



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

NAIC Group Code 0253 0253 NAIC Company Code 10060 Employer's ID Number 31-1411772  
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated July 1, 1994 Commenced Business July 1, 1994

Statutory Home Office 10 West Broad Street, Columbus, Ohio 43215-3435  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 355 Maple Avenue, Harleysville, Pennsylvania 19438-2297 215-256-5000  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 355 Maple Avenue, Harleysville, Pennsylvania 19438-2297  
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 355 Maple Avenue, Harleysville, Pennsylvania 19438-2297  
(Street and Number, City or Town, State and Zip Code)  
215-256-5000  
(Area Code) (Telephone Number)

Internet Website Address N/A

Statement Contact James J Kaufman 231-946-6390 -7254  
(Name) (Area Code) (Telephone Number) (Extension)  
jkaufman@harleysvillegroup.com 231-946-0104  
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 355 Maple Avenue, Harleysville, Pennsylvania 19438-2297 800-338-8301 -5470  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

**OFFICERS**

President ..... #Daniel Emerson Barr  
 Secretary ..... Roger Alan Brown  
 Treasurer ..... Mark Ralph Cummins  
 Chairman ..... Walter Raymond Bateman, II  
 CEO ..... Matthew Lee Patkus

**VICE PRESIDENTS**

Roger Jay Beekley  
 David Keith Bond  
 Joseph Richard Dowd, Jr.  
 Douglas Alexander Gaudet  
 Robert Garrett Whitlock, Jr.

**DIRECTORS OR TRUSTEES**

Walter Raymond Bateman, II  
 Roger Jay Beekley  
 Mark Ralph Cummins  
 Douglas Alexander Gaudet  
 Bruce James Magee  
 Matthew Lee Patkus

State of \_\_\_\_\_ }  
 County of \_\_\_\_\_ } SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

