERGISCHE VERSICHERUNG AG	GW		0									0	0		0		

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD 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 Cols. 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 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers				
1799998 - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)																0		0		
1799999 - Unauthorized - Other Non-U.S. Insurers						10											10		(10)	
1899999 - Total - Unauthorized						11										0	11		(11)	
1999999 - Total - Authorized and Unauthorized						21,524	0	0	4,638	922	1,106	220	5,308	0	12,195	43	0	12,152	0	
2099999 - Total - Protected Cells																0		0		
9999999 Totals						21,524	0	0	4,638	922	1,106	220	5,308	0	12,195	43	0	12,152	0	

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 Name of Company	2 Commission Rate	3 Ceded Premium
1.		
2.		
3.		
4.		
5.		

40.1

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

SCHEDULE F - PART 4

Aging of 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	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage more Than 120 Days Overdue Col. 9 / Col. 11		
				5 Current	Overdue				11 Total Due Cols. 5 + 10					
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days		10 Total Overdue Cols. 6 + 7 + 8 + 9				
NONE														
9999999 Totals											0	0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col.5 or Cols. 12 +15 + 16
0499999 - Total - Affiliates																
36-3347420	23876	Mapfre Reins Corp.	NJ				1			0	0		0	0	0	0
43-1424791	26557	Shelter Reins Co.	MO				0			0	0		0	0	0	0
0599999 - Other U.S. Unaffiliated Insurers																
AA-3190770	00000	ACE TEMPEST REINS CO LTD.	BM				2			0	0		0	0	0	0
AA-3194126	00000	ARCH REINS LTD.	BM				2			0	0		0	0	0	0
AA-3190463	00000	IPCRC LTD.	BM				3			0	0		0	0	0	0
AA-3190757	00000	XL RE LTD.	BM				0			0	0		0	0	0	0
AA-1120126	00000	ALEA LONDON LTD.	EN				1			0	0		0	0	0	0
AA-1121425	00000	TERRA NOVA INS CO LTD	EN				0			0	0		0	0	0	0
AA-5280012	00000	CENTRAL REINS CORP.	TW				0			0	0		0	0	0	0
AA-5320030	00000	CHINA REINS CO (HONG KONG) LTD.	HK				0			0	0		0	0	0	0
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG.	GW				0			0	0		0	0	0	0
AA-1340195	00000	RHEIN MAIN RUCKVERS GESELLSCHAFT AG.	GW				1			0	0		0	0	0	0
AA-1440076	00000	SIRIUS INTL INS CORP.	SW				0			0	0		0	0	0	0
AA-1320284	00000	SOCIETE PARISIENNE DE SOUSCRIPTION D ASS.	FR				1			0	0		0	0	0	0
AA-1340255	00000	WURTEMBERGISCHE VERSICHERUNG AG.	GW				0			0	0		0	0	0	0
0899999 - Other Non-U.S. Insurers																
0999999 - Total - Affiliates and Others																
1099999 - Total - Protected Cells																
9999999 Totals																

1. Amounts in dispute totaling \$are included in Column 5.
2. Amounts in dispute totaling \$are excluded from Column 13.
3. Column 5 excludes \$recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

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Schedule F - Part 6

NONE

Schedule F - Part 7

NONE

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<u>ASSETS</u> (Page 2, Col. 3)			
1. Cash and invested assets (Line 9)	32,017,870		32,017,870
2. Agents' balances or uncollected premiums (Line 10)	6,412,694		6,412,694
3. Funds held by or deposited with reinsured companies (Line 11)	0		0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	0		0
5. Other assets (Lines 12 and 13 and 15 through 25)	5,046,760		5,046,760
6. Net amount recoverable from reinsurers		12,151,660	12,151,660
7. Totals (Line 28)	43,477,324	12,151,660	55,628,984
<u>LIABILITIES</u> (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	16,062,178	6,886,600	22,948,778
9. Taxes, expenses, and other obligations (Lines 4 through 8)	2,160,888		2,160,888
10. Unearned premiums (Line 9)	12,589,226	5,308,443	17,897,669
11. Advance Premiums (Line 10)	0		0
12. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	43,383	(43,383)	0
14. Funds held by company under reinsurance treaties (Line 13)	0		0
15. Amounts withheld or retained by company for account of others (Line 14)	0		0
16. Provision for reinsurance (Line 16)	0		0
17. Other liabilities (Lines 15 and 17 through 23)	0		0
18. Total liabilities (Line 26 minus Line 25)	30,855,675	12,151,660	43,007,335
19. Surplus as regards policyholders (Line 35)	12,621,649	X X X	12,621,649
20. Totals (Line 36)	43,477,324	12,151,660	55,628,984

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:
The Company participates in a 100% pooling agreement with Grange Mutual Casualty Company(Parent)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD 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-Cancelable		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	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	27,812	XXX	27,658	XXX		XXX		XXX		XXX		XXX		XXX		XXX	154	XXX
2. Premiums earned	27,812	XXX	27,658	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	154	XXX
3. Incurred claims	37,724	135.6	37,724	136.4		0.0		0.0		0.0		0.0		0.0		0.0		0.0
4. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Commissions (a)	6,365	22.9	6,365	23.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
6. General insurance expenses	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
7. Taxes, licenses and fees	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
8. Total expenses incurred	6,365	22.9	6,365	23.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds	(16,277)	(58.5)	(16,431)	(59.4)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	154	100.0
11. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
12. Gain from underwriting after dividends or refunds	(16,277)	(58.5)	(16,431)	(59.4)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	154	100.0
DETAILS OF WRITE-INS																		
0901.																		
0902.																		
0903.																		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	0	0							
2. Advance premiums	0								
3. Reserve for rate credits	0	0							
4. Total premium reserves, current year	0	0	0	0	0	0	0	0	0
5. Total premium reserves, prior year	0	0	0	0	0	0	0	0	0
6. Increase in total premium reserves	0	0	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves	0	0							
2. Reserve for future contingent benefits	0	0							
3. Total contract reserves, current year	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	13,091	13,091							
2. Total prior year	13,049	13,049	0	0	0	0	0	0	0
3. Increase	42	42	0	0	0	0	0	0	0

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	3,768	3,768							
1.2 On claims incurred during current year	33,914	33,914							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	0	0							
2.2 On claims incurred during current year	13,091	13,091							
3. Test:									
3.1 Line 1.1 and 2.1	3,768	3,768	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	13,049	13,049	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2	(9,281)	(9,281)	0	0	0	0	0	0	0

PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	27,812	27,658							154
2. Premiums earned	27,812	27,658							154
3. Incurred claims	37,724	37,724							0
4. Commissions	0	0							0
B. Reinsurance Ceded:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0								

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SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims				
2. Beginning Claim Reserves and Liabilities				
3. Ending Claim Reserves and Liabilities				
4. Claims Paid				
B. Assumed Reinsurance:				
5. Incurred Claims	NONE			
6. Beginning Claim Reserves and Liabilities				
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims				
10. Beginning Claim Reserves and Liabilities				
11. Ending Claim Reserves and Liabilities				
12. Claims Paid				
D. Net:				
13. Incurred Claims.....				
14. Beginning Claim Reserves and Liabilities				
15. Ending Claim Reserves and Liabilities				
16. Claims Paid				

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

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 (Cols. 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	1	0	0	0	0	0	0	1	XXX
2. 1993	2,425	113	2,312	1,656	8	75	0	161	0	16	1,884	1,270
3. 1994	2,707	109	2,598	2,226	57	93	2	181	0	21	2,442	1,468
4. 1995	3,042	120	2,922	2,277	9	96	0	178	0	20	2,543	1,306
5. 1996	3,369	123	3,246	3,024	30	109	0	239	0	38	3,341	1,635
6. 1997	3,787	136	3,651	2,757	50	80	1	214	0	20	3,000	1,428
7. 1998	4,163	174	3,989	3,587	366	43	3	350	10	19	3,601	1,877
8. 1999	4,392	134	4,259	3,069	127	54	1	365	1	25	3,359	1,522
9. 2000	4,620	141	4,479	3,614	113	39	1	417	4	36	3,951	1,724
10. 2001	5,071	187	4,884	3,973	447	37	1	448	4	21	4,007	1,616
11. 2002	5,868	270	5,597	4,327	778	27	0	508	1	6	4,083	1,700
12. Totals	XXX	XXX	XXX	30,511	1,984	653	8	3,062	21	221	32,213	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 and 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	0	0	0	0	0	0	0	0	0	0	3	0
2.	1	0	0	0	0	0	0	0	0	0	0	2	0
3.	5	0	0	0	1	0	0	0	1	0	0	6	0
4.	2	0	0	0	0	0	0	0	0	0	0	3	0
5.	7	4	0	0	0	0	0	0	1	0	0	4	1
6.	10	0	0	0	1	0	0	0	1	0	0	13	1
7.	19	0	0	0	3	0	0	0	2	0	1	24	2
8.	40	0	0	0	5	0	1	0	3	0	2	49	2
9.	35	0	27	1	5	0	6	0	5	0	5	77	4
10.	104	7	114	1	13	0	12	0	7	0	9	241	6
11.	483	0	472	4	64	0	69	0	103	0	41	1,186	87
12.	709	11	613	5	92	0	87	0	122	0	58	1,606	105

	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	0	0	XXX	2	1
2.	1,893	8	1,886	78.1	6.8	81.6	0	0	4.0	1	0
3.	2,506	58	2,448	92.6	53.6	94.2	0	0	4.0	5	1
4.	2,554	8	2,546	84.0	7.0	87.1	0	0	4.0	2	0
5.	3,379	35	3,345	100.3	28.4	103.0	0	0	4.0	3	1
6.	3,064	51	3,013	80.9	37.6	82.5	0	0	4.0	10	3
7.	4,004	379	3,625	96.2	217.1	90.9	0	0	4.0	19	4
8.	3,537	128	3,408	80.5	96.2	80.0	0	0	4.0	40	9
9.	4,147	119	4,028	89.7	84.0	89.9	0	0	4.0	61	15
10.	4,707	459	4,248	92.8	245.6	87.0	0	0	4.0	210	31
11.	6,053	784	5,269	103.1	289.9	94.1	0	0	4.0	950	235
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,305	301

