



ANNUAL STATEMENT
For the Year Ended December 31, 2012
OF THE CONDITION AND AFFAIRS OF THE
TRUSTGARD INSURANCE COMPANY

NAIC Group Code 00267, 00267 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
Incorporated/Organized 07/01/1981 Commenced Business 11/10/1981
Statutory Home Office 671 South High Street, Columbus, OH, 43206-1014
Main Administrative Office 671 South High Street, Columbus, OH, 43206-1014 614-445-2900
Mail Address 671 South High Street, P.O. Box 1218, Columbus, OH, 43216-1218
Primary Location of Books and Records 671 South High Street, Columbus, OH, 43206-1014 614-445-2900
Internet Web Site Address www.grangeinsurance.com
Statutory Statement Contact David Sidney Ackermann 614-445-2900
ackermannnd@grangeinsurance.com 614-449-3757

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Includes THOMAS HOWARD WELCH (PRESIDENT & CEO), JOHN PAUL MCCAFFREY (VP & CFO), LAVAWN DEE COLEMAN (VP & SECRETARY).

OTHER OFFICERS

Table with 4 columns: Name, Title, Name, Title. Includes JOHN CHRISTOPHER MONTGOMERY (VP - INVESTMENTS).

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Title, Name, Title. Includes DOUGLAS PAUL BUTH, JOHN PAUL MCCAFFREY, MELVIN GEORGE PYE JR, GLENN EUGENE CORLETT, ROBERT JOHN O'BRIEN, THOMAS SIMRALL STEWART, ELWOOD GORDON GEE, MICHAEL VERNE PARROTT, THOMAS HOWARD WELCH, ROBERT ENLOW HOYT, MARY MARNETTE PERRY, DAVID CHARLES WETMORE.

State of Ohio

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County of Franklin

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. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

THOMAS HOWARD WELCH
PRESIDENT & CEO

LAVAWN DEE COLEMAN
VP & SECRETARY

JOHN PAUL MCCAFFREY
VP & CFO

Subscribed and sworn to before me
this 22nd day of February, 2013

- 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

Teresa J. Burchwell, Notary Public
April 28, 2017

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE TRUSTGARD INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	74,426,504		74,426,504	69,252,217
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	2,000		2,000	2,000
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$, Schedule E-Part 1), cash equivalents (\$, Schedule E-Part 2) and short-term investments (\$817,576 , Schedule DA).....	817,576		817,576	598,469
6. Contract loans (including \$ premium notes).....			0	0
7. Derivatives (Schedule DB).....			0	0
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	4,549,370		4,549,370	2,881,832
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	79,795,450	0	79,795,450	72,734,518
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	782,965		782,965	743,215
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,875,901	49,266	6,826,635	6,430,346
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$(7,818) earned but unbilled premiums).....	(8,999)	(1,181)	(7,818)	(6,577)
15.3 Accrued retrospective premiums.....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset.....	1,301,732		1,301,732	1,354,785
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	1,624,382		1,624,382	2,030,914
24. Health care (\$) and other amounts receivable.....			0	0
25. Aggregate write-ins for other than invested assets	18,354	0	18,354	16,854
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	90,389,785	48,085	90,341,700	83,304,055
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	90,389,785	48,085	90,341,700	83,304,055
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Equities in Pools.....	18,354		18,354	16,854
2502.			0	0
2503.			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	18,354	0	18,354	16,854

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	13,656,216	13,813,860
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	(27)	27
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	4,088,515	3,953,123
4. Commissions payable, contingent commissions and other similar charges	497,429	354,928
5. Other expenses (excluding taxes, licenses and fees)	1,150,485	951,880
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	446,260	407,055
7.1 Current federal and foreign income taxes (including \$65,219 on realized capital gains (losses))	1,776,387	1,791,666
7.2 Net deferred tax liability		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$54,931,671 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	14,497,132	13,680,706
10. Advance premium		0
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders	31,487	27,079
12. Ceded reinsurance premiums payable (net of ceding commissions)		0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		0
14. Amounts withheld or retained by company for account of others		0
15. Remittances and items not allocated		0
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates		0
20. Derivatives		0
21. Payable for securities		0
22. Payable for securities lending	4,549,370	2,881,832
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$ and interest thereon \$		0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	40,693,253	37,862,156
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	40,693,253	37,862,156
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	2,500,000	2,500,000
31. Preferred capital stock		0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus	4,657,724	4,657,724
35. Unassigned funds (surplus)	42,490,723	38,284,175
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	49,648,447	45,441,899
38. Totals (Page 2, Line 28, Col. 3)	90,341,700	83,304,055
DETAILS OF WRITE-INS		
2501. Miscellaneous Liability		0
2502.		0
2503.		0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901.		0
2902.		0
2903.		0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201.		0
3202.		0
3203.		0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE TRUSTGARD INSURANCE COMPANY

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	36,213,856	36,522,466
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	21,008,778	21,946,754
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	3,981,495	3,799,166
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	11,661,814	11,415,292
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	36,652,087	37,161,213
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(438,231)	(638,747)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,509,607	2,402,614
10. Net realized capital gains (losses) less capital gains tax of \$65,219 (Exhibit of Capital Gains (Losses)).....	121,120	1,256
11. Net investment gain (loss) (Lines 9 + 10)	2,630,727	2,403,870
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$4,466 amount charged off \$180,654)	(176,188)	(284,818)
13. Finance and service charges not included in premiums	3,922,566	4,559,557
14. Aggregate write-ins for miscellaneous income	141,078	158,689
15. Total other income (Lines 12 through 14)	3,887,456	4,433,428
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	6,079,951	6,198,551
17. Dividends to policyholders	110,206	106,883
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	5,969,745	6,091,668
19. Federal and foreign income taxes incurred	1,711,168	1,790,989
20. Net income (Line 18 minus Line 19) (to Line 22)	4,258,577	4,300,679
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	45,441,899	41,195,226
22. Net income (from Line 20)	4,258,577	4,300,679
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	0	0
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	(63,147)	(80,893)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	11,118	26,887
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	4,206,548	4,246,673
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	49,648,447	45,441,899
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0
1401. Miscellaneous Income.....	141,078	158,689
1402.	0	0
1403.	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	141,078	158,689
3701.	0	0
3702.	0	0
3703.	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	36,636,258	36,370,602
2. Net investment income	2,937,434	2,740,664
3. Miscellaneous income	3,887,456	4,433,428
4. Total (Lines 1 through 3)	43,461,148	43,544,694
5. Benefit and loss related payments	21,166,477	22,279,037
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	15,131,424	15,639,082
8. Dividends paid to policyholders	105,798	106,426
9. Federal and foreign income taxes paid (recovered) net of \$65,219 tax on capital gains (losses).....	1,791,666	1,874,700
10. Total (Lines 5 through 9)	38,195,365	39,899,245
11. Net cash from operations (Line 4 minus Line 10)	5,265,783	3,645,449
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	16,491,182	24,264,910
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	16,491,182	24,264,910
13. Cost of investments acquired (long-term only):		
13.1 Bonds	21,942,892	26,810,432
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	21,942,892	26,810,432
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(5,451,710)	(2,545,522)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied).....	405,034	(1,135,094)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	405,034	(1,135,094)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	219,107	(35,167)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	598,469	633,636
19.2 End of year (Line 18 plus Line 19.1)	817,576	598,469