\_\_\_\_\_  
 #Daniel Emerson Barr  
 President

\_\_\_\_\_  
 Roger Alan Brown  
 Secretary

\_\_\_\_\_  
 Mark Ralph Cummins  
 Treasurer

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 \_\_\_\_\_

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ 2003

**Page E01**

Schedule A, Pt. 1, Real Estate Owned  
**NONE**

**Page E02**

Schedule A, Pt. 2, Real Estate Acquired  
**NONE**

**Page E03**

Schedule A, Pt. 3, Real Estate Sold  
**NONE**

**Page E04**

Schedule B, Pt. 1, Mortgage Loans Owned  
**NONE**

**Page E05**

Schedule B, Pt. 2, Mortgage Loans Sold  
**NONE**

**Page E06**

Schedule BA, Pt. 1, Other Long-Term Invested Assets Owned  
**NONE**

**Page E07**

Schedule BA, Pt. 2, Other Long-Term Invested Assets Sold  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
U.S. Governments - Issuer Obligations																				
UNITED STATES																				
912827-7F-3	UNITED STATES TREAS NTS		3.500	MN	11/15/2006			869,087	900,000	104.063	936,567	861,469	4,090	31,500	7,187			1	12/07/2001	4.477
912827-ZX-3	UNITED STATES TREAS NTS		7.750	FA	02/15/2001			869,087	900,000		936,567	861,469	9,688	31,500	7,187			1PE	07/13/1994	
	TOTAL UNITED STATES							869,087	900,000		936,567	861,469	13,778	31,500	7,187					
0199999 - U.S. Governments - Issuer Obligations																				
U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities																				
UNITED STATES																				
36216U-N4-5	GNMA PASS-THRU X SINGLE F		9.000	MTLY	05/15/2021	05/01/2021	100.000	93,792	93,868		93,792	93,782	704	8,448	75			1	12/31/1994	8.930
362206-GF-5	GNMA PASS-THRU X SINGLE F		9.000	MTLY	05/15/2021	05/01/2021	100.000	34,050	34,012		34,050	34,054	255	3,061	(153)			1	12/31/1994	8.877
	TOTAL UNITED STATES							127,842	127,880		127,842	127,836	959	11,509	(78)					
0299999 - U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities																				
0399999 - Subtotal - U.S. Governments																				
States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																				
UNITED STATES																				
033161-CD-0	ANCHORAGE ALASKA		5.500	JD	06/01/2014			272,408	250,000		272,408	273,180	1,146	5,882	(772)			1PE	06/19/2002	4.488
373382-W2-2	GEORGIA ST		6.250	AO	04/01/2007			521,327	500,000	115.990	579,950	546,555	7,813	31,250	(4,388)			1	05/21/1996	5.120
351592-EN-6	FOX VY PK DIST ILL		5.375	JD	12/30/2013			536,272	500,000		536,272	537,550	13,438	26,750	(1,278)			1PE	06/13/2002	4.524
452151-BY-8	ILLINOIS ST		5.500	FA	08/01/2016	08/01/2012	100.000	553,752	500,000		553,752	555,295	11,458	27,500	(1,543)			1PE	08/14/2002	4.130
574192-FY-1	MARYLAND ST		5.600	MS	03/15/2008	03/15/2005	101.000	505,585	500,000		505,585	512,275	8,244	28,000	(1,157)			1PE	04/15/1996	5.300
646039-EZ-6	NEW JERSEY ST		5.000	JJ	07/15/2009			544,283	500,000		544,283	544,985	3,194	27,500	(702)			1PE	10/18/2002	3.474
709140-FC-6	PENNSYLVANIA ST		5.500	JD	06/15/2008	06/15/2004	101.500	500,975	500,000		500,975	502,025	1,222	27,500	(189)			1PE	04/12/1996	5.450
	TOTAL UNITED STATES							3,434,602	3,250,000		3,493,225	3,471,865	46,515	92,632	(10,029)					
1199999 - States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																				
1799999 - Subtotal - States, Territories and Possessions (Direct and Guaranteed)																				
Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																				
UNITED STATES																				
341150-CW-8	FLORIDA ST		5.000	JJ	07/01/2009			500,497	505,000		500,497	497,597	12,625	25,250	570			1PE	06/02/1997	5.163
658255-4E-1	NORTH CAROLINA ST		5.200	MS	03/01/2009			501,878	500,000		501,878	503,165	8,667	26,000	(253)			1PE	03/05/1997	5.128
353172-F6-1	FRANKLIN CNTY OHIO		5.350	JD	12/01/2008			499,413	500,000		499,413	498,838	2,229	26,750	82			1PE	01/01/1995	5.373
346838-F3-4	FORT BEND TEX INDPT SCH D		5.500	FA	02/15/2008	02/15/2003	100.000	499,957	500,000	100.529	502,645	497,648	10,389	27,500	342			1	01/01/1995	5.572
602364-LM-1	MILWAUKEE WIS		5.400	JD	12/01/2005			498,667	500,000		498,667	495,904	2,250	27,000	411			1PE	01/01/1995	5.500
	TOTAL UNITED STATES							2,503,412	2,505,000		2,503,100	2,493,152	36,160	132,500	1,152					
1899999 - Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																				
2499999 - Subtotal - Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																				
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																				
UNITED STATES																				
