



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2002
 OF THE CONDITION AND AFFAIRS OF THE
OHIO CASUALTY OF NEW JERSEY, INC.

NAIC Group Code 0148 (Current Period) NAIC Company Code 10937 (Prior Period) Employer's ID Number 31-1603427

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

Country of Domicile US

Incorporated June 22, 1998 Commenced Business July 1, 1998

Statutory Home Office 9450 Seward Road, Fairfield, Ohio 45014
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 9450 Seward Road, Fairfield, Ohio 45014 513-603-2400
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 9450 Seward Road, Fairfield, Ohio 45014
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 9450 Seward Road, Fairfield, Ohio 45014 513-603-2245
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address http://www.ocas.com

Statement Contact Dennis E. McDaniel 513-603-2245
(Name) (Area Code) (Telephone Number) (Extension)
finance@ocas.com 513-603-3179
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 9450 Seward Road, Fairfield, Ohio 45014 513-603-2400
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman	Stanley Neal Pontius
President / CEO	Dan Roy Carmichael
Exec. VP / COO	Elizabeth Margaret Riczko
Sr. VP / Genl Counsel / Secretary	#Debra Kay Crane
Sr. Vice President	John Stanley Busby
Sr. Vice President	John Edward Bade, Jr.
Sr. Vice President	Richard Brendan Kelly
Sr. Vice President	Howard Leslie Sloneker III
Exec. VP / Chief Financial Officer	#Donald Floyd McKee
VP / Treasurer	#Arthur Larry Sisk
VP / Controller	Dennis Eugene McDaniel

VICE PRESIDENTS

Michael Len Akin
 Jane Cochran White

DIRECTORS OR TRUSTEES

Terrence James Baehr
 Jack Elliott Brown
 Dan Roy Carmichael
 Catherine Elizabeth Dolan
 #Philip George Heasley
 Stephen Sloneker Marcum
 #Ralph Seefred Michael III
 Stanley Neal Pontius
 Howard Leslie Sloneker III
 #Jan Henry Suwinski

State of Ohio }
 County of Butler } 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.

 Donald F. McKee
 Exec. VP / Chief Financial Officer

 Dennis E. McDaniel
 Vice President and Controller

 Howard L. Sloneker III
 Sr. Vice President

Subscribed and sworn to before me this
 day of February, 2003

- a. Is this an original filing? Yes (X) No ()
- b. If no:
1. State the amendment number _____
 2. Date filed _____
 3. Number of pages attached _____

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 OHIO CASUALTY OF NEW JERSEY, INC.

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						
Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																				
262651-JV-5	FST PRSV-DUPAGE CNTY IL GO RF FOREST PR	ESER	6.000	MN	11/01/2005			1,042,671	1,000,000	AV	1,042,671	1,100,380	10,000	60,000	(13,844)			1PE	07/02/1998	4.383
2499999	TOTAL ILLINOIS							1,042,671	1,000,000		1,042,671	1,100,380	10,000	60,000	(13,844)					
1899999	Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																			
								1,042,671	1,000,000		1,042,671	1,100,380	10,000	60,000	(13,844)					
2499999	Subtotal - Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																			
								1,042,671	1,000,000		1,042,671	1,100,380	10,000	60,000	(13,844)					
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																				
312925-WJ-5	FREDDIE MAC		6.000	JJ	07/12/2017			994,117	1,000,000	106.249	1,062,490	994,000	28,167		117			1PE	06/24/2002	6.062
829788-AT-5	SISTERS PROVIDENCE-DI-OT		7.470	AO	10/01/2007			1,792,381	1,765,000	AV	1,792,381	1,800,669	32,961	141,183	(4,900)			1	02/15/2001	7.119
056559-AK-3	BADGER TOB ASSET SEC - WI	BADGER TO BACC	6.125	JD	06/01/2027			4,861,334	5,000,000	AV	4,861,334	4,859,800	25,521	159,931	1,534			1PE	05/03/2002	6.350
31359M-NE-9	FANNIE MAE		6.200	JD	06/13/2017	06/13/2007	100.000	2,500,000	2,500,000	AV	2,500,000	2,500,000	7,750	77,500				1PE	07/25/2002	6.198
83162C-JG-9	SBAP 1998-20F 1		6.300	JD	06/01/2018	05/01/2006		3,599,187	3,607,324	110.719	3,993,993	3,598,305	18,938	261,277	288			1PE	02/05/2001	6.337
2599999	Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																			
								13,747,019	13,872,324		14,210,198	13,752,775	113,337	639,890	(2,960)					
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																				
3128FB-2L-8	FGD70779		8.000	MTLY	07/01/2025	10/01/2004		132,037	129,793	AV	132,037	134,796	865	24,822	(608)			1PE	07/02/1998	5.955
31288B-2M-4	FGLMC PL C73480		5.500	MTLY	11/01/2032	06/01/2008		401,593	399,599	AV	401,593	401,597	1,832	1,831	(4)			1PE	11/21/2002	5.455
31288D-6N-4	FHLM		5.500	MTLY	12/01/2032	10/01/2007		510,234	500,000	AV	510,234	510,234	993					1PE	12/31/2002	5.362
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																			
								1,043,864	1,029,392		1,043,864	1,046,628	3,690	26,654	(612)					
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																				
3133TT-K3-4	FHR 2313 JA		6.000	MTLY	01/15/2029	07/01/2005		732,568	750,000	AV	732,568	723,516	3,750	30,000	9,053			1PE	04/16/2002	7.989
31339L-FW-5	FHR 2394 GC		6.000	MTLY	06/15/2027	01/01/2006		1,588,132	1,600,000	AV	1,588,132	1,581,000	8,000	96,000	7,106			1PE	12/27/2001	6.528
31339L-HV-5	FHR 2392 VB		6.000	MTLY	05/15/2020	10/01/2007		978,017	1,000,000	AV	978,017	969,688	5,000	60,000	8,306			1PE	12/05/2001	7.034
31392A-YK-8	FNR 2001-68 VB		6.000	MTLY	05/25/2020	07/01/2007		3,003,242	3,000,000	AV	3,003,242	3,004,688	15,000	180,000	(1,391)			1PE	11/02/2001	5.948
31392D-J4-5	FNW 2002-W5 A7		6.250	MTLY	08/25/2030	07/01/2010		1,001,415	1,000,000	AV	1,001,415	1,001,563	4,937	26,042	(148)			1PE	06/27/2002	6.204
31392F-QG-5	FNR 2002-74 ME		5.500	MTLY	06/25/2031	11/01/2011		499,547	500,000	AV	499,547	499,531	2,250	4,583	16			1PE	10/15/2002	5.525
31392H-CY-7	FNR 2002-92 QE		5.500	MTLY	10/25/2031	07/01/2011		1,000,000	1,000,000	AV	1,000,000	1,000,000	4,583					1PE	12/03/2002	5.500
31392P-B2-0	FHR 2456 BC		6.000	MTLY	09/15/2028	07/01/2005		995,040	1,000,000	AV	995,040	995,000	5,000	25,000	40			1PE	06/28/2002	6.038
31392W-UJ-7	FHR 2510 PE		5.500	MTLY	11/15/2031	01/01/2012		504,325	500,000	AV	504,325	504,453	2,271	2,292	(128)			1PE	11/05/2002	5.274
313920-SL-0	FNR 2001-44 ML		6.500	MTLY	06/25/2029	09/01/2004		497,155	500,000	AV	497,155	492,969	2,708	32,500	3,770			1PE	08/21/2001	7.211
312905-Z7-0	FHR 1087 I		8.500	MTLY	06/15/2021	10/01/2003		465,212	460,974	AV	465,212	496,556	3,265	51,947	(5,915)			1PE	07/02/1998	6.022
31392A-EB-0	FNR 2001-64 VB		6.500	MTLY	02/25/2018	08/01/2005		1,001,063	1,000,000	AV	1,001,063	1,001,875	5,417	65,000	(799)			1PE	12/06/2001	6.413
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																			
								12,265,717	12,310,974		12,265,717	12,270,837	62,181	573,363	19,911					
3199999	Subtotal - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																			
								27,056,600	27,212,690		27,519,779	27,070,239	179,208	1,239,908	16,338					
Public Utilities (Unaffiliated) - Issuer Obligations																				
837004-BQ-2	SOUTH CAROL E&G		6.700	FA	02/01/2011			4,038,212	4,000,000	113.430	4,537,200	4,044,400	111,667	268,000	(3,488)			1PE	02/05/2001	6.546
3299999	Public Utilities (Unaffiliated) - Issuer Obligations																			
								4,038,212	4,000,000		4,537,200	4,044,400	111,667	268,000	(3,488)					
3899999	Subtotal - Public Utilities (Unaffiliated)																			
								4,038,212	4,000,000		4,537,200	4,044,400	111,667	268,000	(3,488)					

