

SEIBELS BRUCE GROUP INC  
Form 8-K  
November 14, 2003

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**SECURITIES AND EXCHANGE COMMISSION**  
WASHINGTON, DC 20549

**FORM 8-K**

**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(D) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of earliest event reported): November 14, 2003

**THE SEIBELS BRUCE GROUP, INC.**

(Exact name of registrant as specified in its charter)

**South Carolina**  
(State or other jurisdiction of incorporation)

**0-8804**  
(Commission File Number)

**57-0672136**  
(IRS Employer Identification Number)

**1501 Lady Street**  
**(Post Office Box 1)**  
**Columbia, South Carolina**  
(Address of principal executive offices)

**29201**  
(Zip Code)

Registrant's telephone number, including area code: **(803) 748-2000**

**Not Applicable**

(Former Name or Former Address, if Changed Since Last Report)

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**Item 7. Financial Statements and Exhibits**

(c)

Exhibits.

The following exhibit is filed herewith and made a part hereof.

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| Exhibit No. | Description |
|-------------|-------------|
|-------------|-------------|

|    |                                       |
|----|---------------------------------------|
| 99 | Press Release dated November 14, 2003 |
|----|---------------------------------------|

**Item 12. Results of Operations and Financial Condition**

On November 14, 2003, The Seibels Bruce Group, Inc. (the "Company") issued a press release announcing earnings for the third quarter of 2003 and other matters. A copy of the Company's press release is attached to this Current Report on Form 8-K as Exhibit 99.

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**Signatures**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: November 14, 2003

THE SEIBELS BRUCE GROUP, INC.

By: /s/ Bryan D. Rivers

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Bryan D. Rivers  
Treasurer and Controller

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Signatures