485424-CL-7	KANSAS ST DEPT TRANSN HWY		5.375	MS	03/01/2007			496,785	500,000		496,785	492,291	8,958	26,875	669			1PE	01/01/1995	5.550
251237-PE-7	DETROIT MICH SEW DISP REV		5.450	JJ	07/01/2007			499,999	500,000	112.210	561,050	499,955	13,625	27,250				1	04/22/1996	5.450
606915-XD-3	MISSOURI ST ENVIRONMENTAL		6.450	JJ	07/01/2008	07/01/2004	100.000	200,000	200,000		200,000	200,000	6,450	12,900				1PE	08/24/2001	6.446
386442-QT-7	GRAND RIVER DAM AUTH OKLA		5.875	JD	06/01/2007			308,611	300,000		308,611	318,570	1,469	17,625	(1,696)			1PE	03/14/1996	5.140
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**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations (continued)																				
736742-DL-8	PORTLAND ORE SWR SYS REV	5.950	JD	06/01/2008	06/01/2004	101.000	508,337	500,000	107.494	537,470	521,070	2,479	29,750	(2,210)				1	04/19/1996	5.400
915115-F4-6	UNIVERSITY TEX PERM UNIV	6.000	JJ	07/01/2006			370,604	360,000		370,604	386,521	10,800	21,600	(2,704)				1PE	03/19/1996	5.071
927790-AR-6	VIRGINIA COMWLTH TRANSN B	5.500	AO	10/01/2009			536,334	500,000		536,334	541,025	6,875	27,500	(4,534)				1PE	12/13/2001	4.250
927793-HJ-1	VIRGINIA COMWLTH TRANSN B	5.000	AO	04/01/2013	04/01/2012	100.000	418,378	395,000		418,378	418,740	4,444		(361)				1PE	10/23/2002	4.220
833102-NB-8	SNOHOMISH CNTY PUB UT DST	5.700	JJ	01/01/2006	01/01/2005	100.000	506,108	500,000		506,108	521,155	14,250	28,500	(2,833)				1PE	12/31/1996	5.050
976834-BW-0	WISCONSIN PUB PWR INC SYS	5.300	JJ	07/01/2008			496,475	500,000		496,475	492,893	13,250	26,500	536				1PE	01/01/1995	5.450
	TOTAL UNITED STATES						4,341,631	4,255,000		4,431,815	4,392,220	82,600	218,500	(13,133)						
2599999 - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																				
							4,341,631	4,255,000		4,431,815	4,392,220	82,600	218,500	(13,133)						
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities																				
UNITED STATES																				
31339D-2T-4	FHLMC REMIC SERIES 2418	6.000	MTLY	01/15/2021	01/01/2021	100.000	492,132	500,000		492,132	491,484	2,500	22,500	648				1	02/26/2002	6.336
3133TJ-QN-6	FHLMC REMIC SERIES 2137	6.000	MTLY	03/15/2029	03/01/2029	100.000	378,296	400,000		378,296	378,000	2,000	24,000	217				1	07/30/2001	7.007
3133TT-TA-9	FHLMC REMIC SERIES 2330	6.500	MTLY	01/15/2030	01/01/2030	100.000	399,500	400,000		399,500	399,500	2,167	26,000					1	07/30/2001	6.475
31377M-Z6-1	FNMA PASS-THRU - BLLN MUL	6.470	MTLY	04/25/2009	04/01/2009	100.000	485,092	482,236		485,092	486,323	5,503	31,632	6				1	05/03/1999	6.331
313921-E4-6	FNMA SERIES 921 MBS	6.000	MTLY	10/25/2029	10/01/2029	100.000	498,750	500,000		498,750	498,750	2,500	30,000					1	10/22/2001	5.975
313921-MK-1	FNMA REMIC TRUST 2001-52	6.500	MTLY	06/25/2030	06/01/2030	100.000	1,003,557	1,000,000		1,003,557	1,004,297	5,417	54,167	(740)				1	02/04/2002	6.298
	TOTAL UNITED STATES						3,257,327	3,282,236		3,257,327	3,258,354	20,087	188,299	131						
2699999 - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities																				
							3,257,327	3,282,236		3,257,327	3,258,354	20,087	188,299	131						
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities																				
UNITED STATES																				
3133T2-EL-0	FHLMC SERIES 160	6.000	MTLY	11/15/2008	11/01/2008	100.000	442,107	450,777		442,107	438,029	2,254	27,047	1,850				1	07/28/1997	6.790
	TOTAL UNITED STATES						442,107	450,777		442,107	438,029	2,254	27,047	1,850						
2799999 - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities																				
							442,107	450,777		442,107	438,029	2,254	27,047	1,850						
3199999 - Subtotal - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
							8,041,065	7,988,013		8,131,249	8,088,603	104,941	433,846	(11,152)						
Public Utilities (Unaffiliated) - Issuer Obligations																				
UNITED STATES																				
649085-AA-5	NEW VALLEY GENERATION II - TVA	5.572	MN	05/01/2020			467,422	467,422		467,422	467,422	4,341	25,104					1PE	11/06/2001	5.920
	TOTAL UNITED STATES						467,422	467,422		467,422	467,422	4,341	25,104							
3299999 - Public Utilities (Unaffiliated) - Issuer Obligations																				
							467,422	467,422		467,422	467,422	4,341	25,104							
3899999 - Subtotal - Public Utilities (Unaffiliated)																				
							467,422	467,422		467,422	467,422	4,341	25,104							
Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																				
UNITED STATES																				