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			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																				
00077D-AF-6	ABN-AMRO BK-NY SUB NTS		8.250	FA	08/01/2009	08/01/2004	100.000	1,025,838	1,000,000	107.706	1,077,060	1,086,250	34,375	82,500	(15,003)			1PE	07/02/1998	6.508
020002-AH-4	ALLSTATE CORP		6.750	MN	05/15/2018			4,086,139	4,000,000	109.278	4,371,120	4,086,520	34,500	135,000	(381)			1PE	10/28/2002	6.526
046003-JU-4	ASSOC CORP NA		6.950	MN	11/01/2018			4,153,431	4,000,000	113.313	4,532,520	4,159,720	46,333	278,000	(5,393)			1	10/15/2001	6.557
048303-AZ-4	ATLANTIC CITY EL		6.625	FA	08/01/2013			2,000,000	2,000,000	109.883	2,197,660	2,000,000	55,208	132,500				2	02/13/2001	6.625
079860-AB-8	BELLSOUTH CORP		6.000	AO	10/15/2011			2,999,999	3,000,000	109.658	3,289,740	3,000,060	38,000	175,000	(38)			1PE	10/23/2001	6.000
110122-AG-3	BRISTOL-MYER SQB		5.750	AO	10/01/2011			3,049,265	3,000,000	106.485	3,194,550	3,053,520	43,125	173,937	(4,048)			1PE	12/04/2001	5.511
141781-AP-9	CARGILL INC		6.375	JD	05/01/2012			2,992,678	3,000,000	111.961	3,358,830	2,992,080	15,938	108,375	598			1	04/30/2002	6.411
17248R-AF-3	CINGULAR WIRELESS LLC SR NT		6.500	JD	12/15/2011			5,024,509	5,000,000	AV	5,024,509	5,024,509	14,444	327,708	(1,938)			1	12/06/2001	6.427
191219-BF-0	COCA-COLA ENTER		5.750	MN	11/01/2008			4,051,737	4,000,000	110.421	4,416,840	4,059,320	38,333	230,000	(7,143)			1PE	12/03/2001	5.488
197648-CC-0	COLUMBIA ENERGY GROUP		7.320	MN	11/28/2010	11/28/2005	100.000	3,082,607	3,000,000	103.959	3,118,770	3,176,460	20,130	219,600	(25,130)			2	11/24/1998	6.270
224044-BD-8	COX COMMUN INC		6.750	MS	03/15/2011			2,001,924	2,000,000	107.598	2,151,960	2,001,750	39,750	135,000	(33)			2	01/18/2002	6.735
237194-AC-9	DARDEN RESTAURANT		8.375	MS	09/15/2005			2,994,658	3,000,000	114.114	3,423,420	2,990,790	73,979	251,250	1,691			2	08/30/2000	8.450
247025-AD-1	DELL COMPUTER		6.550	AO	04/15/2008			1,019,637	1,000,000	112.417	1,124,170	1,022,790	13,828	65,500	(2,980)			1PE	12/04/2001	6.110
293562-AE-4	EOG RESOURCES		6.000	JD	12/15/2008			4,658,511	5,000,000	107.879	5,393,950	4,570,350	13,333	300,000	44,118			2PE	11/29/2000	7.440
29444N-AC-6	EQUISTAR CHEMICAL		8.500	FA	02/15/2004			990,000	1,000,000	99.000	990,000	1,008,870	32,111	85,000	6,284			4	07/29/1999	8.260
337358-AU-9	FIRST UNION CORP		6.000	AO	10/30/2008			2,971,011	3,000,000	110.087	3,302,610	2,966,550	30,000	180,000	4,232			1	12/07/2001	6.200
36962G-LF-9	GEN ELEC CAP CRP		6.900	MS	09/15/2015			4,261,141	4,000,000	AV	4,261,141	4,274,560	81,267	276,000	(12,844)			1PE	12/06/2001	6.152
370334-AS-3	GEN MILLS INC		6.000	FA	02/15/2012			3,987,526	4,000,000	108.764	4,350,560	3,986,720	90,667	116,000	806			2	02/14/2002	6.045
38141G-AZ-7	GOLDMAN SACHS		6.875	JJ	01/15/2011			3,172,911	3,000,000	111.624	3,348,720	3,180,000	95,104		(7,089)			1	07/25/2002	5.962
459745-EZ-4	INTL LEASE FIN		6.375	MS	03/15/2009			4,113,885	4,000,000	106.828	4,273,120	4,120,000	75,083	132,458	(6,115)			1PE	07/25/2002	5.822
501044-BF-7	KROGER CO SR NTS		8.150	JJ	07/15/2006			1,051,450	1,000,000	113.136	1,131,360	1,101,980	37,581	81,500	(12,541)			2PE	07/02/1998	6.500
50181Q-AA-6	LCOR ALEXANDRIA		6.625	MS	09/15/2019			2,493,748	2,500,000	111.224	2,780,600	2,493,875	48,767	121,918	(93)			1PE	12/14/2001	6.650