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	481,494	268,466	281,429	468,531
2.	Allied lines	270,521	152,143	157,504	265,160
3.	Farmowners multiple peril	612,858	309,933	321,436	601,355
4.	Homeowners multiple peril	7,887,962	4,274,448	4,576,720	7,585,690
5.	Commercial multiple peril	3,554,688	1,645,299	1,737,329	3,462,657
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	288,122	155,749	157,220	286,651
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability-occurrence	0	0	0	0
11.2	Medical professional liability-claims-made	0	0	0	0
12.	Earthquake	86,803	52,864	48,627	91,040
13.	Group accident and health	3,853	0	0	3,853
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	1,254,687	501,220	552,873	1,203,034
17.1	Other liability - occurrence	746,987	218,674	348,745	616,915
17.2	Other liability - claims-made	222	69	58	233
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability-occurrence	2,157	834	708	2,283
18.2	Products liability-claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	10,943,126	2,807,714	2,786,232	10,964,609
19.3,19.4	Commercial auto liability	2,346,779	984,668	1,112,198	2,219,249
21.	Auto physical damage	8,548,390	2,308,048	2,415,525	8,440,912
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	1	0	0	1
26.	Burglary and theft	1,632	577	527	1,682
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance-nonproportional assumed property	0	0	0	0
32.	Reinsurance-nonproportional assumed liability	0	0	0	0
33.	Reinsurance-nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	37,030,282	13,680,706	14,497,132	36,213,856
DETAILS OF WRITE-INS					
3401.	.....	0	0	0	0
3402.	.....	0	0	0	0
3403.	.....	0	0	0	0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	281,429				281,429
2. Allied lines	157,504				157,504
3. Farmowners multiple peril	321,436				321,436
4. Homeowners multiple peril	4,576,720				4,576,720
5. Commercial multiple peril	1,737,329				1,737,329
6. Mortgage guaranty					0
8. Ocean marine					0
9. Inland marine	157,220				157,220
10. Financial guaranty					0
11.1 Medical professional liability-occurrence					0
11.2 Medical professional liability-claims-made					0
12. Earthquake	48,627				48,627
13. Group accident and health					0
14. Credit accident and health (group and individual)					0
15. Other accident and health					0
16. Workers' compensation	552,873				552,873
17.1 Other liability-occurrence	348,745				348,745
17.2 Other liability-claims-made	58				58
17.3 Excess workers' compensation					0
18.1 Products liability-occurrence	708				708
18.2 Products liability-claims-made					0
19.1,19.2 Private passenger auto liability	2,786,232				2,786,232
19.3,19.4 Commercial auto liability	1,112,198				1,112,198
21. Auto physical damage	2,415,525				2,415,525
22. Aircraft (all perils)					0
23. Fidelity					0
24. Surety					0
26. Burglary and theft	527				527
27. Boiler and machinery					0
28. Credit					0
29. International					0
30. Warranty					0
31. Reinsurance-nonproportional assumed property					0
32. Reinsurance-nonproportional assumed liability					0
33. Reinsurance-nonproportional assumed financial lines					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	14,497,132	0	0	0	14,497,132
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Lines 35 through 37)					14,497,132
DETAILS OF WRITE-INS					
3401.					0
3402.					0
3403.					0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE TRUSTGARD INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	3,044,377	481,494	25,241	2,828,535	241,083	481,494
2. Allied lines	2,054,005	270,521	12,919	1,913,915	153,009	270,521
3. Farmowners multiple peril	0	612,858				612,858
4. Homeowners multiple peril	45,798,748	7,887,962	39,111	42,585,404	3,252,455	7,887,962
5. Commercial multiple peril		3,554,688			0	3,554,688
6. Mortgage guaranty						0
8. Ocean marine						0
9. Inland marine	960,569	288,122		890,124	70,445	288,122
10. Financial guaranty						0
11.1 Medical professional liability-occurrence						0
11.2 Medical professional liability-claims-made						0
12. Earthquake	600,328	86,803		546,573	53,755	86,803
13. Group accident and health		3,853				3,853
14. Credit accident and health (group and individual)						0
15. Other accident and health						0
16. Workers' compensation	4,000,902	1,254,687		3,571,220	429,682	1,254,687
17.1 Other liability-occurrence	1,105,117	746,987		1,105,117		746,987
17.2 Other liability-claims-made		222				222
17.3 Excess workers' compensation						0
18.1 Products liability-occurrence		2,157				2,157
18.2 Products liability-claims-made						0
19.1,19.2 Private passenger auto liability	54,672,547	10,943,126		54,559,693	112,854	10,943,126
19.3,19.4 Commercial auto liability	3,799,177	2,346,779	5,306	3,797,879	6,604	2,346,779
21. Auto physical damage	35,909,496	8,548,390	575	35,453,096	456,975	8,548,390
22. Aircraft (all perils)						0
23. Fidelity						0
24. Surety		1				1
26. Burglary and theft		1,632				1,632
27. Boiler and machinery						0
28. Credit						0
29. International						0
30. Warranty						0
31. Reinsurance-nonproportional assumed property	XXX					0
32. Reinsurance-nonproportional assumed liability	XXX					0
33. Reinsurance-nonproportional assumed financial lines	XXX					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	151,945,264	37,030,282	83,152	147,251,555	4,776,861	37,030,282
DETAILS OF WRITE-INS						
3401.						0
3402.						0
3403.						0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE TRUSTGARD INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	2,424,311	334,637	2,439,814	319,135	34,738	59,370	294,502	62.9
2. Allied lines	691,156	93,504	700,392	84,268	29,120	32,795	80,593	30.4
3. Farmowners multiple peril		352,788		352,788	139,794	107,082	385,500	64.1
4. Homeowners multiple peril	35,173,612	5,506,695	35,196,366	5,483,941	993,556	1,247,518	5,229,979	68.9
5. Commercial multiple peril		1,921,490		1,921,490	2,295,005	2,123,005	2,093,490	60.5
6. Mortgage guaranty				0	0	0	0	0.0
8. Ocean marine				0	0	0	0	0.0
9. Inland marine	341,357	134,510	341,357	134,510	30,678	23,974	141,214	49.3
10. Financial guaranty				0	0	0	0	0.0
11.1 Medical professional liability-occurrence		642		642	0	0	642	0.0
11.2 Medical professional liability-claims-made				0	0	0	0	0.0
12. Earthquake				0	0	0	0	0.0
13. Group accident and health		6,972		6,972	21,648	22,406	6,215	161.3
14. Credit accident and health (group and individual)				0	0	0	0	0.0
15. Other accident and health				0	0	0	0	0.0
16. Workers' compensation	2,211,076	593,684	2,211,076	593,684	1,247,986	1,143,172	698,499	58.1
17.1 Other liability-occurrence	1,471	30,802	1,471	30,802	434,429	222,841	242,390	39.3
17.2 Other liability-claims-made		14,109		14,109	10,280	9,168	15,221	6,542.9
17.3 Excess workers' compensation				0	0	0	0	0.0
18.1 Products liability-occurrence		58		58	1,990	1,354	695	30.4
18.2 Products liability-claims-made				0	0	0	0	0.0
19.1,19.2 Private passenger auto liability	35,030,534	6,329,781	35,030,534	6,329,781	6,589,105	7,321,965	5,596,920	51.0
19.3,19.4 Commercial auto liability	1,793,485	991,270	1,803,104	981,650	1,896,604	1,644,568	1,233,686	55.6
21. Auto physical damage	21,933,386	4,912,942	21,933,734	4,912,594	(69,763)	(146,425)	4,989,255	59.1
22. Aircraft (all perils)				0	15	15	0	0.0
23. Fidelity				0	0	0	0	0.0
24. Surety				0	1,024	1,024	0	0.0
26. Burglary and theft				0	5	27	(21)	(1.3)
27. Boiler and machinery				0	0	0	0	0.0
28. Credit				0	0	0	0	0.0
29. International				0	0	0	0	0.0
30. Warranty				0	0	0	0	0.0
31. Reinsurance-nonproportional assumed property	XXX			0	0	0	0	0.0
32. Reinsurance-nonproportional assumed liability	XXX			0	0	0	0	0.0
33. Reinsurance-nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	99,600,388	21,223,883	99,657,848	21,166,423	13,656,216	13,813,860	21,008,778	58.0
DETAILS OF WRITE-INS								
3401.				0	0	0	0	0.0
3402.				0	0	0	0	0.0
3403.				0	0	0	0	0.0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE TRUSTGARD INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	(3,636)	10,903	(1,220)	8,486	173,696	27,636	175,081	34,738	24,027
2. Allied lines	49,738	14,435	50,645	13,528	117,686	16,555	118,649	29,120	15,442
3. Farmowners multiple peril		99,929		99,929		39,865		139,794	35,861
4. Homeowners multiple peril	3,590,103	564,778	3,599,696	555,186	2,614,712	441,922	2,618,264	993,556	404,853
5. Commercial multiple peril		1,123,999		1,123,999		1,171,006		2,295,005	1,161,975
6. Mortgage guaranty				0				0	0
8. Ocean marine				0				0	0
9. Inland marine	36,218	22,479	36,218	22,479	26,076	8,199	26,076	30,678	7,882
10. Financial guaranty				0				0	0
11.1 Medical professional liability-occurrence				0				0	0
11.2 Medical professional liability-claims-made				0				0	0
12. Earthquake				0		0		0	0
13. Group accident and health		21,648		21,648				(a) 21,648	77
14. Credit accident and health (group and individual)				0				0	0
15. Other accident and health				0				(a) 0	0
16. Workers' compensation	2,991,136	761,485	2,991,136	761,485	1,693,056	486,501	1,693,056	1,247,986	206,996
17.1 Other liability-occurrence	940,000	250,514	940,000	250,514	469,765	183,916	469,765	434,429	22,845
17.2 Other liability-claims-made		10,185		10,185		95		10,280	130
17.3 Excess workers' compensation				0				0	0
18.1 Products liability-occurrence		1,065		1,065		925		1,990	935
18.2 Products liability-claims-made				0				0	0
19.1,19.2 Private passenger auto liability	22,803,925	4,631,936	22,803,925	4,631,936	8,501,500	1,957,169	8,501,500	6,589,105	1,637,021
19.3,19.4 Commercial auto liability	1,795,408	1,080,712	1,797,477	1,078,643	1,076,877	819,011	1,077,927	1,896,604	297,750
21. Auto physical damage	(1,821,861)	(314,219)	(1,821,563)	(314,517)	1,082,036	244,736	1,082,019	(69,763)	272,719
22. Aircraft (all perils)		15		15				15	1
23. Fidelity				0				0	0
24. Surety		1,024		1,024				1,024	0
26. Burglary and theft				0		5		5	0
27. Boiler and machinery				0				0	0
28. Credit				0				0	0
29. International				0				0	0
30. Warranty				0				0	0
31. Reinsurance-nonproportional assumed property	XXX			0	XXX			0	0
32. Reinsurance-nonproportional assumed liability	XXX			0	XXX			0	0
33. Reinsurance-nonproportional assumed financial lines	XXX			0	XXX			0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	30,381,030	8,280,890	30,396,314	8,265,606	15,755,402	5,397,543	15,762,336	13,656,216	4,088,515
DETAILS OF WRITE-INS									
3401.				0				0	0
3402.				0				0	0
3403.				0				0	0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	2,353,539			2,353,539
1.2 Reinsurance assumed	894,065			894,065
1.3 Reinsurance ceded	2,353,539			2,353,539
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	894,065	0	0	894,065
2. Commission and brokerage:				
2.1 Direct, excluding contingent		20,968,414		20,968,414
2.2 Reinsurance assumed, excluding contingent		5,641,565		5,641,565
2.3 Reinsurance ceded, excluding contingent		20,968,414		20,968,414
2.4 Contingent-direct		1,375,198		1,375,198
2.5 Contingent-reinsurance assumed		393,097		393,097
2.6 Contingent-reinsurance ceded		1,375,198		1,375,198
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	6,034,662	0	6,034,662
3. Allowances to manager and agents	4,729	98,663		103,393
4. Advertising	1,263	84,854	104	86,220
5. Boards, bureaus and associations	31,841	68,017		99,859
6. Surveys and underwriting reports		442,439	221	442,661
7. Audit of assureds' records		15,498		15,498
8. Salary and related items:				
8.1 Salaries	1,776,620	2,047,076	41,028	3,864,724
8.2 Payroll taxes	116,901	175,358	4,799	297,059
9. Employee relations and welfare	458,934	672,020	18,318	1,149,272
10. Insurance	26,116	30,792	5,954	62,861
11. Directors' fees	22,378	32,620	784	55,782
12. Travel and travel items	93,525	96,658	1,044	191,227
13. Rent and rent items	95,545	20,728	231,884	348,156
14. Equipment	62,023	97,891		159,914
15. Cost or depreciation of EDP equipment and software	35,399	58,399		93,798
16. Printing and stationery	15,187	40,100	305	55,592
17. Postage, telephone and telegraph, exchange and express	82,433	252,153	8,333	342,919
18. Legal and auditing	13,102	30,730	347	44,179
19. Totals (Lines 3 to 18)	2,835,996	4,263,995	313,121	7,413,113
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		787,412		787,412
20.2 Insurance department licenses and fees		52,510		52,510
20.3 Gross guaranty association assessments		2,452		2,452
20.4 All other (excluding federal and foreign income and real estate)		11,298		11,298
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	853,672	0	853,672
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	251,433	509,485	76,858	837,776
25. Total expenses incurred	3,981,495	11,661,814	389,979	16,033,288
26. Less unpaid expenses-current year	4,088,515	2,090,007	4,166	6,182,688
27. Add unpaid expenses-prior year	3,953,123	1,713,513	351	5,666,987
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	3,846,103	11,285,321	386,164	15,517,587
DETAILS OF WRITE-INS				
2401. Software Expense.....	168,375	165,729	8,879	342,983
2402. Miscellaneous Expense.....	(48,764)	154,845	62,132	168,213
2403. Donations.....	13,985	16,937	469	31,391
2498. Summary of remaining write-ins for Line 24 from overflow page	117,837	171,974	5,378	295,189
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	251,433	509,485	76,858	837,776