035229-CC-5	ANHEUSER BUSCH COS INC	5.750	JJ	01/15/2011			493,340	500,000	105.625	528,125	491,065	13,257	28,750	630				1PE	02/02/1999	5.961
046003-JT-7	ASSOCIATES CORP NORTH AME	6.250	MN	11/01/2008			100,319	100,000	110.236	110,236	100,464	1,042	6,250	(44)				1	03/11/1999	6.184
37045E-AB-4	GENERAL MTRS CORP MTNS BK	8.875	MN	05/15/2003			499,883	500,000		499,883	498,003	5,670	44,375	298				1PE	01/01/1995	8.941
375766-AD-4	GILLETTE CO	5.750	AO	10/15/2005			497,162	500,000	108.813	544,065	490,913	6,069	28,750	908				1PE	01/01/1995	5.973
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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations (continued)																				
423074-AE-3	HEINZ H J CO		6.875	JJ	01/15/2003			300,082	300,000	100.121	300,363	314,226	9,510	20,625	(2,072)			1	07/13/1994	6.151
58013M-DM-3	MCDONALDS CORP	CORP-INDU	6.000	AO	04/15/2011			392,323	400,000		392,323	391,188	5,067	24,000	687			1PE	05/01/2001	6.301
617446-GL-7	MORGAN STANLEY DEAN WITTE	CORP-FINC	6.100	AO	04/15/2006			299,804	300,000	108.936	326,808	299,712	3,863	18,300	52			1	04/18/2001	6.122
71345L-BS-6	PEPSICO INC MTNS BE		5.700	MN	11/01/2008			484,447	500,000		484,447	470,078	4,750	28,500	2,138			1	01/01/1995	6.344
742718-BX-6	PROCTER & GAMBLE CO		4.300	FA	08/15/2008			249,862	250,000	105.606	264,015	249,853	4,300		10			1	07/31/2002	4.311
80311T-AH-5	SARA LEE CORP MTN BE		5.750	MS	09/03/2003			299,148	300,000		299,148	290,856	5,079	17,250	1,207			1	07/13/1994	6.191
84349C-AF-4	SOUTHERN NEW ENG TEL MTN		6.125	JD	12/15/2003			299,689	300,000		299,689	297,584	817	18,375	307			1PE	07/13/1994	6.238
885571-AE-9	360 COMMUNICATIONS CO		6.650	JJ	01/15/2008			503,350	500,000	110.614	553,070	505,535	15,332	33,250	(546)			1PE	06/17/1998	6.492
909317-AZ-2	UNITED AIRLINES PT CERT 2		6.201	MS	03/01/2010			299,469	300,000	76.000	228,000	299,385	6,201	19,068	(14)			2	08/16/2001	6.232
92929Q-AA-5	WMX TECHNOLOGIES INC		6.375	JD	12/01/2003			299,958	300,000	101.911	305,733	299,641	1,594	19,125	43			2	07/13/1994	6.391
	TOTAL UNITED STATES							5,018,836	5,050,000		5,135,905	4,998,503	82,551	306,618	3,604					
3999999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations							5,018,836	5,050,000		5,135,905	4,998,503	82,551	306,618	3,604					
Industrial and Miscellaneous (Unaffiliated) - Single Class Mortgage-Backed/Asset-Backed Securities																				
	UNITED STATES																			
12617A-AD-9	CENTRAL POWER & LIGHT		5.960	MTLY	07/15/2015			499,580	500,000		499,580	499,580	26,820					1	01/31/2002	5.971
75953M-AC-4	RELIANT ENERGY LSE 2001-1		5.160	MS	09/15/2011			299,862	300,000		299,862	299,856	4,558	13,803	6			1	10/18/2001	5.169
	TOTAL UNITED STATES							799,442	800,000		799,442	799,436	31,378	13,803	6					
4099999	Industrial and Miscellaneous (Unaffiliated) - Single Class Mortgage-Backed/Asset-Backed Securities							799,442	800,000		799,442	799,436	31,378	13,803	6					
Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities																				
	UNITED STATES																			
17303C-BK-6	CITIBANK CR CD MSTR TR 19		5.500	FA	02/15/2006			496,413	500,000		496,413	486,367	10,389	27,500	3,001			1PE	05/21/1999	6.300
452106-AF-4	ILLINOIS POWER TRUST 1998		5.540	MJSD	06/25/2009			95,393	100,000		95,393	91,750	92	6,925	1,132			1	06/29/1999	7.326
69350E-AG-5	PP&L TRAN BONDS 1999-1		7.050	MJSD	06/25/2009			246,545	250,000		246,545	244,463	294	17,625	755			1	01/18/2000	7.533
	TOTAL UNITED STATES							838,351	850,000		838,351	822,580	10,775	52,050	4,888					
4499999	Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							838,351	850,000		838,351	822,580	10,775	52,050	4,888					
4599999	Subtotal - Industrial and Miscellaneous (Unaffiliated)							6,656,629	6,700,000		6,773,698	6,620,519	124,704	372,471	8,498					
5499999	Total Bonds - Subtotal - Issuer Obligations							16,631,990	16,427,422		16,968,034	16,684,631	265,945	806,854	(11,219)					
5599999	Total Bonds - Subtotal - Single Class Mortgage-Backed/Asset-Backed Securities							4,184,611	4,210,116		4,184,611	4,185,626	52,424	213,611	59					
5699999	Total Bonds - Subtotal - Defined Multi-Class Residential Mortgage-Backed Securities							442,107	450,777		442,107	438,029	2,254	27,047	1,850					
5999999	Total Bonds - Subtotal - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							838,351	850,000		838,351	822,580	10,775	52,050	4,888					
6099999	TOTALS							22,097,059	21,938,315		22,433,103	22,130,866	331,398	1,099,562	(4,422)					