590188-JF-6	MERRILL LYNCH		6.500	JJ	07/15/2018			3,906,502	4,000,000	107.088	4,283,520	3,901,880	119,889	260,000	3,407			1PE	10/01/2001	6.745
617446-GM-5	MORGAN ST DEAN W		6.750	AO	04/15/2011			4,116,684	4,000,000	111.127	4,445,080	4,129,240	57,000	270,000	(10,442)			1	10/10/2001	6.293
653922-AD-6	NIKE INC MTN		5.375	JD	07/08/2009			999,006	1,000,000	AV	999,006	999,006	4,479	21,351	6			1PE	07/01/2002	5.394
743315-AK-9	PROGRESSIVE CORP		6.375	JJ	01/15/2012			2,994,517	3,000,000	109.271	3,278,130	2,993,730	88,188	113,687	735			1	12/06/2001	6.402
84263P-AH-3	SOUTHERN CONN		7.600	AO	09/25/2007			4,000,000	4,000,000	AV	4,000,000	4,000,000	64,178	304,000				1PE	09/21/2000	7.599
852060-AG-7	SPRINT CAP CORP		6.900	MN	05/01/2019			3,788,327	4,000,000	82.000	3,280,000	3,780,040	46,000	276,000	6,473			2	10/01/2001	7.466
852212-AD-1	SQUARE BUTTE		6.790	JJ	01/01/2024			1,990,216	2,000,000	101.514	2,030,280	1,989,720	67,900	135,800	209			1	10/24/2001	6.834
872540-AE-9	TJX COMPANIES INC NTS		7.000	JD	06/15/2005			1,430,437	1,448,000	109.862	1,590,802	1,417,606	4,505	101,360	6,280			1PE	11/16/2000	7.550
893570-BR-1	TRANSCONT GAS PL SER B		7.000	FA	08/15/2011			2,730,000	3,000,000	91.000	2,730,000	3,054,240	79,333	203,000	(322,898)			4	08/28/2001	6.748
91324P-AA-0	UNITED HEALTHCARE		7.500	MN	11/15/2005			1,059,250	1,000,000	112.805	1,128,050	1,075,000	9,583	75,000	(15,750)			1PE	02/25/2002	5.252
92344T-AA-6	VERIZON PENN		5.650	MN	11/15/2011			3,904,748	4,000,000	104.847	4,193,880	3,896,080	28,878	227,256	8,098			1	11/30/2001	6.000
92344W-AA-9	VERIZON MARYLAND		6.125	MS	03/01/2012			1,987,830	2,000,000	108.128	2,162,560	1,986,980	40,833	63,292	850			1PE	02/20/2002	6.213
961548-AU-8	WESTVACO CORP		7.100	MN	11/15/2009			2,489,930	2,500,000	109.127	2,728,175	2,487,500	22,681	177,500	1,100			2PE	01/05/2001	7.175
981469-AA-7	WORLD FINANCIAL		6.950	MTLY	09/01/2013			2,012,221	1,966,213	AV	2,012,221	2,016,626	11,387	80,143	(4,405)			1	05/07/2002	6.382
76126C-LH-3	RACERS 02-15-PT		9.540	AO	10/15/2029			4,985,625	4,985,625	AV	4,985,625	4,985,625	100,410	169,569				2Z	05/31/2002	9.542
3999999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations							108,577,899	108,399,838		114,960,540	109,071,973	1,717,102	6,085,205	(369,377)					
Industrial and Miscellaneous (Unaffiliated) - Defined Multi-Class Residential Mortgage-Backed Securities																				
00077B-JT-1	AMAC 1999-5 A8		6.750	MTLY	07/25/2029	09/01/2003		3,366,026	3,398,810	AV	3,366,026	3,092,917	19,118	269,346	111,298			1PE	08/13/1999	9.698
00077B-X9-9	AMAC 2002-8 1A5		6.250	MTLY	10/25/2032	07/01/2004		399,684	400,470	AV	399,684	399,969	2,198	6,395	(285)			1PE	08/14/2002	6.506
060506-Y7-1	BOAMS 2001-9 1A22		6.750	MTLY	09/25/2031	12/01/2003		2,167,433	2,161,000	AV	2,167,433	2,185,311	11,221	145,605	(16,722)			1PE	09/28/2001	6.035
15132E-AE-8	CDMC 2002-3 A5		6.500	MTLY	05/25/2016	03/01/2010		4,999,342	5,000,000	AV	4,999,342	4,999,219	26,776	189,583	123			1PE	05/14/2002	6.504
161626-XD-3	CHASE 1993-L 2A2		9.000	MTLY	10/25/2024	07/01/2003		376,589	374,432	AV	376,589	406,025	2,885	71,506	(3,223)			1PE	07/02/1998	6.748
225304-AT-1	CDMC 1998-9 A4		6.500	MTLY	08/18/2028	08/01/2004		940,726	950,099	AV	940,726	924,194	5,146	62,047	12,773			1PE	06/08/2001	7.799
23321P-2C-1	FNT 1999-3 3A3		6.750	MTLY	07/25/2029	05/01/2004		1,978,177	1,982,130	AV	1,978,177	1,967,884	10,530	134,020	7,003			1PE	03/09/2001	7.077
(continues)																				