(a) Includes management fees of \$ 8,250,890 to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a).....168,796	.....156,967
1.1 Bonds exempt from U.S. tax	(a).....881,673	.....917,854
1.2 Other bonds (unaffiliated)	(a).....1,804,120	.....1,819,518
1.3 Bonds of affiliates	(a).....0	.....0
2.1 Preferred stocks (unaffiliated)	(b).....0	.....0
2.11 Preferred stocks of affiliates	(b).....0	.....0
2.2 Common stocks (unaffiliated)	.....0	.....0
2.21 Common stocks of affiliates	.....0	.....0
3. Mortgage loans	(c).....	.....
4. Real estate	(d).....	.....
5. Contract loans	.....	.....
6. Cash, cash equivalents and short-term investments	(e).....1,854	.....1,854
7. Derivative instruments	(f).....	.....
8. Other invested assets	.....	.....
9. Aggregate write-ins for investment income	.....3,393	.....3,393
10. Total gross investment income	2,859,836	2,899,586
11. Investment expenses		(g).....389,979
12. Investment taxes, licenses and fees, excluding federal income taxes		(g).....
13. Interest expense		(h).....
14. Depreciation on real estate and other invested assets		(i).....
15. Aggregate write-ins for deductions from investment income		.....0
16. Total deductions (Lines 11 through 15)		.....389,979
17. Net investment income (Line 10 minus Line 16)		2,509,607
DETAILS OF WRITE-INS		
0901. Securities Lending Income	.....3,403	.....3,403
0902. Miscellaneous Investment Income	.....(10)	.....(10)
0903.	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page	.....0	.....0
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	3,393	3,393
1501.		.....
1502.		.....
1503.		.....
1598. Summary of remaining write-ins for Line 15 from overflow page		.....0
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		0

- (a) Includes \$79,143 accrual of discount less \$542,905 amortization of premium and less \$154,211 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	.....	.....	.....0	.....	.....
1.1 Bonds exempt from U.S. tax	.....19,398	.....	.....19,398	.....	.....
1.2 Other bonds (unaffiliated)	.....166,942	.....	.....166,942	.....	.....
1.3 Bonds of affiliates	.....0	.....0	.....0	.....0	.....0
2.1 Preferred stocks (unaffiliated)	.....0	.....0	.....0	.....0	.....0
2.11 Preferred stocks of affiliates	.....0	.....0	.....0	.....0	.....0
2.2 Common stocks (unaffiliated)	.....0	.....0	.....0	.....0	.....0
2.21 Common stocks of affiliates	.....0	.....0	.....0	.....0	.....0
3. Mortgage loans	.....0	.....0	.....0	.....0	.....0
4. Real estate	.....0	.....0	.....0	.....0	.....0
5. Contract loans	.....0	.....0	.....0	.....0	.....0
6. Cash, cash equivalents and short-term investments	.....0	.....0	.....0	.....0	.....0
7. Derivative instruments	.....0	.....0	.....0	.....0	.....0
8. Other invested assets	.....0	.....0	.....0	.....0	.....0
9. Aggregate write-ins for capital gains (losses)	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses)	186,339	0	186,339	0	0
DETAILS OF WRITE-INS					
0901.			.....0		
0902.			.....0		
0903.			.....0		
0998. Summary of remaining write-ins for Line 9 from overflow page	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	.0	.0	.0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	.0	.0	.0
2.2 Common stocks .....	.0	.0	.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	.0	.0	.0
3.2 Other than first liens .....	.0	.0	.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	.0	.0	.0
4.2 Properties held for the production of income.....	.0	.0	.0
4.3 Properties held for sale .....	.0	.0	.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	.0	.0	.0
6. Contract loans .....	.0	.0	.0
7. Derivatives (Schedule DB).....	.0	.0	.0
8. Other invested assets (Schedule BA) .....	.0	.0	.0
9. Receivables for securities .....	.0	.0	.0
10. Securities lending reinvested collateral assets (Schedule DL).....	.0	.0	.0
11. Aggregate write-ins for invested assets .....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	.0	.0	.0
13. Title plants (for Title insurers only).....	.0	.0	.0
14. Investment income due and accrued .....	.0	.0	.0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	49,266	49,713	447
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	(1,181)	(604)	577
15.3 Accrued retrospective premiums.....	.0	.0	.0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	.0	.0	.0
16.2 Funds held by or deposited with reinsured companies .....	.0	.0	.0
16.3 Other amounts receivable under reinsurance contracts .....	.0	.0	.0
17. Amounts receivable relating to uninsured plans .....	.0	.0	.0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	.0	.0	.0
18.2 Net deferred tax asset.....	.0	10,094	10,094
19. Guaranty funds receivable or on deposit .....	.0	.0	.0
20. Electronic data processing equipment and software.....	.0	.0	.0
21. Furniture and equipment, including health care delivery assets .....	.0	.0	.0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	.0	.0	.0
23. Receivables from parent, subsidiaries and affiliates .....	.0	.0	.0
24. Health care and other amounts receivable.....	.0	.0	.0
25. Aggregate write-ins for other than invested assets .....	.0	.0	.0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	48,085	59,203	11,118
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	48,085	59,203	11,118
DETAILS OF WRITE-INS			
1101. ....		.0	.0
1102. ....		.0	.0
1103. ....		.0	.0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. ....		.0	.0
2502. ....		.0	.0
2503. ....		.0	.0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE
TRUSTGARD INSURANCE COMPANY**

NOTES TO FINANCIAL STATEMENTS

1. BASIS OF PRESENTATION

A. Accounting Practices

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. The State of Ohio requires that insurance companies domiciled in the State prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner. The Company does not employ accounting practices that depart from the NAIC Accounting Practices and Procedures Manual.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by daily pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) Common Stocks are stated at fair value except that investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20 % or more are carried on the equity basis.