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	0	4	0	0	0	1	5	XXX
2. 1993	5,773	75	5,699	3,866	3	229	(2)	370	0	134	4,464	1,379
3. 1994	6,244	72	6,172	4,734	33	261	(3)	394	0	145	5,359	1,527
4. 1995	6,937	77	6,859	4,664	(9)	239	(7)	371	0	172	5,289	1,628
5. 1996	7,897	90	7,807	5,256	50	285	1	425	0	195	5,915	1,851
6. 1997	8,836	122	8,714	5,597	89	269	0	468	0	199	6,244	2,265
7. 1998	9,539	125	9,415	5,840	37	280	2	602	1	202	6,682	2,402
8. 1999	9,277	86	9,191	5,243	75	254	0	680	0	207	6,101	2,349
9. 2000	8,985	103	8,882	5,214	26	144	3	652	1	197	5,980	2,428
10. 2001	9,996	121	9,875	4,622	63	50	0	671	0	141	5,280	2,548
11. 2002	11,741	96	11,646	3,142	0	7	0	540	0	58	3,689	2,473
12. Totals	XXX	XXX	XXX	48,178	368	2,021	(6)	5,173	2	1,651	55,008	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 and 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.	11	0	0	0	1	0	0	0	0	0	0	13	0
2.	1	0	0	0	0	0	0	0	0	0	0	1	0
3.	14	0	0	0	2	0	0	0	1	0	1	16	1
4.	8	0	0	0	1	0	0	0	1	0	1	10	1
5.	32	0	0	0	4	0	0	0	1	0	2	37	1
6.	96	0	0	0	12	0	0	0	3	0	6	112	3
7.	151	0	0	0	20	0	1	0	8	0	9	180	9
8.	364	1	3	0	47	0	3	0	20	0	23	435	21
9.	851	27	163	2	107	0	25	0	48	0	61	1,164	51
10.	1,513	30	278	4	194	0	38	0	124	0	110	2,113	133
11.	3,412	5	818	9	430	0	86	0	545	1	265	5,275	582
12.	6,454	64	1,261	15	817	0	154	1	750	1	477	9,355	802

	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	0	0	XXX	11	1
2.	4,467	1	4,465	77.4	1.8	78.4	0	0	4.0	1	0
3.	5,405	30	5,375	86.6	41.8	87.1	0	0	4.0	14	2
4.	5,283	(16)	5,299	76.2	(20.3)	77.3	0	0	4.0	8	2
5.	6,003	50	5,952	76.0	56.0	76.2	0	0	4.0	32	5
6.	6,445	90	6,355	72.9	73.6	72.9	0	0	4.0	96	15
7.	6,902	40	6,862	72.4	32.0	72.9	0	0	4.0	151	29
8.	6,614	78	6,536	71.3	90.3	71.1	0	0	4.0	366	70
9.	7,203	60	7,144	80.2	57.9	80.4	0	0	4.0	984	180
10.	7,489	97	7,392	74.9	80.3	74.9	0	0	4.0	1,757	355
11.	8,980	15	8,964	76.5	16.1	77.0	0	0	4.0	4,215	1,060
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,636	1,719

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	0	1	0	0	0	0	2	XXX
2. 1993	793	12	781	472	32	48	1	42	0	7	529	133
3. 1994	861	27	834	726	122	50	2	48	0	11	700	159
4. 1995	951	32	919	661	49	42	1	55	0	8	708	166
5. 1996	1,081	34	1,047	607	22	44	3	50	0	12	677	166
6. 1997	1,081	47	1,034	776	115	44	2	52	0	9	754	168
7. 1998	1,092	66	1,026	669	70	42	2	57	1	7	695	163
8. 1999	1,177	97	1,080	657	129	34	1	61	0	8	621	176
9. 2000	1,287	113	1,174	605	86	27	0	70	0	12	615	193
10. 2001	1,492	165	1,326	457	31	7	0	60	0	8	493	181
11. 2002	1,819	199	1,620	253	0	1	0	55	0	3	309	161
12. Totals	XXX	XXX	XXX	5,884	658	339	12	551	1	86	6,103	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 and 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	0	0	0	0	0	0	0	0	0	0	3	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	5	0	0	0	1	0	0	0	1	0	0	6	0
5.	5	0	0	0	1	0	0	0	1	0	0	6	0
6.	19	0	0	0	2	0	0	0	1	0	0	22	0
7.	59	7	1	0	7	0	1	0	3	0	1	64	2
8.	78	10	2	0	8	0	2	0	5	0	1	84	2
9.	210	30	70	1	23	0	13	0	14	0	4	299	7
10.	188	5	124	3	22	0	18	0	24	0	4	368	11
11.	525	0	314	7	69	0	38	0	66	0	11	1,005	30
12.	1,090	52	511	12	133	0	73	1	115	0	21	1,857	52

	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	0	0	XXX	3	0
2.	563	33	529	70.9	272.3	67.8	0	0	4.0	0	0
3.	824	124	700	95.7	461.7	83.9	0	0	4.0	0	0
4.	764	50	714	80.3	154.9	77.7	0	0	4.0	5	1
5.	708	25	683	65.5	73.5	65.2	0	0	4.0	5	1
6.	893	117	776	82.6	246.5	75.1	0	0	4.0	19	3
7.	839	80	760	76.8	121.4	74.0	0	0	4.0	53	11
8.	846	141	706	71.9	145.4	65.3	0	0	4.0	69	15
9.	1,032	118	914	80.2	104.6	77.8	0	0	4.0	249	50
10.	900	40	860	60.3	24.1	64.9	0	0	4.0	303	64
11.	1,321	7	1,314	72.6	3.7	81.1	0	0	4.0	832	173
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,537	320

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

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 (Cols. 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	7	2	3	0	0	0	0	8	XXX
2. 1993	295	29	266	170	44	6	0	12	0	1	143	71
3. 1994	420	43	376	185	18	11	1	11	0	9	189	85
4. 1995	438	44	394	171	16	11	0	11	0	6	177	76
5. 1996	300	33	268	144	21	6	0	8	0	1	136	52
6. 1997	286	33	253	194	44	5	0	10	0	2	164	49
7. 1998	293	43	250	135	40	5	0	8	0	6	109	47
8. 1999	339	61	279	172	16	9	0	12	0	1	177	55
9. 2000	451	67	385	163	6	10	0	10	0	4	177	70
10. 2001	546	70	476	212	5	9	0	14	0	0	229	73
11. 2002	794	71	724	112	0	6	0	11	0	0	129	75
12. Totals	XXX	XXX	XXX	1,666	211	80	3	107	0	31	1,638	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 and 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.	45	22	23	1	0	0	0	0	0	0	0	44	0
2.	88	87	10	2	0	0	3	0	0	0	0	12	0
3.	0	0	8	2	0	0	0	0	0	0	0	7	0
4.	0	0	7	2	0	0	0	0	0	0	0	7	0
5.	1	1	7	2	0	0	0	0	0	0	0	6	0
6.	3	4	9	2	0	0	0	0	0	0	0	7	0
7.	5	8	7	2	0	0	1	0	0	0	0	4	0
8.	20	21	11	3	0	0	2	0	1	0	0	10	1
9.	20	15	15	5	0	0	4	0	1	0	3	21	1
10.	54	26	44	7	0	0	7	0	4	0	1	75	4
11.	167	24	147	23	1	0	18	1	23	2	7	307	24
12.	405	207	289	51	2	0	36	2	29	2	12	499	31

	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	0	0	XXX	44	0
2.	289	133	155	97.7	452.1	58.4	0	0	4.0	9	3
3.	216	20	196	51.4	46.4	52.0	0	0	4.0	6	0
4.	202	18	184	46.1	40.7	46.6	0	0	4.0	6	1
5.	167	25	142	55.5	75.2	53.1	0	0	4.0	5	0
6.	222	51	171	77.6	154.3	67.6	0	0	4.0	7	1
7.	162	49	113	55.3	114.3	45.1	0	0	4.0	3	1
8.	227	40	187	66.8	65.3	67.1	0	0	4.0	8	3
9.	223	26	197	49.5	39.4	51.3	0	0	4.0	16	5
10.	343	39	304	62.9	55.8	63.9	0	0	4.0	65	10
11.	485	50	435	61.1	70.4	60.1	0	0	4.0	268	39
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	436	63

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

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 (Cols. 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	0	0	0	0	0	0	0	0	XXX
2. 1993	756	78	678	395	56	38	2	36	0	8	412	147
3. 1994	810	93	717	488	108	63	15	34	0	18	464	174
4. 1995	807	94	713	453	63	54	2	35	0	13	477	166
5. 1996	781	77	705	487	50	41	1	40	0	7	517	168
6. 1997	827	83	744	559	116	54	3	42	1	10	535	153
7. 1998	925	108	817	711	179	37	6	67	6	17	623	194
8. 1999	1,027	152	875	655	96	38	2	65	2	20	659	178
9. 2000	1,080	158	922	975	259	32	2	84	7	22	822	194
10. 2001	1,097	141	956	655	168	9	0	69	2	12	563	181
11. 2002	1,117	67	1,051	452	120	4	0	48	(1)	7	384	133
12. Totals	XXX	XXX	XXX	5,829	1,215	372	32	521	19	134	5,457	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	1	0	1	0	0	0	0	0	0	0	0	3	0
3.	0	0	3	1	0	0	1	0	0	0	0	3	0
4.	3	0	2	1	0	0	1	0	1	0	0	7	0
5.	0	0	2	1	0	0	1	0	0	0	0	2	0
6.	5	0	2	1	1	0	2	0	1	0	0	9	0
7.	12	0	2	1	2	0	2	0	1	0	1	19	1
8.	30	7	0	0	3	0	7	0	2	0	1	34	1
9.	28	1	20	3	2	0	13	0	4	0	2	62	3
10.	52	1	36	5	5	0	21	1	7	0	6	115	5
11.	171	41	246	15	18	0	53	1	29	0	26	460	20
12.	303	51	314	26	32	0	100	2	45	1	37	714	31