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO CASUALTY OF NEW JERSEY, INC.

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 Design- ation	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) - Defined Multi-Class Residential Mortgage-Backed Securities (continued)																				
36157R-BY-0	GECMS 1997-12 A6		7.000	MTLY	12/25/2027	07/01/2003		639,634	642,180	AV	639,634	621,309	3,746	71,279	7,019			1PE	11/03/2000	8.599
66937N-Q4-3	NSCOR 1998-12 A9		6.750	MTLY	06/25/2028	07/01/2003		121,990	122,149	AV	121,990	121,156	687	62,448	398			1PE	03/14/2001	7.273
69348L-X9-5	PNCMS 1998-9 3A4		6.750	MTLY	11/25/2028	07/01/2003		8,496,847	8,501,717	AV	8,496,847	8,464,522	47,822	688,246	15,256			1PE	02/12/2001	6.980
74434T-HB-6	(SC) PHMS 1993-B 1B1		7.860	MTLY	04/28/2023	07/01/2003		174,641	175,082	AV	174,641	173,113	1,147	22,162	13			1PE	06/21/2000	8.876
76110G-HL-8	RALI 2001-QS3 M1		7.250	MTLY	03/25/2031	04/01/2005		1,946,082	1,942,639	AV	1,946,082	1,950,834	11,737	142,734	(3,205)			1PE	03/27/2001	7.084
76110Y-GV-8	RFMSI 1999-S12 A2		6.500	MTLY	05/25/2029	07/01/2003		1,653,435	1,661,984	AV	1,653,435	1,562,265	9,002	128,733	37,737			1PE	11/04/1999	8.574
86358R-JH-1	SASC 2001-12 1A7		6.750	MTLY	09/25/2031	05/01/2006		5,025,000	5,025,000	AV	5,025,000	5,025,000	27,593	197,859				1PE	05/02/2002	10.275
929227-KJ-4	WAMU 2002-S1 1A12		6.000	MTLY	01/25/2032	05/01/2003		2,517,935	2,535,991	AV	2,517,935	2,458,723	12,680	189,012	59,212			1PE	04/05/2002	6.750
939335-XE-0	WAMU 2001-S11 A5		6.500	MTLY	12/25/2031	02/01/2005		401,538	400,000	AV	401,538	402,750	2,086	19,500	(1,212)			1PE	02/26/2002	6.100
939335-XU-4	WAMU 2001-S11 A19		6.500	MTLY	12/25/2031	06/01/2004		2,998,517	3,000,000	AV	2,998,517	2,996,250	15,395	195,000	2,219			1PE	11/14/2001	6.576
4199999	Industrial and Miscellaneous (Unaffiliated) - Defined Multi-Class Residential Mortgage-Backed Securities							38,203,596	38,273,683			38,203,596	37,751,441	209,769	2,595,474	228,405				
Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities																				
12669B-X3-1	CWHL 2001-11 A5		6.500	MTLY	07/25/2031	12/01/2003		492,131	500,000	AV	492,131	465,703	2,500	32,499	23,008			1PE	05/16/2001	10.337
783766-MR-6	RYMS 1993-A1 A		7.450	MTLY	01/28/2023	10/01/2012		1,874,294	1,849,268	AV	1,874,294	1,863,138	11,481	118,995	19,445			1PE	02/08/2001	7.104
4299999	Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities							2,366,425	2,349,268			2,366,425	2,328,841	13,981	151,495	42,452				
Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities																				
05947U-DP-0	BAFU 2001-3 A2		5.464	MTLY	04/11/2037	04/01/2011		2,901,395	3,000,000	AV	2,901,395	2,878,945	13,660	163,920	21,136			1	12/05/2001	6.410
06606W-AM-6	BBHE 1998-2 A6		6.640	MTLY	12/25/2028	03/01/2008		5,391,913	5,474,000	AV	5,391,913	5,345,703	29,816	363,474	27,044			1PE	05/07/2001	7.308
36185H-AL-7	GMACM 2000-CL1 A3		7.570	MTLY	08/25/2023	11/01/2003		1,331,836	1,332,287	AV	1,331,836	1,329,997	8,405	207,437	1,719			1PE	09/21/2000	7.653
589962-CW-7	MESC 13 M2		7.880	MTLY	12/28/2033	07/01/2011		5,724,951	6,000,000	AV	5,724,951	5,558,438	39,021	472,800	150,224			1PE	08/31/1999	9.278
61744X-AH-3	BBMN 1997-2 B		7.180	MTLY	11/15/2017	04/01/2004		5,012,161	5,000,000	AV	5,012,161	5,074,609	29,917	359,000	(14,633)			2PE	04/29/1999	6.780
670670-AJ-7	NYCTL 99-R B		9.690	FMAN	08/10/2007		571,976	571,976	100.000		571,976	571,976	7,852	115,597				2Z	09/24/1999	9.691
760985-NK-3	RAMP 2002-RS4 A15		5.663	MTLY	08/25/2032	05/01/2013		999,965	1,000,000	AV	999,965	999,962	4,573	18,877	3			1PE	08/16/2002	5.664
4499999	Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							21,934,197	22,378,263			21,934,197	21,759,631	133,243	1,701,104	185,494				
4599999	Subtotal - Industrial and Miscellaneous (Unaffiliated)							171,082,116	171,401,052			177,464,757	170,911,886	2,074,095	10,533,277	86,974				
5499999	Total Bonds - Subtotal - Issuer Obligations							127,405,801	127,272,161			134,750,609	127,969,528	1,952,106	7,053,095	(389,669)				
5599999	Total Bonds - Subtotal - Single Class Mortgage-Backed/Asset-Backed Securities							1,043,864	1,029,392			1,043,864	1,046,628	3,690	26,654	(612)				
5699999	Total Bonds - Subtotal - Defined Multi-Class Residential Mortgage-Backed Securities							50,469,312	50,584,658			50,469,312	50,022,278	271,950	3,168,837	248,315				
5799999	Total Bonds - Subtotal - Other Multi-Class Residential Mortgage-Backed Securities							2,366,425	2,349,268			2,366,425	2,328,841	13,981	151,495	42,452				
5999999	Total Bonds - Subtotal - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							21,934,197	22,378,263			21,934,197	21,759,631	133,243	1,701,104	185,494				
6099999	TOTALS							203,219,599	203,613,742			210,564,407	203,126,905	2,374,970	12,101,185	85,980				