(a) The Company owns 100% of the common stock of the following subsidiaries:

(i) T.G. Insurance Agency

- (4) Preferred stocks are stated at cost.
- (5) Mortgage loans on real estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, that are valued using the prospective method.
- (7) See Note 1.C.(3) for accounting policies with respect to investments in affiliated companies.
- (8) The company has no ownership interests in joint ventures, partnerships and limited liability companies.
- (9) All derivatives are stated at fair value.
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period
- (13) The Company does not have pharmaceutical rebate receivables.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures Manual are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that increased (decreased) unassigned funds (surplus), of \$0 as of January 1, 2012.

3. BUSINESS COMBINATIONS AND GOODWILL

NONE

4. DISCONTINUED OPERATIONS

NONE

5. INVESTMENTS

A. MORTGAGE LOANS

NONE

B. DEBT RESTRUCTURING

NONE

C. REVERSE MORTGAGES

NONE

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE
TRUSTGARD INSURANCE COMPANY**

NOTES TO FINANCIAL STATEMENTS

D. LOAN-BACKED SECURITIES

- 1) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from Hub Data and Bloomberg. These assumptions are consistent with the current interest rate and economic environment.
- 2) NONE
- 3) NONE
- 4) As impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains:

a.

Aggregate Amount of Unrealized Losses:

1	Less than 12 Months	(12,158)
2	Greater than 12 Months	0

b.

The aggregate related fair value of securities with unrealized losses:

1	Less than 12 Months	734,251
2	Greater than 12 Months	0

- 5) According to SSAP 43R, loan-backed and structured securities with an unrealized loss position were reviewed according to the pronouncement that became effective on 9/30/09. The best estimate of future cash flows using the appropriate discount rate was calculated for each affected security, with other-than-temporary impairments realized to the extent that present value was less than amortized cost. Securities with a present value greater than amortized cost were not other-than-temporarily impaired.

E. REPURCHASE AGREEMENTS AND SECURITIES LENDING TRANSACTIONS

1. NONE
2. NONE
3. Collateral Received
 - a. Aggregate Amount Cash Collateral Received
 - i. NONE
 - ii. Securities Lending

	Fair Value
Open	4,549,370
30 Days or Less	0
31 to 60 Days	0
61 to 90 Days	0
Greater than 90 Days	0
Sub-Total	4,549,370
Securities Received	0
Total Collateral Received	4,549,370

b. NONE

4. NONE
5. Collateral Reinvestment
 - a. Aggregate Amount Cash Collateral Reinvested
 1. NONE
 2. Securities Lending

	Amortized Cost	Fair Value
Open	4,549,370	4,549,387
30 Days or Less	0	0
31 to 60 Days	0	0
61 to 90 Days	0	0
Greater than 90 Days	0	0
Sub-Total	4,549,370	4,549,387
Securities Received	0	0
Total Collateral Reinvested	4,549,370	4,549,387

3. NONE

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES
NONE

7. INVESTMENT INCOME

NONE EXCLUDED

8. DERIVATIVE INSTRUMENTS
NONE

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE
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NOTES TO FINANCIAL STATEMENTS

9. FEDERAL INCOME TAXES

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

1.

12/31/2012		
(1)	(2)	(3)
Ordinary	Capital	(Col 1+2) Total

(a) Gross Deferred Tax Assets	\$ 1,484,050	\$ 0	\$ 1,484,050
(b) Statutory Valuation Allowance Adjustments	\$ 0	\$ 0	\$ 0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 1,484,050	\$ 0	\$ 1,484,050
(d) Deferred Tax Assets Nonadmitted	\$ 0	\$ 0	\$ 0
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 1,484,050	\$ 0	\$ 1,484,050
(f) Deferred Tax Liabilities	\$ 182,318	\$ 0	\$ 182,318
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 1,301,732	\$ 0	\$ 1,301,732

12/31/2011		
(4)	(5)	(6)
Ordinary	Capital	(Col 4+5) Total

(a) Gross Deferred Tax Assets	\$ 1,429,620	\$ 0	\$ 1,429,620
(b) Statutory Valuation Allowance Adjustments	\$ 0	\$ 0	\$ 0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 1,429,620	\$ 0	\$ 1,429,620
(d) Deferred Tax Assets Nonadmitted	\$ 10,094	\$ 0	\$ 10,094
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 1,419,526	\$ 0	\$ 1,419,526
(f) Deferred Tax Liabilities	\$ 64,741	\$ 0	\$ 64,741
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 1,354,785	\$ 0	\$ 1,354,785

Change		
(7)	(8)	(9)
(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total

(a) Gross Deferred Tax Assets	\$ 54,430	\$ 0	\$ 54,430
(b) Statutory Valuation Allowance Adjustments	\$ 0	\$ 0	\$ 0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 54,430	\$ 0	\$ 54,430
(d) Deferred Tax Assets Nonadmitted	\$ (10,094)	\$ 0	\$ (10,094)
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 64,524	\$ 0	\$ 64,524
(f) Deferred Tax Liabilities	\$ 117,577	\$ 0	\$ 117,577
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ (53,053)	\$ 0	\$ (53,053)

2.

12/31/2012		
(1)	(2)	(3)
Ordinary	Capital	(Col 1+2) Total

Admission Calculation Components SSAP No. 101

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 1,316,412	\$ 0	\$ 1,316,412
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ 93,295	\$ 0	\$ 93,295
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 93,295	\$ 0	\$ 93,295
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.			\$ 7,238,145
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 74,343	\$ 0	\$ 74,343
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
Total (2(a) + 2(b) + 2(c))	\$ 1,484,050	\$ 0	\$ 1,484,050

12/31/2011		
(4)	(5)	(6)
Ordinary	Capital	(Col 4+5) Total

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 1,260,958	\$ 0	\$ 1,260,958
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The	\$ 93,827	\$ 0	\$ 93,827

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE
TRUSTGARD INSURANCE COMPANY**

NOTES TO FINANCIAL STATEMENTS

Lesser of 2(b)1 and 2(b)2 Below)

1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 93,827	\$ 0	\$ 93,827
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.			\$ 6,524,034
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 64,741	\$ 0	\$ 64,741
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
	Total (2(a) + 2(b) + 2(c))	\$ 1,419,526	\$ 0	\$ 1,419,526

Change		
(7)	(8)	(9)
(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total

(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 55,454	\$ 0	\$ 55,454
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ (532)	\$ 0	\$ (532)
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ (532)	\$ 0	\$ (532)
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.			\$ 714,111
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 9,602	\$ 0	\$ 9,602
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
	Total (2(a) + 2(b) + 2(c))	\$ 64,524	\$ 0	\$ 64,524

3.

2012	2011
------	------

(a)	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,748.000	1,686.300
(b)	Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 49,648,447	\$ 45,254,228

4.

12/31/2012		
(1)	(2)	(3)
Ordinary Percent	Capital Percent	(Col 1+2) Total Percent

Impact of Tax-Planning Strategies

(a)	Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0.0	0.0	0.0
(b)	Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0.0	0.0	0.0

12/31/2011		
(4)	(5)	(6)
Ordinary Percent	Capital Percent	(Col 4+5) Total Percent

(a)	Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0.0	0.0	0.0
(b)	Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0.0	0.0	0.0

Change		
(7)	(8)	(9)
(Col 1-4) Ordinary Percent	(Col 2-5) Capital Percent	(Col 7+8) Total Percent

(a)	Adjusted Gross DTAs (% of Total Adjusted Gross DTAs)	0.0	0.0	0.0
(b)	Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	0.0	0.0	0.0

(c) Does the Company's tax-planning strategies include the use of reinsurance? Yes..... No.....X.....

B. Temporary differences for which a DTL has not been established:
NONE

C. Current income taxes incurred consist of the following major components:

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE
TRUSTGARD INSURANCE COMPANY**

NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
	12/31/2012	12/31/2011	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	\$ 1,710,526	\$ 1,820,621	\$ (110,095)
(b) Foreign	\$ 0	\$ 0	\$ 0
(c) Subtotal	\$ 1,710,526	\$ 1,820,621	\$ (110,095)
(d) Federal income tax on net capital gains	\$ 65,219	\$ 677	\$ 64,542
(e) Utilization of capital loss carry-forwards	\$ 0	\$ 0	\$ 0
(f) Other	\$ 642	\$ (29,632)	\$ 30,274
(g) Federal and foreign income taxes incurred	\$ 1,776,387	\$ 1,791,666	\$ (15,279)
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 452,421	\$ 454,783	\$ (2,362)
(2) Unearned premium reserve	\$ 1,014,799	\$ 957,650	\$ 57,149
(3) Policyholder reserves	\$ 0	\$ 0	\$ 0
(4) Investments	\$ 0	\$ 0	\$ 0
(5) Deferred acquisition costs	\$ 0	\$ 0	\$ 0
(6) Policyholder dividends accrual	\$ 0	\$ 0	\$ 0
(7) Fixed assets	\$ 0	\$ 0	\$ 0
(8) Compensation and benefits accrual	\$ 0	\$ 0	\$ 0
(9) Pension accrual	\$ 0	\$ 0	\$ 0
(10) Receivables - nonadmitted	\$ 16,830	\$ 17,188	\$ (358)
(11) Net operating loss carry-forward	\$ 0	\$ 0	\$ 0
(12) Tax credit carry-forward	\$ 0	\$ 0	\$ 0
(13) Other (including items <5% of total ordinary tax assets)	\$ 0	\$ 0	\$ 0
(99) Subtotal	\$ 1,484,050	\$ 1,429,621	\$ 54,429
(b) Statutory valuation allowance adjustment	\$ 0	\$ 0	\$ 0
(c) Nonadmitted	\$ 0	\$ 10,094	\$ (10,094)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 1,484,050	\$ 1,419,527	\$ 64,523
(e) Capital:			
(1) Investments	\$ 0	\$ 0	\$ 0
(2) Net capital loss carry-forward	\$ 0	\$ 0	\$ 0
(3) Real estate	\$ 0	\$ 0	\$ 0
(4) Other (including items <5% of total capital tax assets)	\$ 0	\$ 0	\$ 0
(99) Subtotal	\$ 0	\$ 0	\$ 0
(f) Statutory valuation allowance adjustment	\$ 0	\$ 0	\$ 0
(g) Nonadmitted	\$ 0	\$ 0	\$ 0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 0	\$ 0	\$ 0
(i) Admitted deferred tax assets (2d + 2h)	\$ 1,484,050	\$ 1,419,527	\$ 64,523
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	\$ 165,979	\$ 47,248	\$ 118,731
(2) Fixed assets	\$ 0	\$ 0	\$ 0
(3) Deferred and uncollected premium	\$ 0	\$ 0	\$ 0
(4) Policyholder reserves	\$ 16,338	\$ 17,493	\$ (1,155)
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 0	\$ 0	\$ 0
(99) Subtotal	\$ 182,317	\$ 64,741	\$ 117,576
(b) Capital:			
(1) Investments	\$ 0	\$ 0	\$ 0
(2) Real estate	\$ 0	\$ 0	\$ 0
(3) Other (including items <5% of total capital tax liabilities)	\$ 0	\$ 0	\$ 0
(99) Subtotal	\$ 0	\$ 0	\$ 0
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 182,317	\$ 64,741	\$ 117,576
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 1,301,733	\$ 1,354,786	\$ (53,053)

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE
TRUSTGARD INSURANCE COMPANY**

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of federal income tax rate to actual effective rate:

The provision for federal income taxed incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before taxes. The significant items causing this difference are as follows:

	Amount	Tax Effect	Effective Tax Rate
1. Description:			
(a) Income Before Taxes	\$ 6,034,965	\$ 2,112,238	35.00%
(b) Tax-Exempt Interest	\$ (917,854)	\$ (321,249)	(5.32%)
(c) Dividends Received Deduction	\$ 0	\$ 0	0.00%
(d) Proration	\$ 137,678	\$ 48,187	0.80%
(e) Meals & Entertainment	\$ 0	\$ 0	0.00%
(f) Statutory Valuation Allowance	\$ 0	\$ 0	0.00%
(g) Foreign Taxes	\$ 0	\$ 0	0.00%
(h) Other, Including Prior Year True-up	\$ 1,024	\$ 358	0.01%
Total	\$ 5,255,813	\$ 1,839,535	30.48%
2. Description:			
(a) Federal Income Tax Incurred [Expense/(Benefit)]		\$ 1,711,168	28.35%
(b) Tax on Capital Gains/(Losses)		\$ 65,219	1.08%
(c) Change in Net Deferred Income Tax [Charge/(Benefit)]		\$ 63,147	1.05%
Total		\$ 1,839,535	30.48%

E. Carryforwards, recoverable taxes, and IRC S6603 deposits:

1. At December 31, 2012, the Company had net operating loss carry forwards of:	\$ 0
At December 31, 2012, the Company had capital loss carry forwards of:	\$ 0
At December 31, 2012, the Company had AMT credit carry forwards, which do not expire, in the amount of:	\$ 0

2. The following is income tax expense for 2010, 2011, and 2012 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2010	\$ 0	\$ 0	\$ 0
2011	\$ 1,826,475	\$ (4,535)	\$ 1,821,940
2012	\$ 1,710,527	\$ 65,219	\$ 1,775,745
Total	\$ 3,537,001	\$ 60,684	\$ 3,597,685

3. Deposits admitted under IRC S6603:
NONE

F. The Company's federal income tax return is consolidated with the following entities:

- Grange Mutual Casualty Company
- The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate company basis with current credit for losses.

G. Income tax loss contingencies:
NONE

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

- NONE
- NONE
- NONE
- At December 31, 2012, the Company reported \$1,624,382 as amounts payable to the Parent Company, Grange Mutual Casualty Company. The terms of the settlement require that these amounts be settled within 45 days.
- NONE
- NONE
- All outstanding shares of The Company are owned by the Parent Company, Grange Mutual Casualty Company, an insurance holding company domiciled in the State of Ohio.
- NONE
- NONE
- NONE
- NONE
- NONE

11. DEBT

NONE

12. RETIREMENT PLANS AND DEFERRED COMPENSATION

All employees are employed by Grange Mutual Casualty Company, and participate currently in the pension and benefit plans of Grange Mutual. Annual costs are shared via the pooling arrangement.

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE
TRUSTGARD INSURANCE COMPANY**

NOTES TO FINANCIAL STATEMENTS

13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUSAI-REORGANIZATIONS

1. The Company has 2,000,000 shares authorized, 2,000,000 shares issued and 2,000,000 shares outstanding. All shares are Class A shares.
2. The Company has no preferred stock outstanding.
3. NONE
4. NONE
5. NONE
6. NONE
7. NONE
8. NONE
9. NONE
10. NONE
11. NONE
12. NONE
13. NONE

14. CONTINGENCIES

- A. NONE
- B. Guaranty Fund Assessments are recorded by the parent, Grange Mutual Casualty Company.
- C. NONE
- D. NONE

15. LEASES

NONE

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATION OF CREDIT RISK.

NONE

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

- A. NONE
- B. Transfer and Servicing of Financial Assets
 - 1) None
 - 2) The Company participates in a securities lending program with JPMorgan Chase Bank as lending agent. Securities on loan as of December 31, 2012 were fixed income bonds, totaling \$4.5 million. Collateral received from lending activities is maintained in accordance to the securities lending agreement, whereby the collateral requirement shall be an amount equal to 102% of the then current market value of the relevant loaned securities where securities and collateral are denominated in the same currency, and 105% for all other securities. The Company's lending agent, JPMorgan Chase Bank, reinvests the cash collateral according to investment guidelines outlined in the securities lending agreement and is reported on-balance sheet. Collateral received in the form of securities are restricted and off-balance sheet. The Company is not able to sell or reinvest the securities received as collateral and according to the MLSA, the borrower bears all the risk associated with said securities.
- C. NONE

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS.

NONE

19. DIRECT PREMIUM WRITTEN / PRODUCED BY MANAGING GENERAL AGENTS / THIRD PARTY ADMINISTRATORS

NONE

20. FAIR VALUE MEASUREMENTS

- A. All assets and liabilities of The Company are measured and reported at cost or amortized cost in accordance with footnote 1 above.
 1. NONE
 2. NONE
 3. The Company's policy is to recognize transfers in and out as of the end of the reporting period.
 4. As of December 31, 2012, the reported fair value of The Company's investments categorized within Level 2 and Level 3 of the fair value hierarchy are as follows: According to statutory accounting rules, fixed income securities with a rating of NAIC 1 or 2 are reported at amortized cost. Securities with a rating of NAIC 3 thru 6, or non-investment grade ratings, are measured and reported at the lower of amortized cost or fair value on the statement of financial position. As of December 31, 2012, The Company did not own bonds rated NAIC 3 thru 6 and therefore did not report any securities at fair value.

21. OTHER ITEMS

- A. NONE
- B. NONE
- C. NONE
- D. NONE
- E. NONE
- F. NONE
- G. NONE

22. EVENTS SUBSEQUENT

There have been no events, which have occurred subsequent to the filing of this statement, which have a material effect upon the financial condition of the Company.

23. REINSURANCE

A. UNSECURED REINSURANCE RECOVERABLES
NONE

B. REINSURANCE RECOVERABLE IN DISPUTE
NONE

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE
TRUSTGARD INSURANCE COMPANY**

NOTES TO FINANCIAL STATEMENTS

C. REINSURANCE ASSUMED AND CEDED

1.		Assumed Reinsurance		Ceded Reinsurance		Net	
		Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a.	Affiliates	14,497,132	2,609,484	54,894,728	9,881,051	(40,397,596)	(7,271,567)
b.	All Other	58,868	10,596	36,944	6,650	21,924	3,946
c.	TOTAL	14,556,000	2,620,080	54,931,671	9,887,701	(40,375,672)	(7,267,621)

d. Direct Unearned Premium Reserve 54,872,803

	<u>Direct</u>	<u>Assumed</u>	<u>Ceded</u>	<u>Net</u>
2. Contingent Commission	1,375,198	393,097	1,375,198	393,097

D. UNCOLLECTIBLE REINSURANCE
NONE

E. COMMUTATION OF CEDED REINSURANCE
NONE

F. RETROACTIVE REINSURANCE
NONE

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION
NONE

25. CHANGES IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has increased (decreased) by (\$2.160) million from \$18.410 million in 2010 to \$16.250 million in 2011 as a result of re-estimation of unpaid losses and loss adjustment expenses principally on private passenger auto liability and homeowners lines of insurance. This increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims. Included in this increase (decrease), the Company experienced \$0 million of unfavorable (favorable) prior year loss development on retrospectively rated policies. However, since the business to which it relates is subject to premium adjustments, there was no significant impact on surplus.