	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	0	0	XXX	0	0
2.	472	58	414	62.5	74.5	61.1	0	0	4.0	2	0
3.	590	123	467	72.9	132.1	65.2	0	0	4.0	2	1
4.	550	65	484	68.2	69.7	68.0	0	0	4.0	5	2
5.	570	51	519	73.0	66.6	73.7	0	0	4.0	1	1
6.	665	121	544	80.5	145.3	73.2	0	0	4.0	7	3
7.	835	192	642	90.2	178.3	78.6	0	0	4.0	13	5
8.	800	107	693	78.0	70.8	79.2	0	0	4.0	22	11
9.	1,157	273	884	107.2	172.6	95.9	0	0	4.0	43	18
10.	855	178	677	78.0	126.0	70.9	0	0	4.0	82	32
11.	1,020	176	845	91.3	263.4	80.4	0	0	4.0	361	100
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	540	174

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	0	0	0	0	0	0	1	XXX
2. 1993	4	0	4	0	0	0	0	0	0	0	0	0
3. 1994	1	0	1	0	0	0	0	0	0	0	0	0
4. 1995	1	0	1	2	0	0	0	0	0	0	2	0
5. 1996	1	0	1	0	0	0	0	0	0	0	0	0
6. 1997	1	0	1	0	0	0	0	0	0	0	0	0
7. 1998	1	0	1	0	0	0	0	0	0	0	0	0
8. 1999	0	0	0	0	0	0	0	0	0	0	0	0
9. 2000	0	0	0	0	0	0	0	0	0	0	0	0
10. 2001	0	0	0	0	0	0	0	0	0	0	0	0
11. 2002	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	2	0	0	0	0	0	0	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 and 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	0	1	0	0	0	0	0	0	0	0	2	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	1	0	2	0	0	0	0	0	0	0	0	2	0

	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	0	0	XXX	2	0
2.	0	0	0	0.4	0.0	0.4	0	0	4.0	0	0
3.	0	0	0	4.9	0.0	4.9	0	0	4.0	0	0
4.	2	0	2	222.1	0.0	222.1	0	0	4.0	0	0
5.	0	0	0	22.1	0.0	22.1	0	0	4.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2	0

SCHEDULE P - PART 1F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	0	0	0	0	0	0	0	0	0	0	0	0
5. 1996	0	0	0	0	0	0	0	0	0	0	0	0
6. 1997	0	0	0	0	0	0	0	0	0	0	0	0
7. 1998	0	0	0	0	0	0	0	0	0	0	0	0
8. 1999	0	0	0	0	0	0	0	0	0	0	0	0
9. 2000	0	0	0	0	0	0	0	0	0	0	0	0
10. 2001	0	0	0	0	0	0	0	0	0	0	0	0
11. 2002	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	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	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1994	1	0	1	0	0	0	0	0	0	0	0	XXX
4. 1995	1	0	1	0	0	0	0	0	0	0	0	XXX
5. 1996	1	0	1	0	0	0	0	0	0	0	0	XXX
6. 1997	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999	12	12	0	1	0	0	0	0	0	0	0	XXX
9. 2000	67	67	0	7	7	0	0	0	0	0	0	XXX
10. 2001	71	71	0	6	4	0	0	0	0	0	0	XXX
11. 2002	65	65	0	6	9	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	20	20	0	0	0	0	0	0	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	6	9	3	0	0	0	0	0	0	0	0	0	0
12.	6	9	3	0	0	0	0	0	0	0	0	0	0

	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	0	0	XXX	0	0
2.	0	0	0	758.1	0.0	758.1	0	0	4.0	0	0
3.	0	0	0	20.1	0.0	20.1	0	0	4.0	0	0
4.	0	0	0	7.0	0.0	7.0	0	0	4.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
6.	0	0	0	18.3	0.0	18.3	0	0	4.0	0	0
7.	0	0	0	(24.9)	0.0	(24.9)	0	0	4.0	0	0
8.	1	0	1	5.1	0.0	1,565.3	0	0	4.0	0	0
9.	7	7	0	10.2	9.9	(12,703.2)	0	0	4.0	0	0
10.	6	4	2	9.0	6.1	(12,084.2)	0	0	4.0	0	0
11.	15	18	(3)	23.6	28.1	(7,154.5)	0	0	4.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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 (Cols. 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	1	0	0	0	0	0	0	1	XXX
2. 1993	381	52	330	139	(1)	28	(1)	10	0	0	179	44
3. 1994	425	61	364	166	9	35	0	11	0	1	204	45
4. 1995	437	65	372	181	48	28	(1)	14	0	1	176	56
5. 1996	488	69	419	214	52	48	5	17	0	0	222	56
6. 1997	526	81	445	158	38	35	0	12	0	0	167	61
7. 1998	558	94	463	221	37	35	0	23	0	1	241	69
8. 1999	610	112	498	244	39	40	1	18	0	1	262	77
9. 2000	738	151	587	218	35	47	0	18	0	0	249	88
10. 2001	889	183	706	171	0	14	0	30	0	1	215	92
11. 2002	1,168	244	923	99	0	4	0	28	0	0	131	77
12. Totals	XXX	XXX	XXX	1,812	256	316	4	181	0	5	2,048	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 and 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	0	0	0	1	0	0	0	0	0	0	3	0
2.	2	0	0	0	1	0	0	0	0	0	0	3	0
3.	1	0	0	0	0	0	0	0	0	0	0	1	0
4.	4	0	0	0	2	0	0	0	1	0	0	6	0
5.	38	0	0	0	8	0	0	0	1	0	0	48	1
6.	13	0	0	0	2	0	0	0	1	0	0	16	1
7.	28	5	0	0	9	0	0	0	2	0	0	35	1
8.	66	24	0	0	18	0	0	0	4	0	0	64	2
9.	150	76	24	1	20	0	12	0	13	0	0	142	7
10.	87	0	50	4	22	0	27	4	17	0	0	196	9
11.	140	0	408	10	23	0	207	8	30	1	1	790	16
12.	531	105	483	15	106	0	246	12	70	1	2	1,302	38

	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	0	0	XXX	2	1
2.	180	(2)	182	47.2	(3.1)	55.1	0	0	4.0	2	1
3.	213	8	204	50.0	13.4	56.1	0	0	4.0	1	0
4.	229	47	183	52.5	72.6	49.1	0	0	4.0	4	2
5.	328	58	270	67.1	83.2	64.5	0	0	4.0	38	10
6.	221	38	183	42.0	46.8	41.1	0	0	4.0	13	3
7.	318	42	276	57.0	44.4	59.6	0	0	4.0	23	12
8.	390	64	326	63.9	57.1	65.4	0	0	4.0	42	22
9.	503	112	391	68.2	74.4	66.6	0	0	4.0	97	45
10.	419	8	411	47.1	4.4	58.2	0	0	4.0	133	63
11.	940	19	921	80.5	7.8	99.7	0	0	4.0	539	251
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	894	409

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 (Cols. 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	0	0	0	0	0	0	0	0	XXX
2. 1993	33	0	33	1	0	1	0	0	0	0	0	2
3. 1994	29	0	29	6	0	3	0	1	0	0	0	10
4. 1995	28	0	28	6	0	2	0	1	0	0	0	9
5. 1996	29	0	29	3	0	2	0	0	0	0	0	6
6. 1997	32	0	31	18	0	3	0	2	0	0	0	23
7. 1998	32	0	32	8	0	7	0	4	0	0	0	19
8. 1999	30	4	26	8	0	2	0	2	0	0	0	12
9. 2000	27	4	23	6	0	2	0	1	0	0	0	9
10. 2001	32	5	28	1	0	1	0	1	0	0	0	3
11. 2002	34	6	28	1	0	1	0	0	0	0	0	3
12. Totals	XXX	XXX	XXX	58	0	26	0	12	0	1	95	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	1	0	0	0	0	0	0	0	0	0	0	1	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	1	0	0	0	0	0	0	0	0	0	0	1	0
10.	1	0	1	0	0	0	0	0	0	0	0	3	0
11.	11	0	8	0	4	0	3	0	1	0	0	26	1
12.	13	0	9	0	5	0	3	0	2	0	0	32	1

	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	0	0	XXX	0	0
2.	2	0	2	5.6	0.0	5.6	0	0	4.0	0	0
3.	10	0	10	34.2	(33.3)	34.4	0	0	4.0	0	0
4.	9	0	9	32.3	(200.0)	33.3	0	0	4.0	0	0
5.	6	0	6	20.4	0.0	20.5	0	0	4.0	0	0
6.	24	0	24	77.0	0.0	77.6	0	0	4.0	1	0
7.	19	0	19	57.3	0.0	57.7	0	0	4.0	0	0
8.	13	0	13	41.5	0.0	48.5	0	0	4.0	0	0
9.	10	0	10	38.7	0.0	46.2	0	0	4.0	1	0
10.	6	0	6	17.1	0.0	20.1	0	0	4.0	2	1
11.	29	0	29	85.8	0.0	103.9	0	0	4.0	19	8
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	23	10