E08.2

P/C

Page E09

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 - Industrial and Miscellaneous (Unaffiliated)												
313586-10-9	FEDERAL NATL MTG ASSN	52,894.000	3,402,671	64.330	3,402,671	3,411,663			(8,992)		L	12/30/2002
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)		3,402,671		3,402,671	3,411,663			(8,992)			
7099999	TOTAL - Common Stocks		3,402,671		3,402,671	3,411,663			(8,992)			
7199999	TOTAL - Preferred and Common Stocks		3,402,671		3,402,671	3,411,663			(8,992)			

(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 OHIO CASUALTY OF NEW JERSEY, INC.

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 - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions							
31288B-2M-4	FGLMC PL C73480	11/21/2002	GREENWICH		402,000	400,000.00	1,528
31288D-6N-4	FHLM	12/31/2002	LEHMAN		510,234	500,000.00	993
312925-WJ-5	FREDDIE MAC	06/24/2002	LEHMAN		1,988,000	2,000,000.00	
3133TT-K3-4	FHR 2313 JA	04/16/2002	SBC WARBURG DILLON READ		723,516	750,000.00	2,250
31392D-J4-5	FNW 2002-W5 A7	06/27/2002	GREENWICH		1,001,563	1,000,000.00	5,035
31392F-QG-5	FNR 2002-74 ME	10/15/2002	SALOMON BROTHERS INC		499,531	500,000.00	2,215
31392H-CY-7	FNR 2002-92 QE	12/03/2002	PAINWEBBER		1,000,000	1,000,000.00	4,431
31392P-B2-0	FHR 2456 BC	06/28/2002	BANK OF AMERICA		995,000	1,000,000.00	333
31392W-UJ-7	FHR 2510 PE	11/05/2002	BEAR, STEARNS & CO. INC.		504,453	500,000.00	535
056559-AK-3	BADGER TOB ASSET SEC - WI	05/03/2002	BEAR, STEARNS & CO. INC.		4,859,800	5,000,000.00	
31359M-NE-9	FANNIE MAE	07/25/2002	TRANSFER TO MARKET		5,000,000	5,000,000.00	36,167
3199999	- Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				17,484,097	17,650,000.00	53,486
Bonds - Industrial and Miscellaneous (Unaffiliated)							
00077B-X9-9	AMAC 2002-8 1A5	08/14/2002	STEPHENS, INC.		998,750	1,000,000.00	5,035
020002-AH-4	ALLSTATE CORP	10/28/2002	TRANSFER TO MARKET		4,086,520	4,000,000.00	122,250
141781-AP-9	CARGILL INC	04/30/2002	SALOMON BROTHERS INC		2,992,080	3,000,000.00	
15132E-AE-8	CDMC 2002-3 A5	05/14/2002	MCDONALD & COMPANY		4,999,219	5,000,000.00	14,444
224044-BD-8	COX COMMUN INC	01/18/2002	TRANSFER TO MARKET		1,005,000	1,000,000.00	23,063
370334-AS-3	GEN MILLS INC	02/14/2002	DEUTSCHE		4,983,400	5,000,000.00	
38141G-AZ-7	GOLDMAN SACHS	07/25/2002	TRANSFER TO MARKET		3,180,000	3,000,000.00	5,729
459745-EZ-4	INTL LEASE FIN	07/25/2002	TRANSFER TO MARKET		5,150,000	5,000,000.00	121,302
653922-AD-6	NIKE INC MTN	07/01/2002	MERRILL LYNCH		2,997,000	3,000,000.00	
760985-NK-3	RAMP 2002-RS4 A15	08/16/2002	DEUTSCHE		999,962	1,000,000.00	4,405
86358R-JH-1	SASC 2001-12 1A7	05/02/2002	LEHMAN		5,025,000	5,025,000.00	5,653
91324P-AA-0	UNITED HEALTHCARE	02/25/2002	TRANSFER TO MARKET		1,075,000	1,000,000.00	20,833
92344W-AA-9	VERIZON MARYLAND	02/20/2002	CHEMICAL SECURITIES		1,986,980	2,000,000.00	
929227-KJ-4	WAMU 2002-S1 1A12	04/05/2002	LEHMAN		4,763,808	4,913,516.87	7,370
939335-XE-0	WAMU 2001-S11 A5	02/26/2002	LEHMAN		402,750	400,000.00	
981469-AA-7	WORLD FINANCIAL	05/07/2002	FIRST ALBANY CAPITAL MARKETS		2,035,638	1,984,749.16	3,449
76126C-LH-3	RACERS 02-15-PT	05/31/2002	LEHMAN		5,000,000	5,000,000.00	9,275
4599999	- Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				51,681,108	51,323,266.03	342,808
6099997	- Subtotal - Bonds - Part 3				69,165,205	68,973,266.03	396,294
6099998	- Summary Item from Part 5 for Bonds				5,065,625	5,000,000.00	19,879
6099999	- Subtotal - Bonds				74,230,830	73,973,266.03	416,173
Common Stocks - Industrial and Miscellaneous (Unaffiliated)							
313586-10-9	FEDERAL NATL MTG ASSN	12/30/2002	TRANSFER TO MARKET	52,894.000	3,411,663		
6899999	- Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)				3,411,663		
7099997	- Subtotal - Common Stocks - Part 3				3,411,663		
7099999	- Subtotal - Common Stocks				3,411,663		
7199999	- Subtotal - Preferred and Common Stocks				3,411,663		
7299999	- TOTALS				77,642,493		416,173