LOSSES AND LAE	2012	2011
BALANCE JANUARY 1	26,832,749	24,624,635
LESS REINSURANCE RECOVERABLES	9,065,766	6,214,811
NET BALANCE JANUARY 1	17,766,983	18,409,824
INCURRED RELATED TO:		
CURRENT YEAR	26,512,303	27,905,509
PRIOR YEAR	(1,522,030)	(2,159,588)
TOTAL INCURRED	24,990,273	25,745,921
PAID RELATED TO:		
CURRENT YEAR	17,419,258	18,416,913
PRIOR YEAR	7,593,267	7,971,849
TOTAL PAID	25,012,525	26,388,762
NET BALANCE AT DECEMBER 31	17,744,731	17,766,983
PLUS REINSURANCE RECOVERABLES	10,337,273	9,065,766
BALANCE AT DECEMBER 31	28,082,004	26,832,749

26. INTERCOMPANY POOLING AGREEMENTS

		Pool	
		NAIC#	Share
Lead Company:	Grange Mutual Casualty Company	14060	84.0%
Affiliate:	Trustgard Insurance Company	40118	3.5%
	Grange Indemnity Insurance Company	10322	4.0%
	Grange Insurance Company of Michigan	11136	2.5%
	Grange Property & Casualty Insurance Company	11982	2.0%
	Integrity Mutual Insurance Company	14303	3.3%
	Integrity Property & Casualty Insurance Company	12986	0.7%

All lines of business are subject to the pooling agreement, with no exceptions. All members of the pool are parties to all reinsurance treaties entered into by the group with non-affiliated reinsurers. There are no discrepancies between the reinsurance schedules of the lead company's and the reinsurance schedules of the other participants.

27. STRUCTURED SETTLEMENTS
NONE

28. HEALTH CARE RECEIVABLES
NONE

**ANNUAL STATEMENT FOR THE YEAR 2012 OF THE
TRUSTGARD INSURANCE COMPANY**

NOTES TO FINANCIAL STATEMENTS

29. PARTICIPATING POLICIES
NONE

30. PREMIUM DEFICIENCY RESERVES
A. Liability carried for Premium Deficiency Reserves is zero.
B. Date of the most recent evaluation of this liability was 12/31/2012.
C. Anticipated investment income was not utilized in this calculation.

31. HIGH DEDUCTIBLES
NONE

32. DISCOUNTING OF LIABILITIES FOR UNPAID LOSSES OR UNPAID LOSS ADJUSTMENT EXPENSES
NONE

33. ASBESTOS/ENVIRONMENTAL RESERVES
NONE

34. SUBSCRIBER SAVINGS ACCOUNTS
NOT APPLICABLE

35. MULTIPLE PERIL CROP INSURANCE
NONE

36. FINANCIAL GUARANTY INSURANCE
NONE

37. CATASTROPHIC PLANNING
The Company uses a deterministic model, which returns period losses estimated using probabilities associated with a comprehensive set of earthquake scenarios. We run this model at least once each year and analyze return periods in excess of 250 years and adjust our catastrophe protection accordingly. The exposures analyzed are aggregated at the zip code level. The Company's highest concentration of exposure is in western Kentucky. The Company has a comprehensive catastrophic reinsurance program in place, developed by AON Benfield. We currently buy coverage well in excess of our 250+ year event outcome for this exposure. We also use modeling to analyze our potential losses from our windstorm exposure.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []
- 1.3 State Regulating? Ohio.....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []
- 2.2 If yes, date of change:10/04/2012
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/2009
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.12/31/2009
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).10/25/2010
- 3.4 By what department or departments? Ohio.....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No []
- 4.12 renewals? Yes [] No []
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [] No []
- 4.22 renewals? Yes [] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No []
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No []
- 6.2 If yes, give full information
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []
- 7.2 If yes,
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 PricewaterhouseCoopers LLP, Columbus, Ohio.....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Kenneth Lin, FCAS, MAAA, Officer of the Reporting Entity.....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$.....
- 12.2 If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 c. Compliance with applicable governmental laws, rules and regulations;
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s)
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|---|
| 20.11 To directors or other officers | \$ | 0 |
| 20.12 To stockholders not officers | \$ | 0 |
| 20.13 Trustees, supreme or grand (Fraternal only) | \$ | 0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|---|
| 20.21 To directors or other officers | \$ | 0 |
| 20.22 To stockholders not officers | \$ | 0 |
| 20.23 Trustees, supreme or grand (Fraternal only) | \$ | 0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|----------------------------|----|---|
| 21.21 Rented from others | \$ | 0 |
| 21.22 Borrowed from others | \$ | 0 |
| 21.23 Leased from others | \$ | 0 |
| 21.24 Other | \$ | 0 |
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | | |
|--|----|---|
| 22.21 Amount paid as losses or risk adjustment | \$ | 0 |
| 22.22 Amount paid as expenses | \$ | 0 |
| 22.23 Other amounts paid | \$ | 0 |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 1,624,382

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [] No [X]
- 24.02 If no, give full and complete information, relating thereto
On deposit with custodial account.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
See Notes to Financial Statement Number 17.....
- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [X] No [] NA []
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 4,549,370
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [] NA []
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [] NA []
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [X] No [] NA []
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- | | | |
|--------|---|--------------|
| 24.101 | Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | \$ 4,549,387 |
| 24.102 | Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | \$ 4,549,370 |
| 24.103 | Total payable for securities lending reported on the liability page | \$ 4,549,370 |

GENERAL INTERROGATORIES

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21	Subject to repurchase agreements	\$
25.22	Subject to reverse repurchase agreements	\$
25.23	Subject to dollar repurchase agreements	\$
25.24	Subject to reverse dollar repurchase agreements	\$
25.25	Pledged as collateral	\$
25.26	Placed under option agreements	\$
25.27	Letter stock or securities restricted as to sale	\$
25.28	On deposit with state or other regulatory body	\$2,475,820
25.29	Other	\$

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E – Part 3 – Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank, N.A.....	1111 Polaris Parkway, Columbus, OH 43240.....

28.02 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address

GENERAL INTERROGATORIES

- 29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [] No []
- 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		0

- 29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	75,244,080	81,727,984	6,483,904
30.2 Preferred Stocks.....	0	0	0
30.3 Totals	75,244,080	81,727,984	6,483,904

- 30.4 Describe the sources or methods utilized in determining the fair values:
 Fair values obtained primarily from Hub data, otherwise fair values from custodian statements are used.....
- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No []
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
- 32.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed? Yes [] No []
- 32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to Trade associations, service organizations and statistical or rating bureaus, if any? \$0

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$.....
.....	\$.....
.....	\$.....

34.1 Amount of payments for legal expenses, if any? \$0

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$.....
.....	\$.....
.....	\$.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$0

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$.....
.....	\$.....
.....	\$.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
 1.2 If yes, indicate premium earned on U. S. business only \$0
 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$0

1.3.1 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$0
 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$0

1.6 Individual policies:

Most current three years:

1.6.1 Total premium earned \$0
 1.6.2 Total incurred claims \$0
 1.6.3 Number of covered lives 0

All years prior to most current three years:

1.6.4 Total premium earned \$0
 1.6.5 Total incurred claims \$0
 1.6.6 Number of covered lives 0

1.7 Group policies:

Most current three years:

1.7.1 Total premium earned \$0
 1.7.2 Total incurred claims \$0
 1.7.3 Number of covered lives 0

All years prior to most current three years:

1.7.4 Total premium earned \$0
 1.7.5 Total incurred claims \$0
 1.7.6 Number of covered lives 0

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$0	\$	.....0
2.2	Premium Denominator	\$36,213,856	\$	.....36,522,466
2.3	Premium Ratio (2.1/2.2)	.....0.000		.....0.000
2.4	Reserve Numerator	\$21,725	\$	.....22,451
2.5	Reserve Denominator	\$32,241,835	\$	.....31,447,716
2.6	Reserve Ratio (2.4/2.5)	.....0.001		.....0.001

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]
 3.2 If yes, state the amount of calendar year premiums written on:

3.2.1 Participating policies \$0
 3.2.2 Non-participating policies \$0

4. For Mutual reporting entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies? Yes [] No [X]
 4.2 Does the reporting entity issue non-assessable policies? Yes [X] No []
 4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? 0.0 %
 4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$0

5. For Reciprocal Exchanges Only:

5.1 Does the exchange appoint local agents? Yes [] No [X]
 5.2 If yes, is the commission paid:
 5.2.1 Out of Attorney's-in-fact compensation Yes [] No [] N/A [X]
 5.2.2 As a direct expense of the exchange Yes [] No [] N/A [X]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No [X]
 5.5 If yes, give full information