SCHEDULE P - PART 1I - 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 (Cols. 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	14	0	4	0	1	0	5	19	XXX
2. 2001	1,549	145	1,404	756	64	11	0	82	0	28	784	XXX
3. 2002	1,871	194	1,677	816	0	6	0	87	0	3	909	XXX
4. Totals	XXX	XXX	XXX	1,586	64	21	0	170	0	37	1,711	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 and 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.	28	0	5	0	2	0	1	0	1	0	2	38	1
2.	24	0	10	0	10	0	2	0	2	0	3	47	1
3.	100	0	86	1	20	0	17	0	19	0	13	240	16
4.	152	0	101	1	32	0	20	0	22	0	17	325	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	0	0	XXX	33	4
2.	896	65	831	57.9	45.0	59.2	0	0	4.0	34	14
3.	1,151	1	1,149	61.5	0.7	68.5	0	0	4.0	184	56
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	251	74

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 (Cols. 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	25	0	5	0	1	0	64	32	XXX
2. 2001	8,019	52	7,967	5,284	64	11	0	627	1	519	5,858	4,087
3. 2002	9,288	79	9,209	5,511	199	5	0	649	1	300	5,967	4,150
4. Totals	XXX	XXX	XXX	10,820	262	22	0	1,278	1	884	11,856	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 and 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.	(10)	0	6	0	0	0	1	0	0	0	21	(3)	1
2.	(20)	1	25	0	0	0	2	0	0	0	26	7	1
3.	(58)	0	243	0	24	0	16	0	64	0	489	289	161
4.	(88)	1	273	0	25	0	19	0	65	0	537	293	163

	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	0	0	XXX	(4)	2
2.	5,930	65	5,864	73.9	126.4	73.6	0	0	4.0	4	2
3.	6,454	199	6,255	69.5	251.1	67.9	0	0	4.0	184	104
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	185	108

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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 and 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	0	0	0	0	0	0	0	0	0	0	2	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	1	0	0	0	0	0	0	0	0	0	0	2	0

	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	0	0	XXX	2	0
2.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2	0

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 (Cols. 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	0	0	0	0	0	0	0	0	XXX
2. 2001	43	0	43	61	0	0	0	0	0	0	61	XXX
3. 2002	28	0	28	34	0	0	0	3	0	0	37	XXX
4. Totals	XXX	XXX	XXX	95	0	0	0	3	0	0	98	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	1	0	0	0	0	0	0	0	0	0	0	1	0
3.	12	0	0	0	0	0	0	0	1	0	0	13	0
4.	13	0	0	0	0	0	0	0	1	0	0	14	0

	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	0	0	XXX	0	0
2.	63	0	63	145.2	0.0	145.2	0	0	4.0	1	0
3.	50	0	50	178.6	0.0	178.6	0	0	4.0	12	1
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	13	1

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

SCHEDULE P - PART 1M - INTERNATIONAL

(\$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 (Cols. 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	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1994	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 1995	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1996	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1997	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	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	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	12	0	12	0	0	0	0	0	0	0	0	XXX
3. 1994	1	0	1	0	0	0	0	0	0	0	0	XXX
4. 1995	1	0	1	0	0	0	0	0	0	0	0	XXX
5. 1996	1	0	1	0	0	0	0	0	0	0	0	XXX
6. 1997	2	0	2	0	0	0	0	0	0	0	0	XXX
7. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	0	0	0	0	0	0	0	0	0	0	XXX

	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	0	0	XXX	0	0
2.	0	0	0	(0.3)	0.0	(0.3)	0	0	4.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

(\$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 (Cols. 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	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1994	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 1995	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1996	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1997	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	0	0	0	0	0	0	0	0	0	0	XXX

	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	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1994	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 1995	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 1996	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 1997	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	0	0	0	0	0	0	0	0	0	0	XXX

	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	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1	0	0	0	0	0	0	1	XXX
2. 1993	21	0	20	5	0	1	0	0	0	0	7	1
3. 1994	20	0	19	2	0	1	0	0	0	0	3	1
4. 1995	34	0	34	3	0	0	0	0	0	0	4	1
5. 1996	40	0	40	3	0	1	0	0	0	0	4	1
6. 1997	33	0	33	2	0	5	0	0	0	0	7	1
7. 1998	31	0	31	2	0	4	0	0	0	0	7	1
8. 1999	40	1	38	0	0	1	0	0	0	0	1	1
9. 2000	52	2	50	3	0	0	0	0	0	0	3	1
10. 2001	68	2	66	1	0	0	0	0	0	0	1	1
11. 2002	107	3	104	0	0	0	0	0	0	0	0	1
12. Totals	XXX	XXX	XXX	22	0	14	0	2	0	0	38	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 and 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	0	0	0	0	0	0	0	0	0	0	1	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	1	0	0	0	0	0	0	0	0	0	0	1	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	1	0	1	0	0	0	1	0	0	0	0	4	0
10.	1	0	3	0	1	0	2	0	0	0	0	8	0
11.	1	0	25	0	1	0	17	0	1	0	0	45	0
12.	5	0	30	0	2	0	20	0	2	0	0	59	0

	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	0	0	XXX	1	0
2.	7	0	7	35.1	(24.1)	35.6	0	0	4.0	0	0
3.	3	0	3	14.5	(51.4)	15.1	0	0	4.0	0	0
4.	4	0	4	10.5	(159.3)	11.5	0	0	4.0	0	0
5.	4	0	4	9.8	0.0	9.9	0	0	4.0	0	0
6.	8	0	8	25.3	0.0	25.5	0	0	4.0	1	1
7.	7	0	7	22.0	0.0	22.2	0	0	4.0	0	0
8.	1	0	1	2.8	0.0	2.9	0	0	4.0	0	0
9.	7	0	7	13.7	0.0	14.2	0	0	4.0	2	2
10.	9	0	9	12.5	0.0	12.9	0	0	4.0	4	3
11.	45	0	45	42.3	0.0	43.7	0	0	4.0	26	19
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	34	25

SCHEDULE P - PART 1R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 1993	0	0	0	0	0	0	0	0	0	0	0	0
3. 1994	0	0	0	0	0	0	0	0	0	0	0	0
4. 1995	0	0	0	0	0	0	0	0	0	0	0	0
5. 1996	0	0	0	0	0	0	0	0	0	0	0	0
6. 1997	0	0	0	0	0	0	0	0	0	0	0	0
7. 1998	0	0	0	0	0	0	0	0	0	0	0	0
8. 1999	0	0	0	0	0	0	0	0	0	0	0	0
9. 2000	0	0	0	0	0	0	0	0	0	0	0	0
10. 2001	0	0	0	0	0	0	0	0	0	0	0	0
11. 2002	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	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	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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 and 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0

	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	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	4.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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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	185	201	167	161	166	175	169	186	183	182	(1)	(4)	
2. 1993	1,720	1,682	1,699	1,695	1,701	1,705	1,725	1,724	1,725	1,724	0	0	
3. 1994	XXX	2,265	2,243	2,242	2,251	2,259	2,260	2,264	2,256	2,267	11	2	
4. 1995	XXX	XXX	2,341	2,317	2,341	2,331	2,359	2,365	2,367	2,368	1	3	
5. 1996	XXX	XXX	XXX	3,074	3,056	3,085	3,103	3,101	3,099	3,105	6	4	
6. 1997	XXX	XXX	XXX	XXX	2,952	2,771	2,795	2,823	2,796	2,798	2	(25)	
7. 1998	XXX	XXX	XXX	XXX	XXX	3,313	3,276	3,290	3,279	3,283	4	(7)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	3,129	3,014	3,061	3,042	(20)	27	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,723	3,584	3,610	26	(113)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,850	3,797	(53)	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,659	XXX	XXX	
											12. Totals	(25)	(112)

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

1. Prior	2,910	2,824	2,537	2,481	2,442	2,456	2,448	2,441	2,438	2,441	3	0	
2. 1993	4,652	4,260	4,259	4,110	4,112	4,091	4,102	4,097	4,095	4,095	0	(2)	
3. 1994	XXX	5,777	5,200	5,185	5,056	5,018	4,994	4,981	4,976	4,981	5	0	
4. 1995	XXX	XXX	5,872	5,132	5,131	4,963	4,931	4,945	4,936	4,927	(9)	(18)	
5. 1996	XXX	XXX	XXX	6,475	5,745	5,722	5,563	5,544	5,515	5,527	11	(18)	
6. 1997	XXX	XXX	XXX	XXX	7,029	6,062	6,009	5,875	5,867	5,884	17	9	
7. 1998	XXX	XXX	XXX	XXX	XXX	7,048	6,174	6,355	6,259	6,253	(6)	(103)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	6,478	5,969	5,884	5,836	(47)	(133)	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,835	6,182	6,445	263	(391)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,214	6,598	(617)	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,880	XXX	XXX	
											12. Totals	(378)	(654)

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

1. Prior	442	493	531	564	565	556	548	556	557	558	1	2	
2. 1993	454	491	480	457	482	497	487	487	487	487	0	0	
3. 1994	XXX	608	698	720	655	666	651	653	652	652	0	(1)	
4. 1995	XXX	XXX	613	676	687	648	635	660	655	658	3	(2)	
5. 1996	XXX	XXX	XXX	714	669	722	643	632	610	632	22	0	
6. 1997	XXX	XXX	XXX	XXX	681	715	717	688	705	724	19	36	
7. 1998	XXX	XXX	XXX	XXX	XXX	883	646	707	727	699	(28)	(7)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,026	707	680	640	(40)	(67)	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,032	825	830	5	(202)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,110	776	(334)	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,192	XXX	XXX	
											12. Totals	(352)	(241)

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	72	58	68	92	94	99	103	108	113	115	3	7	
2. 1993	147	149	133	131	134	133	132	132	133	144	11	11	
3. 1994	XXX	206	198	187	180	176	180	178	180	184	5	6	
4. 1995	XXX	XXX	209	189	185	176	170	170	169	173	4	4	
5. 1996	XXX	XXX	XXX	161	151	133	132	129	131	134	3	5	
6. 1997	XXX	XXX	XXX	XXX	189	160	163	156	158	161	3	5	
7. 1998	XXX	XXX	XXX	XXX	XXX	117	113	102	103	104	1	2	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	161	170	172	175	3	5	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	195	186	(9)	(7)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	286	287	1	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	403	XXX	XXX	
											12. Totals	24	37