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Sch. D, Pt. 2, Sn. 1, Preferred Stocks Owned

**NONE**

**SCHEDULE D - PART 2 - SECTION 2**

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book / Adjusted Carrying Value	5 Rate Per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Designation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)												
UNITED STATES												
62987#-10-3	NAMIC BANCORP B SHARES	200.000	7,492	37.460	7,492	10,000			(966)		A	05/15/1998
	TOTAL UNITED STATES	200.000	7,492		7,492	10,000			(966)			
6799999	- Subtotal - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)		7,492		7,492	10,000			(966)			
7099999	- TOTAL - Common Stocks		7,492		7,492	10,000			(966)			
7199999	- TOTAL - Preferred and Common Stocks		7,492		7,492	10,000			(966)			

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues ..... the total \$ value (included in Column 6) of all such issues \$ .....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

**SCHEDULE D - PART 3**

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	
Bonds - States, Territories and Possessions								
UNITED STATES								
ALASKA								
033161-CD-0	ANCHORAGE ALASKA	5.500 06/01/2014	06/19/2002	SALOMON SMITH BARNEY - TAX-EXEMPT	273,180	250,000.00		
	TOTAL ALASKA				273,180	250,000.00		
ILLINOIS								
351592-EN-6	FOX VY PK DIST ILL	5.375 12/30/2013	06/13/2002	DAIN RAUSCHER CORP	537,550	500,000.00		
452151-BY-8	ILLINOIS ST	5.500 08/01/2016	08/14/2002	MERRILL LYNCH - TAX-EXEMPT	555,295	500,000.00	2,063	
	TOTAL ILLINOIS				1,092,845	1,000,000.00	2,063	
NEW JERSEY								
646039-EZ-6	NEW JERSEY ST	5.000 07/15/2009	10/18/2002	MERRILL LYNCH - TAX-EXEMPT	544,985	500,000.00	347	
	TOTAL NEW JERSEY				544,985	500,000.00	347	
	TOTAL UNITED STATES				1,911,010	1,750,000.00	2,410	
1799999	- Subtotal - Bonds - States, Territories and Possessions						1,911,010	2,410
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
UNITED STATES								
31339D-2T-4	FHLMC REMIC SERIES 2418 6.000 01/01/2021	02/26/2002	MORGAN STANLEY DEAN WITTER - FIXD INCOME		491,484	500,000.00		
313921-MK-1	FNMA REMIC TRUST 2001-5 6.500 06/01/2030	02/04/2002	LEHMAN BROTHERS		1,004,297	1,000,000.00	1,083	
VIRGINIA								
927793-HJ-1	VIRGINIA COMWLTH TRANSN 5.000 04/01/2013	10/23/2002	MERRILL LYNCH - TAX-EXEMPT		418,740	395,000.00	988	
	TOTAL VIRGINIA				418,740	395,000.00	988	
	TOTAL UNITED STATES				1,914,521	1,895,000.00	2,071	
3199999	- Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						1,914,521	2,071
Bonds - Industrial and Miscellaneous (Unaffiliated)								
UNITED STATES								
12617A-AD-9	CENTRAL POWER & LIGHT 5.960 07/15/2015	01/31/2002	GOLDMAN SACHS - TAXABLE		499,580	500,000.00		
742718-BX-6	PROCTER & GAMBLE CO 4.300 08/15/2008	07/31/2002	JP MORGAN CHASE		249,853	250,000.00		
	TOTAL UNITED STATES				749,432	750,000.00		
4599999	- Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						749,432	
6099997	- Subtotal - Bonds - Part 3						4,574,963	4,481
6099999	- Subtotal - Bonds						4,574,963	4,481
7299999	- TOTALS						4,574,963	4,481