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO CASUALTY OF NEW JERSEY, INC.

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 - States, Territories and Possessions															
373382-QD-5	GA GO REF SER 92A	01/17/2002	TRANSFER FROM MARKET		1,085,000	1,000,000.00	1,104,870	1,052,839	(744)			32,161	32,161	23,044	
1799999	- Subtotal - Bonds - States, Territories and Possessions				1,085,000	1,000,000.00	1,104,870	1,052,839	(744)			32,161	32,161	23,044	
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions															
3128FB-2L-8	FGD70779	12/15/2002	PRINCIPAL PAYDOWN		233,438	233,437.61	242,437	233,438	(5,130)						
31288B-2M-4	FGLMC PL C73480	12/15/2002	PRINCIPAL PAYDOWN		401	400.72	403	401	(2)						2
312925-WJ-5	FREDDIE MAC	10/29/2002	TRANSFER FROM MARKET		1,045,000	1,000,000.00	994,000	994,075	75		50,925	50,925	17,833		
3133TT-UQ-2	FHR 2328 KT	12/15/2002	VARIOUS		1,798,675	1,798,674.60	1,784,833	1,798,675	11,887					91,461	
829788-AT-5	SISTERS PROVIDENCE-DI-OT	10/01/2002	PRINCIPAL PAYDOWN		125,000	125,000.00	125,474	125,000	(238)						
31359M-NE-9	FANNIE MAE	09/30/2002	TRANSFER FROM MARKET		2,637,500	2,500,000.00	2,500,000	2,500,000			137,500	137,500	46,069		
83162C-JG-9	SBAP 1998-20F 1	12/01/2002	PRINCIPAL PAYDOWN		443,143	443,142.85	442,035	443,143	1,035						
312905-Z7-0	FHR 1087 I	12/15/2002	PRINCIPAL PAYDOWN		325,720	325,720.49	350,862	325,720	(7,173)						
31359U-M8-5	FNR 1998-62 DC	06/25/2002	VARIOUS		2,099,499	1,873,912.08	2,047,249	3,253,107	2,007			125,473	125,473	88,820	
3199999	- Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				8,708,376	8,300,288.35	8,487,293	9,673,557	2,460			313,898	313,898	244,186	
Bonds - Public Utilities (Unaffiliated)															
653522-CB-6	NIAGARA MHWK PWR	07/01/2002	ISSUE CALLED		4,155,760	4,000,000.00	4,200,000	4,155,600	(8,659)			160	160	340,000	
837004-BQ-2	SOUTH CAROL E&G	12/31/2002	TRANSFER FROM MARKET		1,137,400	1,000,000.00	1,011,100	1,009,553	(872)			127,847	127,847	94,917	
3899999	- Subtotal - Bonds - Public Utilities (Unaffiliated)				5,293,160	5,000,000.00	5,211,100	5,165,153	(9,531)			128,007	128,007	434,917	
Bonds - Industrial and Miscellaneous (Unaffiliated)															
00077B-JT-1	AMAC 1999-5 A8	12/25/2002	PRINCIPAL PAYDOWN		601,190	601,189.88	547,083	601,190	25,486						
00077B-PV-9	AMAC 2000-3 1A8	11/25/2002	PRINCIPAL PAYDOWN		300,000	300,000.00	300,469	300,000	(184)					17,338	
00077B-X9-9	AMAC 2002-8 1A5	12/25/2002	PRINCIPAL PAYDOWN		599,530	599,530.27	598,781	599,530	749					8,170	
013817-AF-8	ALCOA INC	07/29/2002	TRANSFER FROM MARKET		4,160,000	4,000,000.00	3,992,040	3,992,134	7		167,866	167,866	155,333		
060506-RT-1	BOAMS 2000-8 A2	03/22/2002	SBC WARBURG DILLON READ		501,797	500,000.00	496,855	499,290	416		2,507	2,507	11,854		
110122-AG-3	BRISTOL-MYER SQB	11/26/2002	TRANSFER FROM MARKET		7,041,000	7,000,000.00	7,124,880	7,119,556	(4,840)		(78,556)	(78,556)	322,000		
126690-R7-3	CWMBS 1994-A5	11/25/2002	PRINCIPAL PAYDOWN		379,705	379,705.37	392,283	379,705	(607)					13,917	