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	207	248	251	252	255	260	258	256	256	256	(1)	(1)	
2. 1993	313	340	340	379	376	375	375	375	375	378	3	3	
3. 1994	XXX	439	430	427	439	431	428	429	429	432	3	3	
4. 1995	XXX	XXX	499	437	442	444	442	440	443	449	6	8	
5. 1996	XXX	XXX	XXX	492	452	460	468	465	470	479	9	13	
6. 1997	XXX	XXX	XXX	XXX	496	471	492	495	485	503	17	8	
7. 1998	XXX	XXX	XXX	XXX	XXX	649	618	612	567	580	14	(32)	
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	673	623	629	628	(1)	5	
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	877	771	804	33	(73)	
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	616	604	(12)	XXX	
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	767	XXX	XXX	
											12. Totals	71	(64)

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

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

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

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

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

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

1. Prior	146	149	211	227	223	196	192	193	196	196	0	3
2. 1993	198	172	189	170	169	170	169	169	171	171	0	2
3. 1994	XXX	192	145	188	183	193	199	198	195	194	(1)	(4)
4. 1995	XXX	XXX	206	148	149	153	169	168	168	168	0	(1)
5. 1996	XXX	XXX	XXX	241	200	230	240	262	280	252	(28)	(10)
6. 1997	XXX	XXX	XXX	XXX	249	137	178	148	161	170	9	22
7. 1998	XXX	XXX	XXX	XXX	XXX	329	243	301	252	251	(1)	(50)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	564	343	333	304	(29)	(38)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	642	329	359	30	(282)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	767	364	(403)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	864	XXX	XXX
12. Totals											(423)	(357)

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

1. Prior	0	0	0	12	11	12	16	13	11	11	0	(2)
2. 1993	12	0	0	2	2	2	2	2	2	2	0	0
3. 1994	XXX	16	2	7	12	9	9	9	9	9	0	0
4. 1995	XXX	XXX	16	9	10	10	8	8	8	8	0	0
5. 1996	XXX	XXX	XXX	13	7	7	6	5	5	5	0	0
6. 1997	XXX	XXX	XXX	XXX	20	34	23	22	22	22	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	17	12	15	15	15	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	17	20	14	10	(3)	(10)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	9	10	1	(8)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	5	(9)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	XXX	XXX
12. Totals											(11)	(20)

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	220	200	200	0	(21)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	806	748	(58)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,043	XXX	XXX
4. Totals											(58)	(21)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	507	201	227	26	(280)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,019	5,238	219	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,543	XXX	XXX
4. Totals											245	(280)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1	1	1
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											1	1

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	8	6	(1)	(11)
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	62	(7)	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	XXX	XXX
4. Totals											(8)	(11)

SCHEDULE P - PART 2M - INTERNATIONAL

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

**SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property**

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	33	41	40	36	35	35	23	23	23	23	0	0
2. 1993	0	0	2	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	1	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

**SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability**

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

**SCHEDULE P - PART 2P - REINSURANCE
Nonproportional Assumed Financial Lines**

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

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SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS 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	14	18	18	18	17	17	17	8	8	9	1	1
2. 1993	2	3	2	6	7	7	7	7	7	7	0	0
3. 1994	XXX	11	3	4	6	6	3	3	3	3	0	0
4. 1995	XXX	XXX	17	8	3	3	3	4	4	4	0	0
5. 1996	XXX	XXX	XXX	15	15	14	17	15	4	4	0	(11)
6. 1997	XXX	XXX	XXX	XXX	15	5	5	8	8	8	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	13	11	46	23	7	(16)	(40)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	18	6	4	1	(3)	(5)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	5	6	1	(19)
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	8	(27)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	XXX	XXX
12. Totals											(45)	(74)

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

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

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.86	.123	.141	.150	.159	.160	.175	.178	.180	1,271	380
2. 1993	1,343	1,597	1,635	1,670	1,688	1,696	1,723	1,723	1,723	1,723	982	287
3. 1994	XXX	1,732	2,154	2,180	2,216	2,241	2,250	2,250	2,251	2,261	1,130	338
4. 1995	XXX	XXX	1,729	2,213	2,266	2,296	2,338	2,358	2,364	2,365	970	336
5. 1996	XXX	XXX	XXX	2,390	2,934	3,016	3,054	3,090	3,097	3,102	1,208	426
6. 1997	XXX	XXX	XXX	XXX	2,260	2,662	2,717	2,763	2,777	2,786	1,074	353
7. 1998	XXX	XXX	XXX	XXX	XXX	2,579	3,098	3,175	3,225	3,261	1,408	466
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,396	2,879	2,940	2,996	1,111	409
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,768	3,455	3,539	1,260	460
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,962	3,563	1,188	422
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,576	1,241	372

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

1. Prior	.000	1,395	2,028	2,263	2,352	2,403	2,425	2,418	2,425	2,429	1,878	493
2. 1993	1,486	2,683	3,416	3,785	3,970	4,052	4,082	4,091	4,092	4,094	1,095	284
3. 1994	XXX	1,823	3,297	4,130	4,598	4,822	4,919	4,947	4,955	4,965	1,210	316
4. 1995	XXX	XXX	1,948	3,401	4,144	4,610	4,788	4,877	4,897	4,918	1,285	342
5. 1996	XXX	XXX	XXX	2,331	3,912	4,769	5,202	5,381	5,454	5,490	1,459	390
6. 1997	XXX	XXX	XXX	XXX	2,632	4,288	5,052	5,483	5,681	5,776	1,734	527
7. 1998	XXX	XXX	XXX	XXX	XXX	2,794	4,375	5,277	5,816	6,081	1,833	560
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,555	4,022	4,873	5,421	1,744	584
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,713	4,395	5,328	1,747	630
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,913	4,609	1,787	628
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,149	1,398	493

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

1. Prior	.000	.176	.452	.508	.532	.543	.542	.556	.553	.555	.184	.57
2. 1993	.135	.231	.345	.419	.449	.469	.487	.487	.487	.487	.102	.31
3. 1994	XXX	.198	.329	.505	.586	.631	.644	.645	.647	.652	.122	.37
4. 1995	XXX	XXX	.205	.383	.490	.592	.612	.652	.652	.653	.130	.36
5. 1996	XXX	XXX	XXX	.228	.386	.487	.562	.604	.618	.627	.128	.37
6. 1997	XXX	XXX	XXX	XXX	.218	.383	.506	.617	.658	.703	.130	.37
7. 1998	XXX	XXX	XXX	XXX	XXX	.201	.368	.485	.568	.639	.123	.38
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.203	.385	.460	.560	.132	.41
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.261	.403	.546	.134	.52
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.238	.432	.129	.41
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.254	.100	.31

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	.000	.20	.29	.38	.41	.46	.53	.60	.63	.71	.3	.0
2. 1993	.58	.111	.124	.127	.129	.132	.131	.135	.132	.132	.63	.8
3. 1994	XXX	.67	.142	.165	.167	.172	.178	.177	.178	.178	.74	.11
4. 1995	XXX	XXX	.72	.131	.151	.164	.165	.166	.166	.167	.65	.11
5. 1996	XXX	XXX	XXX	.65	.107	.121	.126	.127	.127	.128	.44	.8
6. 1997	XXX	XXX	XXX	XXX	.71	.124	.146	.152	.159	.154	.44	.5
7. 1998	XXX	XXX	XXX	XXX	XXX	.46	.87	.93	.97	.101	.41	.6
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.65	.128	.155	.165	.47	.8
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.68	.143	.167	.59	.10
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.107	.215	.59	.10
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.117	.42	.9

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	.106	.199	.224	.240	.254	.255	.255	.255	.255	.154	.94
2. 1993	.196	.273	.294	.358	.370	.374	.374	.374	.375	.375	.95	.52
3. 1994	XXX	.238	.324	.372	.413	.417	.424	.426	.428	.429	.114	.60
4. 1995	XXX	XXX	.239	.355	.384	.416	.426	.434	.440	.442	.107	.59
5. 1996	XXX	XXX	XXX	.306	.388	.404	.443	.457	.475	.477	.118	.50
6. 1997	XXX	XXX	XXX	XXX	.315	.396	.429	.458	.473	.494	.109	.43
7. 1998	XXX	XXX	XXX	XXX	XXX	.382	.473	.514	.543	.563	.133	.60
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.383	.518	.565	.596	.121	.56
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.552	.705	.746	.130	.62
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.402	.496	.121	.56
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.336	.79	.34

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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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.3	.8	10	11	17	18	18	18	19	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.1	.1	.1	.1	.1	.1	.1	XXX	XXX
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.1	.1	.1	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	.2	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)	XXX	XXX

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

1. Prior	.000	.53	.102	.154	.165	.179	.190	.191	.192	.194	.43	.21
2. 1993	.27	.55	.103	.151	.164	.166	.168	.169	.169	.169	.30	.14
3. 1994	XXX	.27	.55	.114	.148	.183	.190	.191	.192	.193	.30	.15
4. 1995	XXX	XXX	.49	.86	.103	.137	.155	.159	.161	.162	.37	.18
5. 1996	XXX	XXX	XXX	.46	.85	.137	.153	.162	.178	.205	.36	.19
6. 1997	XXX	XXX	XXX	XXX	.47	.85	.107	.123	.141	.156	.40	.20
7. 1998	XXX	XXX	XXX	XXX	XXX	.92	.148	.181	.198	.219	.45	.22
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.82	.151	.205	.244	.47	.28
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.68	.136	.231	.50	.31
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.91	.184	.54	.29
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.104	.41	.20