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:
 Purchased statutory workers' compensation reinsurance.....
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
 See Notes to Financial Statement Number 37.....
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?.....
 See Notes to Financial Statement Number 37.....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?..... Yes No
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss

- 7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?..... Yes No
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.....
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes No
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?..... Yes No
- 8.2 If yes, give full information

- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity..... Yes No
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract..... Yes No
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?..... Yes No
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
 (a) The entity does not utilize reinsurance; or, Yes No
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes No
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes No
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes No N/A

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force:..... Yes [] No [X]
 11.2 If yes, give full information
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
 12.11 Unpaid losses..... \$0
 12.12 Unpaid underwriting expenses (including loss adjustment expenses)..... \$0
 12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?..... \$0
 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
 12.41 From..... %
 12.42 To..... %
 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
 12.6 If yes, state the amount thereof at December 31 of current year:
 12.61 Letters of Credit..... \$
 12.62 Collateral and other funds..... \$
 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$2,000,000
 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.1
 14.1 Is the company a cedant in a multiple cedant reinsurance contract?..... Yes [X] No []
 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
 See Notes to Financial Statement Number 26. Catastrophe Excess Loss Agreement allocated based on agreed percentage of participation.....
 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?..... Yes [X] No []
 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?..... Yes [] No []
 14.5 If the answer to 14.4 is no, please explain:

 15.1 Has the reporting entity guaranteed any financed premium accounts?..... Yes [] No [X]
 15.2 If yes, give full information
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
 If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	\$0	\$0	\$0	\$0	\$0
16.12 Products	\$0	\$0	\$0	\$0	\$0
16.13 Automobile	\$0	\$0	\$0	\$0	\$0
16.14 Other*	\$0	\$0	\$0	\$0	\$0

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that it excludes from Schedule F – Part 5. Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F – Part 5. Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5.....	\$.....0
17.12	Unfunded portion of Interrogatory 17.11.....	\$.....0
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....	\$.....0
17.14	Case reserves portion of Interrogatory 17.11.....	\$.....0
17.15	Incurred but not reported portion of Interrogatory 17.11.....	\$.....0
17.16	Unearned premium portion of Interrogatory 17.11.....	\$.....0
17.17	Contingent commission portion of Interrogatory 17.11.....	\$.....0

Provide the following information for all other amounts included in Schedule F – Part 3 and excluded from Schedule F – Part 5, not included above.

17.18	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5.....	\$.....0
17.19	Unfunded portion of Interrogatory 17.18.....	\$.....0
17.20	Paid losses and loss adjustment expenses portion of Interrogatory 17.18.....	\$.....0
17.21	Case reserves portion of Interrogatory 17.18.....	\$.....0
17.22	Incurred but not reported portion of Interrogatory 17.18.....	\$.....0
17.23	Unearned premium portion of Interrogatory 17.18.....	\$.....0
17.24	Contingent commission portion of Interrogatory 17.18.....	\$.....0

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE TRUSTGARD INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

	1 2012	2 2011	3 2010	4 2009	5 2008
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	78,877,005	83,227,234	98,556,372	105,273,266	86,270,344
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	52,284,471	54,721,512	65,275,805	70,634,982	58,664,728
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	57,893,367	54,101,860	56,513,717	55,076,169	44,102,993
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,855	3,701	4,833	6,713	6,440
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	189,058,698	192,054,307	220,350,727	230,991,130	189,044,505
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	15,293,957	15,035,604	16,337,604	16,339,554	15,363,464
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	9,676,962	9,662,043	10,738,725	11,275,141	10,886,171
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	12,055,508	11,294,142	11,645,249	11,615,259	11,202,697
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,855	3,701	4,833	6,713	6,440
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	37,030,282	35,995,489	38,726,411	39,236,667	37,458,772
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(438,231)	(638,747)	(1,373,663)	(1,881,303)	80,927
14. Net investment gain (loss) (Line 11)	2,630,727	2,403,870	1,909,902	2,687,609	2,288,702
15. Total other income (Line 15)	3,887,456	4,433,428	6,087,345	5,433,626	3,719,889
16. Dividends to policyholders (Line 17)	110,206	106,883	113,247	103,569	106,635
17. Federal and foreign income taxes incurred (Line 19)	1,711,168	1,790,989	1,988,720	2,148,942	2,136,166
18. Net income (Line 20)	4,258,577	4,300,679	4,521,617	3,987,421	3,846,717
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	90,341,700	83,304,055	80,001,059	73,429,216	67,923,969
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	6,826,635	6,430,346	6,805,959	7,178,206	6,846,223
20.2 Deferred and not yet due (Line 15.2)	(7,818)	(6,577)	(8,888)	3,757	16,992
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	40,693,253	37,862,156	38,805,833	36,751,516	35,458,367
22. Losses (Page 3, Line 1)	13,656,216	13,813,860	14,146,196	13,984,334	13,621,971
23. Loss adjustment expenses (Page 3, Line 3)	4,088,515	3,953,123	4,263,628	4,286,812	4,321,094
24. Unearned premiums (Page 3, Line 9)	14,497,132	13,680,706	14,207,684	14,696,358	13,902,017
25. Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	49,648,447	45,441,899	41,195,226	36,677,700	32,465,602
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	5,265,783	3,645,449	4,820,633	5,335,198	3,285,839
Risk-Based Capital Analysis					
28. Total adjusted capital	49,648,447	45,441,899	41,195,226	36,677,700	32,465,602
29. Authorized control level risk-based capital	2,844,629	2,694,814	2,879,932	3,032,174	2,857,845
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	93.3	95.2	95.6	97.3	94.8
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	1.0	0.8	0.9	2.7	5.2
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	XXX	XXX
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	5.7	4.0	3.5	XXX	XXX
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	2,000	2,000	2,000	2,000	2,000
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	2,000	2,000	2,000	2,000	2,000
49. Total Investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	0	0	84,260	(84,504)	0
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	4,206,548	4,246,673	4,517,526	4,212,098	3,872,920
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	46,996,911	55,630,628	64,698,951	58,639,983	46,653,357
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	30,865,803	38,464,286	39,127,606	43,115,292	35,517,296
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	42,954,585	53,779,831	45,232,105	44,290,591	32,502,617
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,972	6,472	6,732	8,003	12,719
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	120,824,271	147,881,217	149,065,394	146,053,869	114,685,989
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	7,950,726	8,775,753	9,571,412	9,205,923	8,810,889
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	5,450,506	5,903,258	6,108,832	6,300,146	6,147,603
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	7,758,218	7,593,608	8,127,781	7,812,690	6,723,867
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,972	6,472	6,732	8,003	12,719
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	21,166,423	22,279,091	23,814,757	23,326,762	21,695,078
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	58.0	60.1	61.1	61.6	57.4
68. Loss expenses incurred (Line 3)	11.0	10.4	10.6	10.4	10.4
69. Other underwriting expenses incurred (Line 4)	32.2	31.3	31.8	32.9	32.0
70. Net underwriting gain (loss) (Line 8)	(1.2)	(1.7)	(3.5)	(4.9)	0.2
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	21.0	19.4	16.4	18.3	22.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	69.0	70.5	71.7	72.0	67.8
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	74.6	79.2	94.0	107.0	115.4
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	(955)	(1,584)	(1,017)	(498)	(945)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(2.1)	(3.8)	(2.8)	(1.5)	(3.3)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(1,819)	(1,803)	(1,019)	(1,595)	(1,993)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(4.4)	(4.9)	(3.1)	(5.6)	(8.0)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE TRUSTGARD INSURANCE COMPANY