161626-XD-3	CHASE 1993-L 2A2	12/25/2002	PRINCIPAL PAYDOWN		625,568	625,567.98	678,350	625,568	(8,989)						
191219-BF-0	COCA-COLA ENTER	12/31/2002	TRANSFER FROM MARKET		1,089,000	1,000,000.00	1,014,830	1,012,934	(1,786)		76,066	76,066	67,083		
224044-BD-8	COX COMMUN INC	08/29/2002	SALOMON BROTHERS INC		1,899,540	2,000,000.00	1,993,500	1,994,246	331		(94,706)	(94,706)	130,875		
225304-AT-1	CDMC 1998-9 A4	12/18/2002	PRINCIPAL PAYDOWN		12,470	12,469.58	12,130	12,470	291						
22540V-GE-6	CSFB 2001-CKN5 A4	07/22/2002	CS FIRST BOSTON		1,011,250	1,000,000.00	1,005,000	1,004,374	(510)		6,876	6,876	35,328		
23321P-2C-1	FNT 1999-3 3A3	10/25/2002	PRINCIPAL PAYDOWN		4,021	4,021.47	3,993	4,021	22						
29444N-AC-6	EQUISTAR CHEMICAL	08/26/2002	FIRST ALBANY CAPITAL MARKETS		1,930,000	2,000,000.00	2,017,740	2,006,478	(2,686)		(76,478)	(76,478)	176,611		
36157R-BY-0	GECMS 1997-12 A6	12/25/2002	PRINCIPAL PAYDOWN		313,073	313,072.60	302,898	313,073	4,663						
361849-BW-1	GMACC 1997-C1 B	04/03/2002	BANK OF AMERICA		5,215,625	5,000,000.00	5,110,938	5,057,606	(3,506)		158,019	158,019	122,026		
361849-QE-5	GMACC 2001-C1 A2	06/20/2002	DEUTSCHE		1,059,492	1,000,000.00	1,067,813	1,059,714	(6,171)		(222)	(222)	36,635		
36185H-AL-7	GMACM 2000-CL1 A3	12/25/2002	PRINCIPAL PAYDOWN		1,667,713	1,667,713.40	1,664,847	1,667,713	2,716						
370334-AS-3	GEN MILLS INC	12/30/2002	TRANSFER FROM MARKET		1,079,000	1,000,000.00	996,680	996,882	202		82,118	82,118	51,500		
45254T-DR-2	IMS A 2000-3 A10	06/21/2002	TRANSFER FROM MARKET		1,063,125	1,000,000.00	999,375	999,580	155		63,545	63,545	43,056		
459745-EZ-4	INTL LEASE FIN	11/20/2002	TRANSFER FROM MARKET		1,040,000	1,000,000.00	1,030,000	1,028,895	(1,105)		11,105	11,105	44,625		
48666K-AD-1	KB HOME	02/13/2002	VARIOUS		2,605,000	2,500,000.00	2,500,000	2,500,000			105,000	105,000	112,944		
552845-AE-9	MGIC INVT CORP	02/05/2002	TRANSFER FROM MARKET		2,150,000	2,000,000.00	1,992,180	1,993,910	139		156,090	156,090	45,833		
590188-JF-6	MERRILL LYNCH	12/30/2002	TRANSFER FROM MARKET		1,059,000	1,000,000.00	975,470	976,626	852		82,374	82,374	94,792		
59156R-AC-2	METLIFE INC	02/08/2002	BEAR, STEARNS & CO. INC		5,047,050	5,000,000.00	4,965,730	4,966,212	302		80,838	80,838	64,653		
617446-GM-5	MORGAN ST DEAN W	12/30/2002	TRANSFER FROM MARKET		1,097,000	1,000,000.00	1,032,310	1,029,171	(2,611)		67,829	67,829	81,563		
653922-AD-6	NIKE INC MTN	10/16/2002	TRANSFER FROM MARKET		2,090,000	2,000,000.00	1,998,000	1,997,994	(6)		92,006	92,006	29,264		
66937N-Q4-3	NSCOR 1998-12 A9	12/25/2002	PRINCIPAL PAYDOWN		877,851	877,851.42	870,719	877,851	4,004						
670670-AJ-7	NYCTL 99-R B	11/10/2002	PRINCIPAL PAYDOWN		1,067,432	1,067,432.09	1,067,432	1,067,432							
69348L-X9-5	PNCMS 1998-9 3A4	12/25/2002	PRINCIPAL PAYDOWN		1,782,260	1,782,260.23	1,774,463	1,782,260	4,219						
69348R-LW-4	PNCMS 1999-5 2A6	06/26/2002	VARIOUS		1,531,416	1,514,886.39	1,466,599	2,485,362	11,872			21,361	21,361	43,638	

(continues)

E12

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO CASUALTY OF NEW JERSEY, INC.