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

1. Prior	.000	.0	.0	.2	.8	.9	.9	.11	.11	.11	.0	.0
2. 1993	.0	.0	.0	.1	.2	.2	.2	.2	.2	.2	.1	.0
3. 1994	XXX	.2	.2	.6	.6	.9	.9	.9	.9	.9	.0	.1
4. 1995	XXX	XXX	.4	.7	.7	.8	.8	.8	.8	.8	.0	.1
5. 1996	XXX	XXX	XXX	.2	.4	.5	.5	.5	.5	.5	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.2	.4	.20	.20	.21	.21	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.2	.10	.14	.15	.15	.1	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.4	.7	.7	.10	.0	.1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2	.7	.8	.0	.1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2	.2	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2	.0	.0

**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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	145	163	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	591	702	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	822	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	200	230	392	74
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,916	5,231	3,461	625
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,318	3,366	623

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.6	.6	XXX	XXX
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57	61	XXX	XXX
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.18	.21	.21	.35	.23	.23	.23	.23	.23	XXX	XXX
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS 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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	.000	.5	.5	.6	.6	.6	.6	.6	.7	.8	.1	.1
2. 1993	.0	.0	.0	.6	.7	.7	.7	.7	.7	.7	.0	.0
3. 1994	.XXX	.0	.0	.1	.2	.2	.3	.3	.3	.3	.1	.1
4. 1995	.XXX	.XXX	.1	.2	.3	.3	.3	.4	.4	.4	.1	.0
5. 1996	.XXX	.XXX	.XXX	.0	.1	.1	.1	.3	.4	.4	.1	.0
6. 1997	.XXX	.XXX	.XXX	.XXX	.0	.2	.2	.5	.7	.7	.0	.1
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.1	.3	.7	.7	.0	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.1	.1	.0	.0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.1	.3	.1	.0
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.1	.0	.0
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 1998	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2000	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.0	.0	.XXX	.XXX
2. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
3. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

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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	35	12	1	0	0	0	0	0	0	0
2. 1993	133	21	12	0	0	0	0	0	0	0
3. 1994	XXX	152	24	14	1	0	0	0	0	0
4. 1995	XXX	XXX	203	27	15	0	0	0	0	0
5. 1996	XXX	XXX	XXX	215	30	15	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	238	31	21	1	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	251	43	24	1	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	338	47	27	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	361	54	32
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	486	125
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	537

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

1. Prior	353	143	5	2	0	0	0	0	0	0
2. 1993	571	215	135	4	1	0	0	0	0	0
3. 1994	XXX	601	237	146	4	0	0	0	0	0
4. 1995	XXX	XXX	699	249	148	1	1	0	0	0
5. 1996	XXX	XXX	XXX	691	267	153	3	0	0	0
6. 1997	XXX	XXX	XXX	XXX	741	264	146	2	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	757	253	142	2	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	703	243	155	5
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	691	271	185
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	771	312
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	895

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

1. Prior	78	32	0	0	0	0	0	0	0	0
2. 1993	126	51	35	1	0	0	0	0	0	0
3. 1994	XXX	135	68	43	1	0	0	0	0	0
4. 1995	XXX	XXX	162	73	41	0	0	0	0	0
5. 1996	XXX	XXX	XXX	176	69	43	1	1	0	0
6. 1997	XXX	XXX	XXX	XXX	166	71	76	2	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	179	104	71	2	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	264	119	92	3
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	296	155	82
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	384	139
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	345

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	29	7	8	7	9	22	20	25	25	22
2. 1993	50	18	2	1	1	1	1	1	1	10
3. 1994	XXX	45	12	7	2	3	2	2	2	6
4. 1995	XXX	XXX	49	17	8	4	3	2	2	6
5. 1996	XXX	XXX	XXX	37	17	3	4	2	2	5
6. 1997	XXX	XXX	XXX	XXX	23	7	6	3	4	7
7. 1998	XXX	XXX	XXX	XXX	XXX	25	12	4	6	6
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	42	14	10	10
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	27	14
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	43
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	141

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	29	25	14	7	5	3	2	1	1	0
2. 1993	58	20	7	2	1	1	0	0	0	1
3. 1994	XXX	67	26	15	4	2	2	1	0	3
4. 1995	XXX	XXX	78	25	14	3	3	2	1	3
5. 1996	XXX	XXX	XXX	79	21	10	4	2	1	2
6. 1997	XXX	XXX	XXX	XXX	85	17	17	4	1	3
7. 1998	XXX	XXX	XXX	XXX	XXX	87	32	18	3	3
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	159	35	17	7
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166	31	29
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151	52
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284

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

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

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

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

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

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

1. Prior	29	14	10	4	1	0	0	0	0	0
2. 1993	108	22	10	2	0	0	0	0	0	0
3. 1994	XXX	109	18	13	0	0	0	0	0	0
4. 1995	XXX	XXX	126	22	12	0	0	0	0	0
5. 1996	XXX	XXX	XXX	162	22	11	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	167	23	21	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	184	43	25	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	348	50	31	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	417	63	35
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	524	70
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	597

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

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

**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	2	3	4	5	5	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.65	.12	.6
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.64	.12
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.210	.33	.7
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.216	.27
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	258

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

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

SCHEDULE P - PART 4N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	8	12	8	2	0	0	0	0	0	0
2. 1993	0	2	2	0	0	0	0	0	0	0
3. 1994	XXX	0	2	0	0	0	0	0	0	0
4. 1995	XXX	XXX	1	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

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

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

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

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SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - 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	1	1	0	0	0	0	0	0	0	0
2. 1993	2	1	1	0	0	0	0	0	0	0
3. 1994	XXX	10	2	1	0	0	0	0	0	0
4. 1995	XXX	XXX	13	2	1	0	0	0	0	0
5. 1996	XXX	XXX	XXX	14	2	1	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	13	2	1	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	13	2	1	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	17	3	2	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	4	2
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

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

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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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	144	26	14	1	0	0	0	0	0	0
2. 1993	839	967	979	981	982	982	982	982	982	982
3. 1994	XXX	926	1,122	1,126	1,128	1,129	1,130	1,130	1,130	1,130
4. 1995	XXX	XXX	821	961	966	969	970	970	970	970
5. 1996	XXX	XXX	XXX	1,047	1,197	1,204	1,206	1,207	1,208	1,208
6. 1997	XXX	XXX	XXX	XXX	952	1,066	1,071	1,073	1,074	1,074
7. 1998	XXX	XXX	XXX	XXX	XXX	1,261	1,398	1,405	1,407	1,408
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,002	1,103	1,108	1,111
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,087	1,255	1,260
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,058	1,188
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,241

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	34	17	2	2	1	1	0	0	0	0
2. 1993	75	11	2	2	1	1	0	0	0	0
3. 1994	XXX	102	23	4	2	1	1	1	1	0
4. 1995	XXX	XXX	104	8	4	2	1	0	0	0
5. 1996	XXX	XXX	XXX	138	8	4	2	1	1	1
6. 1997	XXX	XXX	XXX	XXX	97	8	4	3	2	1
7. 1998	XXX	XXX	XXX	XXX	XXX	117	9	5	3	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	78	7	5	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124	7	4
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	6
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87

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	194	18	(18)	33	0	0	0	(131)	0	0
2. 1993	1,155	1,259	1,266	1,269	1,270	1,270	1,270	1,270	1,270	1,270
3. 1994	XXX	1,298	1,554	1,145	1,146	1,546	1,547	1,468	1,468	1,468
4. 1995	XXX	XXX	1,099	1,211	1,215	1,217	1,217	1,306	1,306	1,306
5. 1996	XXX	XXX	XXX	1,551	1,634	1,640	1,641	1,634	1,634	1,635
6. 1997	XXX	XXX	XXX	XXX	1,351	1,420	1,425	1,427	1,428	1,428
7. 1998	XXX	XXX	XXX	XXX	XXX	1,782	1,866	1,873	1,876	1,877
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,440	1,513	1,521	1,522
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,603	1,718	1,724
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,519	1,616
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,700

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**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	274	(20)	113	10	4	2	1	0	0	0
2. 1993	777	1,010	1,063	1,080	1,090	1,093	1,094	1,095	1,095	1,095
3. 1994	XXX	831	1,112	1,170	1,195	1,204	1,208	1,209	1,209	1,210
4. 1995	XXX	XXX	851	1,176	1,243	1,270	1,280	1,283	1,284	1,285
5. 1996	XXX	XXX	XXX	933	1,339	1,423	1,446	1,454	1,458	1,459
6. 1997	XXX	XXX	XXX	XXX	1,190	1,621	1,695	1,719	1,730	1,734
7. 1998	XXX	XXX	XXX	XXX	XXX	1,294	1,709	1,791	1,820	1,833
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,216	1,630	1,715	1,744
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,211	1,661	1,747
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,337	1,787
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,398

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	115	53	21	7	4	3	1	1	0	0
2. 1993	296	80	35	15	6	2	1	0	0	0
3. 1994	XXX	345	87	37	20	8	3	1	1	1
4. 1995	XXX	XXX	352	95	47	18	6	3	1	1
5. 1996	XXX	XXX	XXX	429	112	41	15	7	3	1
6. 1997	XXX	XXX	XXX	XXX	479	98	43	19	7	3
7. 1998	XXX	XXX	XXX	XXX	XXX	465	113	53	21	9
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	465	117	51	21
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	507	113	51
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	489	133
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	582

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	111	25	37	(1)	5	2	0	(23)	1	0
2. 1993	1,242	1,344	1,413	1,410	1,416	1,417	1,417	1,379	1,379	1,379
3. 1994	XXX	1,349	1,729	1,737	1,754	1,757	1,758	1,526	1,526	1,527
4. 1995	XXX	XXX	1,069	1,184	1,224	1,233	1,236	1,627	1,628	1,628
5. 1996	XXX	XXX	XXX	1,327	1,543	1,582	1,589	1,849	1,850	1,851
6. 1997	XXX	XXX	XXX	XXX	2,015	2,211	2,250	2,259	2,263	2,265
7. 1998	XXX	XXX	XXX	XXX	XXX	2,148	2,345	2,389	2,398	2,402
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	2,091	2,295	2,341	2,349
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,159	2,383	2,428
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,308	2,548
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,473