**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY**

(\$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	29	9	18	1	1	0	8	38	XXX
2. 2003	34,125	1,282	32,843	20,416	1,305	956	23	2,539	2	976	22,582	XXX
3. 2004	36,233	1,213	35,020	17,897	252	895	6	2,733	1	1,018	21,265	XXX
4. 2005	36,772	1,342	35,430	17,425	169	806	21	2,686	0	1,011	20,726	XXX
5. 2006	38,271	1,586	36,685	19,848	896	729	3	3,118	0	1,004	22,796	XXX
6. 2007	39,759	1,355	38,404	21,757	835	724	6	2,959	1	1,178	24,598	XXX
7. 2008	39,286	1,816	37,470	24,248	2,488	718	35	3,194	2	1,100	25,635	XXX
8. 2009	40,484	2,042	38,442	23,184	626	552	2	3,191	0	1,185	26,299	XXX
9. 2010	41,210	1,994	39,215	22,261	239	406	0	3,351	0	1,300	25,779	XXX
10. 2011	38,719	2,196	36,522	22,506	3,194	268	13	3,219	0	1,074	22,784	XXX
11. 2012	38,246	2,032	36,214	15,560	800	105	2	2,556	1	646	17,419	XXX
12. Totals	XXX	XXX	XXX	205,132	10,814	6,177	112	29,547	8	10,499	229,922	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.	538	440	5	0	1	7	0	0	10	0	0	107	XXX
2.	990	962	0	0	0	0	8	0	5	0	3	40	XXX
3.	3,004	2,960	2	0	0	0	13	0	8	0	6	68	XXX
4.	396	308	8	0	0	0	24	0	6	0	10	126	XXX
5.	599	527	15	0	0	0	41	0	7	0	17	136	XXX
6.	2,046	1,834	28	0	0	0	75	0	26	0	27	342	XXX
7.	750	316	49	0	0	0	124	0	33	0	40	641	XXX
8.	892	239	64	0	0	0	223	0	55	0	71	996	XXX
9.	3,585	2,210	298	0	0	0	435	0	128	0	128	2,236	XXX
10.	2,407	218	897	0	0	0	626	0	247	0	204	3,959	XXX
11.	4,370	222	3,050	103	2	0	843	0	1,152	0	569	9,093	XXX
12.	19,577	10,235	4,417	103	4	7	2,414	0	1,678	0	1,077	17,745	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	103	4
2.	24,914	2,292	22,622	73.0	178.8	68.9	0	0	3.5	27	13
3.	24,552	3,219	21,333	67.8	265.3	60.9	0	0	3.5	47	22
4.	21,351	499	20,852	58.1	37.2	58.9	0	0	3.5	96	30
5.	24,358	1,427	22,932	63.6	89.9	62.5	0	0	3.5	87	49
6.	27,616	2,676	24,940	69.5	197.4	64.9	0	0	3.5	241	101
7.	29,117	2,841	26,276	74.1	156.4	70.1	0	0	3.5	484	157
8.	28,162	867	27,295	69.6	42.5	71.0	0	0	3.5	717	278
9.	30,465	2,450	28,015	73.9	122.8	71.4	0	0	3.5	1,673	564
10.	30,169	3,425	26,744	77.9	156.0	73.2	0	0	3.5	3,087	873
11.	27,639	1,126	26,512	72.3	55.4	73.2	0	0	3.5	7,096	1,997
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	13,656	4,089

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE TRUSTGARD INSURANCE COMPANY

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	One Year	Two Year
1. Prior	6,245	6,214	6,592	6,438	6,519	6,493	6,457	6,421	6,143	6,458	315	37
2. 2003	20,879	20,160	20,333	20,232	20,151	20,073	20,074	20,052	20,370	20,080	(290)	28
3. 2004	XXX	19,764	19,178	18,947	18,748	18,656	18,631	18,605	18,586	18,593	7	(12)
4. 2005	XXX	XXX	19,193	18,954	18,605	18,391	18,239	18,153	18,168	18,160	(7)	8
5. 2006	XXX	XXX	XXX	21,180	20,372	20,145	19,942	19,850	19,810	19,807	(3)	(43)
6. 2007	XXX	XXX	XXX	XXX	22,673	22,366	22,130	21,978	21,903	21,955	52	(22)
7. 2008	XXX	XXX	XXX	XXX	XXX	23,272	23,425	23,318	23,001	23,051	51	(267)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	24,940	24,443	24,055	24,049	(6)	(394)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,688	24,889	24,535	(354)	(1,152)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,999	23,279	(720)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,806	XXX	XXX
										12. Totals	(955)	(1,819)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior	000	3,239	4,770	5,544	5,939	6,162	6,247	6,310	6,324	6,361	XXX	XXX
2. 2003	12,934	16,721	18,273	19,149	19,623	19,828	19,909	19,971	20,008	20,045	XXX	XXX
3. 2004	XXX	11,641	15,382	16,778	17,660	18,073	18,342	18,454	18,499	18,533	XXX	XXX
4. 2005	XXX	XXX	11,212	14,657	16,391	17,372	17,773	17,910	18,014	18,041	XXX	XXX
5. 2006	XXX	XXX	XXX	12,691	16,634	18,256	19,105	19,471	19,632	19,678	XXX	XXX
6. 2007	XXX	XXX	XXX	XXX	14,268	18,306	20,101	21,169	21,451	21,639	XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX	15,056	19,689	21,211	22,122	22,443	XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	15,998	20,736	22,262	23,108	XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,525	20,848	22,428	XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,598	19,566	XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,864	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	1,336	938	776	183	221	131	86	31	4	5
2. 2003	3,196	1,482	943	210	220	121	71	29	15	8
3. 2004	XXX	4,340	1,941	540	422	223	117	49	25	16
4. 2005	XXX	XXX	3,723	1,299	893	421	201	80	40	32
5. 2006	XXX	XXX	XXX	3,183	1,862	878	362	152	72	57
6. 2007	XXX	XXX	XXX	XXX	3,958	1,900	832	342	147	103
7. 2008	XXX	XXX	XXX	XXX	XXX	3,830	1,745	732	303	173
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	4,096	1,837	725	287
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,248	1,673	733
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840	1,523
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,791

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0	0	0
5. California	CA	N	0	0	0	0	0	0	0
6. Colorado	CO	L	0	0	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0	0	0
9. Dist. Columbia	DC	N	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0
11. Georgia	GA	L	13,275,940	13,662,749	0	5,907,914	5,074,325	3,167,593	247,267
12. Hawaii	HI	N	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0
14. Illinois	IL	L	23,844,445	24,661,812	0	14,966,823	14,553,333	10,000,602	427,768
15. Indiana	IN	L	26,296,516	25,185,968	0	15,591,257	16,111,274	4,912,475	645,329
16. Iowa	IA	L	0	0	0	0	0	0	0
17. Kansas	KS	L	0	0	0	0	0	0	0
18. Kentucky	KY	L	13,705,963	13,663,936	0	12,501,949	11,754,048	3,610,289	245,031
19. Louisiana	LA	N	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0
23. Michigan	MI	N	0	0	0	0	0	0	0
24. Minnesota	MN	L	0	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0	0
26. Missouri	MO	L	0	0	0	(1,478)	(1,478)	0	0
27. Montana	MT	N	0	0	0	0	0	0	0
28. Nebraska	NE	L	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0
34. No. Carolina	NC	N	0	0	0	0	0	0	0
35. No. Dakota	ND	L	0	0	0	0	0	0	0
36. Ohio	OH	L	13,748,757	13,670,705	0	8,520,110	7,722,539	4,009,826	1,042,667
37. Oklahoma	OK	N	0	0	0	0	0	0	0
38. Oregon	OR	L	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	20,489,185	20,301,249	0	13,666,012	14,927,589	7,017,812	419,247
40. Rhode Island	RI	N	0	0	0	0	0	0	0
41. So. Carolina	SC	L	5,429,485	4,843,790	0	2,720,957	3,736,745	2,476,456	152,872
42. So. Dakota	SD	L	0	0	0	0	0	0	0
43. Tennessee	TN	L	26,896,140	26,474,900	0	19,683,836	17,718,205	7,008,213	486,104
44. Texas	TX	L	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0
47. Virginia	VA	L	8,258,834	8,015,538	0	6,043,006	6,314,204	3,933,168	256,281
48. Washington	WA	L	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0
50. Wisconsin	WI	L	0	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	(a) 21		151,945,264	150,480,646	0	99,600,388	97,910,784	46,136,433	3,922,566
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX		0	0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

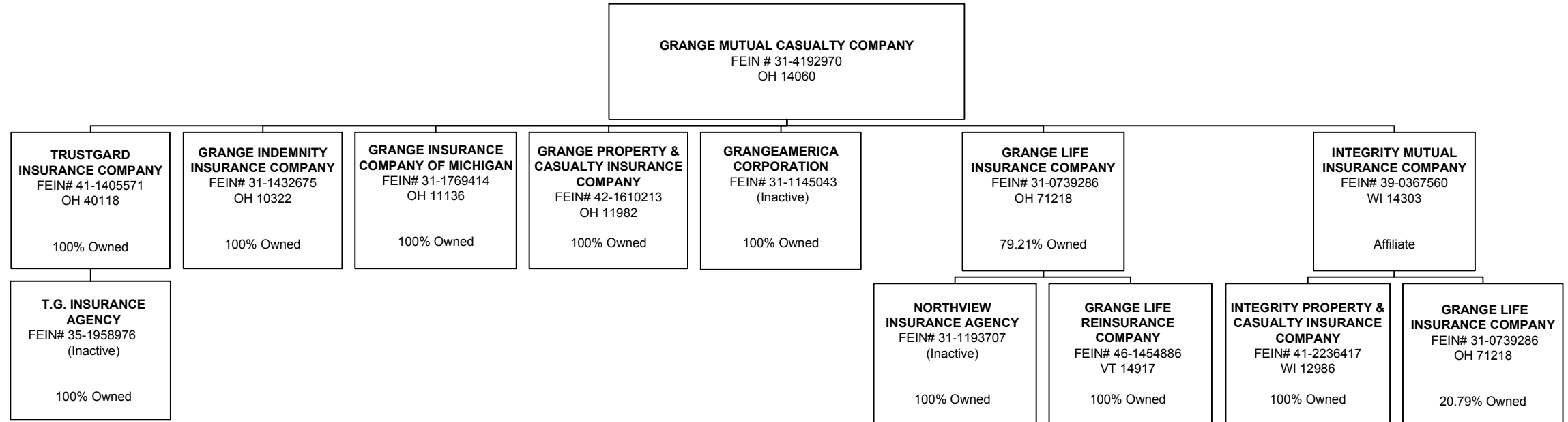
Explanation of basis of allocation of premiums by states, etc.

Location of the risk.

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

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART



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