

**Risk retention groups
as of December 31, 2002**

Company	Premium written	Dividends
American Association of Orthodontists Ins. Co., RRG	\$53,562	\$0
American Contractors Insurance Company RRG	(268,009)	0
American Excess Insurance Exchange, RRG	1,669,800	0
American Feed Industry Insurance Company RRG	16,524	0
American Safety Risk Retention Group, Inc.	94,687	0
Attorneys' Liability Assurance Society, Inc RRG	3,098,403	0
Automotive Underwriters Insurance Company, A Risk Retention Group	333	0
Capital Assurance Risk Retention Group, Inc	7,920	0
College Liability Insurance Company, A Reciprocal Risk Retention Group	259,803	0
Consumer Specialties Insurance Company, RRG	5,000	300
CPA Mutual Insurance Company of America RRG	199,480	18,548
Evergreen URG Risk Retention Group Inc.	21,062	0
Heritage Warranty Mutual Insurance Risk Retention Group, Inc.	111,770	0
National Catholic Risk Retention Group Inc., (The)	67,133	0
National Home Insurance Company, RRG	196,096	0
National Independent Truckers Insurance Company Inc., RRG	10,695	0
National Service Contract Insurance Company RRG	3,631	0
Newport Mutual Insurance Risk Retention Group, Inc.	19,868	0
OMS National Insurance Company, Risk Retention Group	409,865	0
OOIDA Risk Retention Group, Inc.	222,923	0
Ophthalmic Mutual Insurance Company Risk Retention	27,768	210
Preferred Physicians Medical Risk Retention Group	33,016	0
Premier Insurance Exchange Risk Retention Group	103,700	0
Primeguard Insurance Company Inc., A Risk Retention Group	18	0
Residential Insurance Company, Inc. A RRG	1,267	0
St. Charles Insurance Company Risk Retention Group	86,160	0
Terra Insurance Company (A Risk Retention Group)	164,228	4,466
United Educators Insurance, A Reciprocal Risk Retention Group	1,671,953	0
Western Pacific Mutual Insurance Company, A RRG	70,250	0
Total	<u>\$8,358,906</u>	<u>\$23,524</u>