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

**SCHEDULE D - PART 4**

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
Bonds - U. S. Governments															
UNITED STATES															
36216U-N4-5	GNMA PASS-THRU X SINGLE F	9 12/01/2002	MBS PAYDOWN		128,972	128,972.00	128,854	128,874	19						1,594
362206-GF-5	GNMA PASS-THRU X SINGLE F	9 12/01/2002	MBS PAYDOWN		164,929	164,929.00	165,131	165,123	(42)						7,778
912827-2E-1	UNITED STATES TREAS NTS	6.125 02/14/2002	PRIOR YEAR INCOME												(9,188)
912827-5X-6	UNITED STATES TREAS NTS	6.375 01/31/2002	MATURITY		250,000	250,000.00	253,945	250,326	(326)						7,969
912827-7F-3	UNITED STATES TREAS NTS	3.5 03/04/2002	MORGAN STANLEY DEAN WITTER - FIXD INCOME		96,281	100,000.00	95,719	95,767	135			379	379		1,054
	TOTAL UNITED STATES				640,183	643,901.00	643,649	640,090	(214)			379	379		9,208
0399999	- Subtotal - Bonds - U. S. Governments				640,183	643,901.00	643,649	640,090	(214)			379	379		9,208
Bonds - Political Subdivisions of States															
UNITED STATES															
FLORIDA															
115067-DR-8	BROWARD CNTY FLA SCH DIST	6 03/15/2002	SECURITY CALLED BY ISSUER		510,000	500,000.00	485,307	492,447	258			17,295	17,295		17,500
	TOTAL FLORIDA				510,000	500,000.00	485,307	492,447	258			17,295	17,295		17,500
	TOTAL UNITED STATES				510,000	500,000.00	485,307	492,447	258			17,295	17,295		17,500
2499999	- Subtotal - Bonds - Political Subdivisions of States				510,000	500,000.00	485,307	492,447	258			17,295	17,295		17,500
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions															
UNITED STATES															
3133T2-EL-0	FHLMC SERIES 160	6 12/01/2002	MBS PAYDOWN		49,223	49,223.00	47,831	48,175	116						2,703
31377M-Z6-1	FNMA PASS-THRU . BLLN MUL	6.47 12/01/2002	MBS PAYDOWN		5,883	5,883.00	5,933	5,918	(3)						231
MISSOURI															
606915-VC-7	MISSOURI ST ENV IMP&ENERG	6.45 07/01/2002	SECURITY CALLED BY ISSUER		306,000	300,000.00	300,000	300,000				6,000	6,000		19,350
	TOTAL MISSOURI				306,000	300,000.00	300,000	300,000				6,000	6,000		19,350
	TOTAL UNITED STATES				361,106	355,106.00	353,764	354,093	113			6,000	6,000		22,284
3199999	- Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				361,106	355,106.00	353,764	354,093	113			6,000	6,000		22,284
Bonds - Public Utilities (Unaffiliated)															
UNITED STATES															
649085-AA-5	NEW VALLEY GENERATION II - TVA	5.572 05/01/2002	SINKING FUND REDEMPTION		32,578	32,578.00	32,578	32,578							842
	TOTAL UNITED STATES				32,578	32,578.00	32,578	32,578							842
3899999	- Subtotal - Bonds - Public Utilities (Unaffiliated)				32,578	32,578.00	32,578	32,578							842
Bonds - Industrial and Miscellaneous (Unaffiliated)															
UNITED STATES															
362333-AC-0	GTE FLA INC	6.31 12/15/2002	MATURITY		300,000	300,000.00	300,000	300,000							18,930
669383-CX-7	NORWEST FINL INC	7.875 02/15/2002	MATURITY		300,000	300,000.00	299,154	299,981	19						11,813
912920-AE-5	US WEST COMMUNICATIONS IN	6.125 08/14/2002	BNY CAPITAL MARKETS INC		232,500	300,000.00	297,212	298,837	172			(66,509)	(66,509)		13,985
	TOTAL UNITED STATES				832,500	900,000.00	896,366	898,818	191			(66,509)	(66,509)		44,728
4599999	- Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				832,500	900,000.00	896,366	898,818	191			(66,509)	(66,509)		44,728
6099997	- Subtotal - Bonds - Part 4				2,376,367	2,431,585.00	2,411,664	2,418,026	348			(42,835)	(42,835)		94,562
6099999	- Subtotal - Bonds				2,376,367	2,431,585.00	2,411,664	2,418,026	348			(42,835)	(42,835)		94,562
7299999	- TOTALS				2,376,367	2,431,585.00	2,411,664	2,418,026	348			(42,835)	(42,835)		94,562