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 Identifi- cation	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 - Industrial and Miscellaneous (Unaffiliated) (continued)															
693506-AY-3	PPG INDUSTRIES	10/29/2002	TRANSFER FROM MARKET		5,550,000	5,000,000.00	5,196,100	5,177,887	(16,624)			372,113	372,113	424,958	
74434T-HB-6	(SC) PHMS 1993-B 1B1	12/28/2002	PRINCIPAL PAYDOWN		339,434	339,434.18	335,616	339,434	880					2,705	
76110G-HL-8	RALI 2001-QS3 M1	12/25/2002	PRINCIPAL PAYDOWN		41,667	41,667.49	41,843	41,667	(143)						
76110Y-GV-8	RFMSI 1999-S12 A2	12/25/2002	PRINCIPAL PAYDOWN		338,016	338,015.88	317,735	338,016	9,414						
783766-MR-6	RYMS 1993-A1 A	12/28/2002	PRINCIPAL PAYDOWN		2,468,210	2,468,209.79	2,486,721	2,468,210	(7,449)					42,296	
786514-AK-5	SAFEWAY INC SR NT	11/01/2002	MATURITY		3,000,000	3,000,000.00	3,376,620	3,000,000	(87,805)					300,000	
84263P-AH-3	SOUTHERN CONN	12/31/2002	TRANSFER FROM MARKET		1,145,000	1,000,000.00	1,000,000	1,000,000				145,000	145,000	92,044	
863572-4E-0	SASC 2001-2 1A3	08/20/2002	TRANSFER FROM MARKET		4,771,406	4,500,000.00	4,463,438	4,479,830	5,185			291,576	291,576	226,625	
87258V-CG-0	TMSHE 1996-A A8	01/17/2002	LEHMAN		5,207,813	5,000,000.00	5,180,469	5,044,982	(1,661)			162,830	162,830	55,322	
929227-KJ-4	WAMU 2002-S1 1A12	12/25/2002	PRINCIPAL PAYDOWN		2,377,526	2,377,525.79	2,305,086	2,377,526	72,440						
981469-AA-7	WORLD FINANCIAL	12/01/2002	PRINCIPAL PAYDOWN		18,536	18,536.41	19,012	18,536	(475)						
76126C-LH-3	RACERS 02-15-PT	10/15/2002	PRINCIPAL PAYDOWN		14,375	14,374.95	14,375	14,375							
4599999	- Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				76,172,093	73,843,465.17	74,730,400	75,252,242	(2,824)			1,895,158	1,895,158	2,852,988	
6099997	- Subtotal - Bonds - Part 4				91,258,628	88,143,753.52	89,533,663	91,143,791	(10,639)			2,369,224	2,369,224	3,555,135	
6099998	- Summary Item from Part 5 for Bonds				5,031,250	5,000,000.00	5,065,625	5,061,796	(3,829)			(30,546)	(30,546)	117,546	
6099999	- Subtotal - Bonds				96,289,878	93,143,753.52	94,599,288	96,205,587	(14,468)			2,338,678	2,338,678	3,672,681	
7299999	- TOTALS				96,289,878		94,599,288	96,205,587	(14,468)			2,338,678	2,338,678	3,672,681	

E12.1

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO CASUALTY OF NEW JERSEY, INC.

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identifi- cation	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stocks)	Actual Cost	Consideration	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 and Dividends Received During Year	Paid for Accrued Interest and Dividends
Bonds - Industrial and Miscellaneous (Unaffiliated)																
33736X-EB-1	FUNBC 2001-C4 A2	01/18/2002	MERRILL LYNCH	05/15/2002	BANK OF AMERICA	5,000,000.000	5,065,625	5,031,250	5,061,796	(3,829)			(30,546)	(30,546)	117,546	19,879
4599999	- Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)															19,879
6099998	- Subtotal - Bonds															19,879
7299999	- TOTALS															19,879

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding

NONE

- 1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 15,923,414
- 2. Total amount of intangible assets nonadmitted \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding

NONE

Page E15

Sch. DA, Pt. 1, Short-Term Investments

NONE

Page E16

Sch. DB, Pt. A, Sn. 1, Financial Options Owned

NONE

Sch. DB, Pt. A, Sn. 2, Financial Options Acquired

NONE

Page E17

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

Page E20

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

Page E21

Sch. DB, Pt. D, Sn. 2, Futures Contracts Opened Current Year

NONE

Sch. DB, Pt. D, Sn. 3, Futures Contracts Terminated Current Year

NONE

Page E22

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	203,219,600	213,724,215	10,504,615
2. Preferred Stocks			
3. Totals	203,219,600	213,724,215	10,504,615

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

Bond and preferred stock market values are obtained from an independent pricing service. This service relies on broker quotes for the assigned market values. Certain private placement bonds, not actively traded are priced by the Company's investment department based on market values of equivalent securities.

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SCHEDULE E - PART 1 - CASH

1		2	3	4	5	6
Depository		Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Name	Location and Supplemental Information					
Open Depositories						
1st National Bank	Hamilton, OH				(4,757)	
Bank of America	Los Angeles, CA				19,604	
Bank One Concentration Account	Columbus, OH		67,163		4,036,204	
0199999 - TOTAL - Open Depositories			67,163		4,051,051	
0399999 - TOTAL Cash on Deposit			67,163		4,051,051	
0599999 - TOTAL Cash			67,163		4,051,051	

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	(51,468)	4. April	1,263,692	7. July	7,997	10. October	73,249
2. February	104,823	5. May	(9,978)	8. August	(50,992)	11. November	209,663
3. March	2,587,408	6. June	5,988,666	9. September	107,680	12. December	4,051,051

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
Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company						
ZZ00001	B	United Healthcare 7.5% 11-15-05	Insurance Department, Columbus, OH OH VSD under Section 3905.41 In trust for the benefit and security of all policyholders of Ohio Casualty of New Jersey, Inc. (Required by N. J. S. A. 17:20-1c)	110,000	116,517	124,085
ZZ99999	- Subtotal - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company			110,000	116,517	124,085
9999999	- TOTALS			110,000	116,517	124,085

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