**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	27	6	4	2	1	0	0	0	0	0
2. 1993	72	94	98	100	101	101	102	102	102	102
3. 1994	XXX	86	111	117	120	122	122	122	122	122
4. 1995	XXX	XXX	89	119	126	129	130	130	130	130
5. 1996	XXX	XXX	XXX	89	118	124	126	128	128	128
6. 1997	XXX	XXX	XXX	XXX	93	120	126	129	130	130
7. 1998	XXX	XXX	XXX	XXX	XXX	89	114	120	122	123
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	95	123	130	132
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	128	134
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100	129
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100

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	14	7	3	1	1	0	0	0	0	0
2. 1993	24	9	4	2	1	1	0	0	0	0
3. 1994	XXX	30	10	5	3	1	0	0	0	0
4. 1995	XXX	XXX	31	13	6	2	1	0	0	0
5. 1996	XXX	XXX	XXX	32	9	5	2	1	0	0
6. 1997	XXX	XXX	XXX	XXX	29	9	5	2	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	28	9	5	3	2
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	30	9	5	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	11	7
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	11
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30

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	14	2	7	0	1	0	0	(3)	0	0
2. 1993	113	127	133	134	135	135	135	132	133	133
3. 1994	XXX	136	171	174	176	177	177	159	159	159
4. 1995	XXX	XXX	115	132	134	135	136	166	166	166
5. 1996	XXX	XXX	XXX	218	236	239	241	165	165	166
6. 1997	XXX	XXX	XXX	XXX	146	163	167	168	168	168
7. 1998	XXX	XXX	XXX	XXX	XXX	141	156	160	162	163
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	153	171	175	176
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166	188	193
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	181
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161

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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	12	2	0	0	0	0	0	0	0	0
2. 1993	45	60	62	62	62	63	63	63	63	63
3. 1994	XXX	56	71	73	74	74	74	74	74	74
4. 1995	XXX	XXX	51	62	64	64	65	65	65	65
5. 1996	XXX	XXX	XXX	33	43	43	44	44	44	44
6. 1997	XXX	XXX	XXX	XXX	33	42	43	43	43	44
7. 1998	XXX	XXX	XXX	XXX	XXX	29	39	40	41	41
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	29	45	47	47
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	56	59
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	59
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42

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	4	2	1	1	1	1	0	1	0	0
2. 1993	8	2	1	0	0	0	0	0	0	0
3. 1994	XXX	10	3	1	1	0	0	0	0	0
4. 1995	XXX	XXX	9	2	1	1	0	0	0	0
5. 1996	XXX	XXX	XXX	8	1	1	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	8	2	1	1	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	10	2	1	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	12	3	1	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	3	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	4
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24

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	5	0	0	0	0	0	0	1	0	0
2. 1993	63	71	71	71	71	71	71	71	71	71
3. 1994	XXX	78	85	85	85	85	85	85	85	85
4. 1995	XXX	XXX	71	76	76	76	76	76	76	76
5. 1996	XXX	XXX	XXX	49	52	52	52	52	52	52
6. 1997	XXX	XXX	XXX	XXX	46	49	49	49	49	49
7. 1998	XXX	XXX	XXX	XXX	XXX	43	47	47	47	47
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	50	55	55	55
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	69	70
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	73
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75

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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	39	10	13	1	0	0	0	0	0	0
2. 1993	64	89	92	94	94	94	95	95	95	95
3. 1994	XXX	85	109	111	113	113	113	113	114	114
4. 1995	XXX	XXX	77	102	104	106	106	106	107	107
5. 1996	XXX	XXX	XXX	90	113	115	117	118	118	118
6. 1997	XXX	XXX	XXX	XXX	86	104	107	108	109	109
7. 1998	XXX	XXX	XXX	XXX	XXX	102	128	131	133	133
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	95	117	120	121
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	127	130
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	121
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79

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	20	11	5	2	1	1	0	0	0	0
2. 1993	13	5	2	1	1	0	0	0	0	0
3. 1994	XXX	22	7	3	2	1	0	0	0	0
4. 1995	XXX	XXX	26	5	3	1	0	0	0	0
5. 1996	XXX	XXX	XXX	23	4	3	1	1	0	0
6. 1997	XXX	XXX	XXX	XXX	18	5	3	2	1	0
7. 1998	XXX	XXX	XXX	XXX	XXX	28	6	3	1	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	21	6	3	1
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	4	3
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20

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	56	8	24	(4)	0	0	0	(8)	0	0
2. 1993	113	143	141	143	143	143	143	147	147	147
3. 1994	XXX	152	179	180	180	180	180	173	174	174
4. 1995	XXX	XXX	136	153	155	156	156	166	166	166
5. 1996	XXX	XXX	XXX	147	163	166	167	167	168	168
6. 1997	XXX	XXX	XXX	XXX	136	148	151	152	152	153
7. 1998	XXX	XXX	XXX	XXX	XXX	170	190	192	194	194
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	159	175	177	178
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	169	191	194
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164	181
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - 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	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

SCHEDULE P - PART 5F - MEDICAL MALPRACTICE - 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	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

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	11	2	1	1	0	0	0	0	0	0
2. 1993	20	28	29	29	30	30	30	30	30	30
3. 1994	XXX	19	27	29	29	30	30	30	30	30
4. 1995	XXX	XXX	25	34	35	36	37	37	37	37
5. 1996	XXX	XXX	XXX	23	33	35	36	36	36	36
6. 1997	XXX	XXX	XXX	XXX	29	37	39	39	40	40
7. 1998	XXX	XXX	XXX	XXX	XXX	31	42	44	45	45
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	33	43	45	47
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	47	50
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	54
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41

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	4	3	2	1	1	1	0	0	0	0
2. 1993	6	3	2	1	1	0	0	0	0	0
3. 1994	XXX	8	2	2	2	1	0	0	0	0
4. 1995	XXX	XXX	8	3	2	2	1	1	0	0
5. 1996	XXX	XXX	XXX	8	4	2	2	2	1	1
6. 1997	XXX	XXX	XXX	XXX	7	3	3	2	1	1
7. 1998	XXX	XXX	XXX	XXX	XXX	10	3	3	2	1
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	9	4	4	2
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	7	7
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	9
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16

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	9	3	4	1	0	0	0	(1)	0	0
2. 1993	32	40	44	45	45	45	45	44	44	44
3. 1994	XXX	33	46	49	49	50	50	45	45	45
4. 1995	XXX	XXX	33	43	46	47	47	55	55	56
5. 1996	XXX	XXX	XXX	40	52	54	55	56	56	56
6. 1997	XXX	XXX	XXX	XXX	47	57	59	60	61	61
7. 1998	XXX	XXX	XXX	XXX	XXX	53	64	67	68	69
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	58	70	75	77
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	82	88
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	92
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77

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

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

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

SCHEDULE P - PART 5R - PRODUCTS 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	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	1	1	1	1	1	1	1	1
4. 1995	XXX	XXX	1	1	1	1	1	1	1	1
5. 1996	XXX	XXX	XXX	0	0	0	0	0	1	1
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

SCHEDULE P - PART 5R - PRODUCTS 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	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

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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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	793	793	793	793	793	793	793	793	793	793	793	.0
3. 1994	XXX	861	861	861	861	861	861	861	861	861	861	.0
4. 1995	XXX	XXX	951	951	951	951	951	951	951	951	951	.0
5. 1996	XXX	XXX	XXX	1,081	1,081	1,081	1,081	1,081	1,081	1,081	1,081	.0
6. 1997	XXX	XXX	XXX	XXX	1,081	1,081	1,081	1,081	1,081	1,081	1,081	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	1,092	1,092	1,092	1,092	1,092	1,092	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,177	1,177	1,177	1,177	1,177	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,287	1,287	1,287	1,287	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,492	1,492	1,492	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,819	1,819	1,819
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,819
13. Earned Premiums (Sch P, Part 1)	793	861	951	1,081	1,081	1,092	1,177	1,287	1,492	1,819	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	12	12	12	12	12	12	12	12	12	12	12	.0
3. 1994	XXX	27	27	27	27	27	27	27	27	27	27	.0
4. 1995	XXX	XXX	32	32	32	32	32	32	32	32	32	.0
5. 1996	XXX	XXX	XXX	34	34	34	34	34	34	34	34	.0
6. 1997	XXX	XXX	XXX	XXX	47	47	47	47	47	47	47	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	66	66	66	66	66	66	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	97	97	97	97	97	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	113	113	113	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165	165	165	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199	199	199
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199
13. Earned Premiums (Sch P, Part 1)	12	27	32	34	47	66	97	113	165	199	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	280	299	300	299	299	299	299	299	299	299	299	.0
3. 1994	XXX	401	433	433	433	433	433	433	433	433	433	.0
4. 1995	XXX	XXX	405	427	427	427	427	427	427	427	427	.0
5. 1996	XXX	XXX	XXX	279	291	292	292	292	292	292	292	.0
6. 1997	XXX	XXX	XXX	XXX	274	288	288	288	288	288	288	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	277	286	287	287	287	287	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	331	350	351	351	351	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	431	449	449	449	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	527	545	545	.18
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	777	777	777
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	794
13. Earned Premiums (Sch P, Part 1)	295	420	438	301	286	293	339	451	546	794	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	28	30	30	30	30	30	30	30	30	30	30	.0
3. 1994	XXX	41	45	45	45	45	45	45	45	45	45	.0
4. 1995	XXX	XXX	40	43	43	43	43	43	43	43	43	.0
5. 1996	XXX	XXX	XXX	30	32	32	32	32	32	32	32	.0
6. 1997	XXX	XXX	XXX	XXX	31	33	33	33	33	33	33	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	41	42	43	43	43	43	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	60	62	62	62	62	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	66	66	66	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	70	70	.3
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	68	68
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71
13. Earned Premiums (Sch P, Part 1)	29	43	44	33	33	43	61	67	70	71	XXX	