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Sch. D, Pt. 5, Long-Term Bonds and Stocks Acquired and Disp. of

**NONE**

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Sch. D, Pt. 6, Sn. 1, Valuation of Shares

**NONE**

Sch. D, Pt. 6, Sn. 2, Valuation of Shares

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE HARLEYSVILLE INSURANCE COMPANY OF OHIO

**SCHEDULE DA - PART 1**

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment (a)	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	14 Gross Amount Received			
				Class One Money Market Mutual Funds												
38141W-36-4	GOLDMAN SACHS TRUST PRIME	09/03/2002	DIRECT- BANK ACTION	MTH		12/31/2003	59,608			59,608	59,608	782	162		1	
68231N-20-6	ONE GROUP	12/31/2002	DIRECT- BANK ACTION	MTH		12/31/2003	1,125,844			1,125,844	1,125,844	179	2,005		1	
7899999	Subtotal - Class One Money Market Mutual Funds															
8099999	TOTALS															
							1,185,452			1,185,452	1,185,452	961	2,167			

(a) Includes \$ ..... other than accrual of discount and amortization of premium.

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Sch. DB, Pt. A, Sn. 1, Financial Options Owned  
**NONE**

Sch. DB, Pt. A, Sn. 2, Financial Options Acquired  
**NONE**

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Sch. DB, Pt. A, Sn. 3, Financial Options Terminated  
**NONE**

Sch. DB, Pt. B, Sn. 1, Written and In-Force  
**NONE**

**Page E18**

Sch. DB, Pt. B, Sn. 2, Financial Options Written  
**NONE**

Sch. DB, Pt. B, Sn. 3, Financial Options Terminated  
**NONE**

**Page E19**

Sch. DB, Pt. C, Sn. 1, Collar, Swap and Forwards Open  
**NONE**

Sch. DB, Pt. C, Sn. 2, Collar, Swap and Forwards Opened  
**NONE**

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Sch. DB, Pt. C, Sn. 3, Collar, Swap and Forwards Terminated  
**NONE**

Sch. DB, Pt. D, Sn. 1, Futures and Ins Futures Contracts Open  
**NONE**

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Sch. DB, Pt. D, Sn. 2, Futures Contracts Opened Current Year  
**NONE**

Sch. DB, Pt. D, Sn. 3, Futures Contracts Terminated Current Year  
**NONE**

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Sch. DB, Pt. E, Sn. 1, Counterparty Exposure Derivative Instr.  
**NONE**

**SCHEDULE DM**

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1 Statement (Admitted) Value	2 Fair Value (a)	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds .....	23,282,515	24,685,537	1,403,022
2. Preferred Stocks .....			
3. Totals .....	23,282,515	24,685,537	1,403,022

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Security prices are obtained for the bonds held at the Bank of New York from the Bank of New York.

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

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Sch. E, Pt. 1, Cash  
**NONE**

**SCHEDULE E - PART 2 - SPECIAL DEPOSITS**

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
Michigan						
MI00001	B	U.S. Treasury Notes 3.5 11/15/2006	Bank One For the Protection of State Policyholders Only	300,000	289,696	312,189
MI99999		- Michigan		300,000	289,696	312,189
Ohio						
OH00001	B	U.S. Treasury Notes OH 3.5 11/15/2006	The Bank of New York RSD for Surety	250,000	241,413	260,158
OH99999		- Ohio		250,000	241,413	260,158
XX99999		- Subtotal - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		550,000	531,109	572,347
9999999		- TOTALS		550,000	531,109	572,347

(a) Including \$ ..... cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.