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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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	750	757	757	757	757	757	757	757	757	757	.0
3. 1994	XXX	803	809	809	809	809	809	809	809	809	.0
4. 1995	XXX	XXX	801	805	805	805	805	805	805	805	.0
5. 1996	XXX	XXX	XXX	777	780	780	780	780	780	780	.0
6. 1997	XXX	XXX	XXX	XXX	824	828	829	829	829	829	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	921	927	927	927	927	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1,020	1,026	1,026	1,026	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,073	1,080	1,080	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,089	1,096	.6
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,111	1,111
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,117
13. Earned Premiums (Sch P, Part 1)	756	810	807	781	827	925	1,027	1,080	1,097	1,117	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	77	78	78	78	78	78	78	78	78	78	.0
3. 1994	XXX	93	93	93	93	93	93	93	93	93	.0
4. 1995	XXX	XXX	94	94	94	94	94	94	94	94	.0
5. 1996	XXX	XXX	XXX	76	77	77	77	77	77	77	.0
6. 1997	XXX	XXX	XXX	XXX	83	83	83	83	83	83	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	108	108	108	108	108	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	151	152	152	152	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	157	158	158	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140	141	.1
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	66
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67
13. Earned Premiums (Sch P, Part 1)	78	93	94	77	83	108	152	158	141	67	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	381	382	382	382	382	382	382	382	382	382	.0
3. 1994	XXX	425	425	425	425	425	425	425	425	425	.0
4. 1995	XXX	XXX	437	437	437	437	437	437	437	437	.0
5. 1996	XXX	XXX	XXX	488	488	488	488	488	488	488	.0
6. 1997	XXX	XXX	XXX	XXX	526	526	526	526	526	526	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	558	558	558	558	558	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	610	610	610	610	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	738	738	738	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	889	889	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,167	1,167
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,168
13. Earned Premiums (Sch P, Part 1)	381	425	437	488	526	558	610	738	889	1,168	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	52	52	52	52	52	52	52	52	52	52	.0
3. 1994	XXX	61	61	61	61	61	61	61	61	61	.0
4. 1995	XXX	XXX	65	65	65	65	65	65	65	65	.0
5. 1996	XXX	XXX	XXX	69	69	69	69	69	69	69	.0
6. 1997	XXX	XXX	XXX	XXX	81	80	80	80	80	80	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	94	94	94	94	94	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	112	112	112	112	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151	151	151	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183	183	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244	244
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244
13. Earned Premiums (Sch P, Part 1)	52	61	65	69	81	94	112	151	183	244	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	33	33	33	33	33	33	33	33	33	33	33
3. 1994	XXX	29	29	29	29	29	29	29	29	29	29
4. 1995	XXX	XXX	28	28	28	28	28	28	28	28	28
5. 1996	XXX	XXX	XXX	29	29	29	29	29	29	29	29
6. 1997	XXX	XXX	XXX	XXX	32	32	32	32	32	32	32
7. 1998	XXX	XXX	XXX	XXX	XXX	32	32	32	32	32	32
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	30	30	30	30	30
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	27	27	27
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	32	32
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	34
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34
13. Earned Premiums (Sch P, Part 1)	1	29	28	29	32	32	30	27	32	34	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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	4	4	4	4	4
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	4	4
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5	5
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	4	4	5	6	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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.12	.12	.12	.12	.12	.12	.12	.12	.12	.12	.12
3. 1994	XXX	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
4. 1995	XXX	XXX	.1	.1	.1	.1	.1	.1	.1	.1	.1
5. 1996	XXX	XXX	XXX	.1	.1	.1	.1	.1	.1	.1	.1
6. 1997	XXX	XXX	XXX	XXX	.2	.2	.2	.2	.2	.2	.2
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	12	1	1	1	2	0	0	0	0	0	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE B - NONPROPORTIONAL ASSUMED LIABILITY

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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

SCHEDULE P - PART 6R - PRODUCTS 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	21	21	21	21	21	21	21	21	21	21	21	.0
3. 1994	XXX	20	20	20	20	20	20	20	20	20	20	.0
4. 1995	XXX	XXX	34	34	34	34	34	34	34	34	34	.0
5. 1996	XXX	XXX	XXX	40	40	40	40	40	40	40	40	.0
6. 1997	XXX	XXX	XXX	XXX	33	33	41	41	41	41	41	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	31	31	31	31	31	31	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	40	40	40	40	40	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	52	52	52	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	68	68	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107	107	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107
13. Earned Premiums (Sch P, Part 1)	21	20	34	40	33	31	40	52	68	107	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2	2	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	1	2	2	3	XXX	

SCHEDULE P - PART 6R - PRODUCTS 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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	0	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 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1993	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1994	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1995	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1996	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 1997	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 1998	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

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**SCHEDULE P - PART 7A - PRIMARY 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	1,606		0.0	6,353		0.0
2. Private Passenger Auto Liability/Medical	9,355		0.0	12,233		0.0
3. Commercial Auto/Truck Liability/Medical	1,857		0.0	1,790		0.0
4. Workers' Compensation	499		0.0	1,053		0.0
5. Commercial Multiple Peril	714		0.0	1,351		0.0
6. Medical Malpractice - Occurrence	2		0.0	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability - Occurrence	1,302		0.0	1,036		0.0
10. Other Liability - Claims-Made	32		0.0	30		0.0
11. Special Property	325		0.0	1,860		0.0
12. Auto Physical Damage	293		0.0	9,705		0.0
13. Fidelity/Surety	2		0.0	0		0.0
14. Other	14		0.0	28		0.0
15. International	0		0.0	0		0.0
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	59		0.0	122		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	16,062	0	0.0	35,561	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

**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	1,606		0.0	6,353		0.0
2. Private Passenger Auto Liability/Medical	9,355		0.0	12,233		0.0
3. Commercial Auto/Truck Liability/Medical	1,857		0.0	1,790		0.0
4. Workers' Compensation	499		0.0	1,053		0.0
5. Commercial Multiple Peril	714		0.0	1,351		0.0
6. Medical Malpractice - Occurrence	2		0.0	0		0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability - Occurrence	1,302		0.0	1,036		0.0
10. Other Liability - Claims-Made	32		0.0	30		0.0
11. Special Property	325		0.0	1,860		0.0
12. Auto Physical Damage	293		0.0	9,705		0.0
13. Fidelity/Surety	2		0.0	0		0.0
14. Other	14		0.0	28		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance - Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability - Occurrence	59		0.0	122		0.0
20. Products Liability - Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	16,062	0	0.0	35,561	0	0.0

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

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

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1993	0	0	0	0	0	0	0	0	0	0
3. 1994	XXX	0	0	0	0	0	0	0	0	0
4. 1995	XXX	XXX	0	0	0	0	0	0	0	0
5. 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 1997	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 1998	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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	0	0	0

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? Answer: 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? Answer: 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 11? 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:
(in thousands of dollars)

5.1 Fidelity0
5.2 Surety0

6. Claim count information is reported 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 [X] No []

7.2 An extended statement may be attached.
Schedule P restated due to pooling % changes. See Attached.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY

SCPINT - Attachment

Question #7.2

<u>Company</u>	<u>Prior Pooling Percentage</u>	<u>Current Pooling Percentage</u>
Grange Mutual Casualty Company	92%	88%
Trustgard Insurance Company	4%	4%
Grange Indemnity Insurance Company	2%	2%
Grange Insurance Company of Michigan	2%	2%
Integrity Mutual Insurance Company	<u>n/a</u>	<u>4%</u>
	100%	100%







ANNUAL STATEMENT FOR THE YEAR 2002 OF THE TRUSTGARD INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your 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	RESPONSES
1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?	.....No.....
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....No.....
3. Will the Financial Guaranty Insurance Exhibit be filed March 1?	.....No.....
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....No.....
5. Will an actuarial opinion be filed by March 1?	.....Yes.....
6. Will the SVO Compliance Certification be filed by March 1?	.....Yes.....
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....No.....
8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	.....Yes.....
9. Will the Risk-based Capital Report be filed with the NAIC by March 1?	.....Yes.....
10. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?	.....Yes.....
11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	.....No.....
APRIL FILING	
12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	.....Yes.....
13. Will Management's Discussion and Analysis be filed by April 1?	.....Yes.....
14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	.....No.....
15. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	.....No.....
16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	.....Yes.....
17. Will the Investment Risk Interrogatories be filed by April 1?	.....Yes.....
MAY FILING	
18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	.....Yes.....
JUNE FILING	
19. Will an audited financial report be filed by June 1?	.....Yes.....

Explanations:

Bar Codes:

1.	 4 0 1 1 8 2 0 0 2 4 5 0 0 0 0 0 0
2.	 4 0 1 1 8 2 0 0 2 4 2 0 0 0 0 0 0
3.	 4 0 1 1 8 2 0 0 2 2 4 0 0 0 0 0 0
4.	 4 0 1 1 8 2 0 0 2 3 6 0 5 8 0 0 0
7.	 4 0 1 1 8 2 0 0 2 4 9 0 0 0 0 0 0
11.	 4 0 1 1 8 2 0 0 2 3 8 5 0 0 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

14. 
4 0 1 1 8 2 0 0 2 2 3 0 5 8 0 0 0

15. 
4 0 1 1 8 2 0 0 2 3 3 0 5 8 0 0 0

OVERFLOW PAGE FOR WRITE-INS

P011 Additional Aggregate Lines for Page 11 Line 24.

*EXEXP

2404. Deferred Compensation.....	10,094	10,627		20,721
2497. Summary of remaining write-ins for Line 24 from page 11	10,094	10,627	0	20,721