



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
CRUM & FORSTER UNDERWRITERS CO. OF OHIO

NAIC Group Code 0158 (Current Period) 0158 (Prior Period) NAIC Company Code 11690 Employer's ID Number 58-1552849

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

Country of Domicile United States of America

Incorporated 01/04/1984 Commenced Business 08/07/1984

Statutory Home Office 4445 Lake Forest Drive (Street and Number), Cincinnati, OH 45242 (City or Town, State and Zip Code)

Main Administrative Office 305 Madison Avenue (Street and Number) 973-490-6600 (Area Code) (Telephone Number)
Morristown, NJ 07962 (City or Town, State and Zip Code)

Mail Address 305 Madison Avenue (Street and Number or P.O. Box), Morristown, NJ 07962 (City or Town, State and Zip Code)

Primary Location of Books and Records 305 Madison Avenue (Street and Number) 973-490-6822 (Area Code) (Telephone Number)
Morristown, NJ 07962 (City or Town, State and Zip Code)

Internet Website Address www.cfins.com

Statement Contact Sally Liang (Name) 973-490-6822 (Area Code) (Telephone Number) (Extension)
sally_liang@cfins.com (E-mail Address) 973-490-6900 (Fax Number)

Policyowner Relations Contact Mike Mitchell 305 Madison Avenue (Street and Number) 973-490-6473 (Area Code) (Telephone Number) (Extension)
Morristown, NJ 07962 (City or Town, State and Zip Code)

OFFICERS

President Nikolas Antonopoulos Controller Dennis James Hammer
Senior Vice President Frances Avignone Smith

VICE PRESIDENTS

Dennis James Hammer Mary Jane Robertson Frances Avignone Smith
Joseph Francis Braunstein Jr. Peter James Daly Gary Stuart Resman
Mary Jeanne Hughes Paul Kush Donald Ross Fischer

DIRECTORS OR TRUSTEES

Nikolas Antonopoulos Bruce Adam Esselborn Mary Jane Robertson
Joseph Francis Braunstein Jr. Dennis James Hammer

State of New Jersey }
County of Morris } 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.

Nikolas Antonopoulos President Dennis James Hammer Controller Frances Avignone Smith Senior Vice President

Subscribed and sworn to before me this 26th 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

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. 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 Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of In- terest				
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year										
US Governments																								
Issuer Obligations (10)																								
United States																								
912810-DV-7	UNITED STATES TREAS BDS		.9.250	FA	02/15/2016			6,875,983	4,800,000	148.4060	7,123,488	6,897,000	167,707		(21,017)			1	10/23/2002	4.776				
912827-3V-2	UNITED STATES TREAS NOTES		.5.500	JJ	01/31/2003			9,994,567	10,000,000	100.3440	10,034,400	9,847,266	230,163		550,000		65,326	1	08/28/2000	6.187				
912827-L8-3	UNITED STATES TREAS NOTES		.5.750	FA	08/15/2003			3,024,688	3,000,000	102.7810	3,083,430	3,172,813	65,156		172,500		(38,373)	1	12/31/1998	4.393				
Total United States								19,895,238	17,800,000	XXX	20,241,318	19,917,078	463,026	722,500	5,936	0	0	0	XXX	XXX	XXX			
0199999 - Total Bonds - U.S. Government - Issuer Obligations								19,895,238	17,800,000	XXX	20,241,318	19,917,078	463,026	722,500	5,936	0	0	0	0	0	XXX	XXX	XXX	
0399996 - Bonds - U.S. Government								19,895,238	17,800,000	XXX	20,241,318	19,917,078	463,026	722,500	5,936	0	0	0	0	0	XXX	XXX	XXX	
0399999 - Total - U.S. Government Bonds								19,895,238	17,800,000	XXX	20,241,318	19,917,078	463,026	722,500	5,936	0	0	0	0	0	XXX	XXX	XXX	
5499999 - Total - Issuer Obligations								19,895,238	17,800,000	XXX	20,241,318	19,917,078	463,026	722,500	5,936	0	0	0	0	0	XXX	XXX	XXX	
5599999 - Total - Single Class Mortgage-Backed/Asset-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX
5699999 - Total - Defined Multi-Class Residential Mortgage-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX
5799999 - Total - Other Multi-Class Residential Mortgage-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX
5899999 - Total - Defined Multi-Class Commercial Mortgage-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX
5999999 - Total - Other Multi-Class Commercial Mortgage-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX
6099999 Totals								19,895,238	17,800,000	XXX	20,241,318	19,917,078	463,026	722,500	5,936	0	0	0	0	0	XXX	XXX	XXX	

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Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

Schedule D - Part 4

NONE

Schedule D - Part 5

NONE

Schedule D - Part 6 - Section 1

NONE

Schedule D - Part 6 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CRUM & FORSTER UNDERWRITERS CO. OF OHIO

SCHEDULE DA - PART 1

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Design- 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				
US Governments Issuer Obligations (10) United States																	
912795-LU-3...	US TREASURY T BILLS.....	12/19/2002..	Salomon Smith Barney.....	1.172	MATR.....	01/16/2003..	2,797,485			2,800,000	2,797,485	1,167				1.172	
Total United States							2,797,485	0	0	2,800,000	2,797,485	1,167	0	0	0	XXX	XXX
0199999 - U.S. Governments - Issuer Obligations							2,797,485	0	0	2,800,000	2,797,485	1,167	0	0	0	XXX	XXX
0399996 - Total - U.S. Government Bonds							2,797,485	0	0	2,800,000	2,797,485	1,167	0	0	0	XXX	XXX
0399999 - Total - U.S. Government Bonds							2,797,485	0	0	2,800,000	2,797,485	1,167	0	0	0	XXX	XXX
5499999 - Total - Issuer Obligations							2,797,485	0	0	2,800,000	2,797,485	1,167	0	0	0	XXX	XXX
5599999 - Total - Single Class Mortgaged-Backed/Asset-Backed Securities							0	0	0	0	0	0	0	0	0	XXX	XXX
5699999 - Total - Defined Multi-Class Residential Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	XXX	XXX
5799999 - Total - Other Multi-Class Residential Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	XXX	XXX
5899999 - Total - Defined Multi-Class Commercial Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	XXX	XXX
5999999 - Other Multi-Class Commercial Mortgage Backed/Asset-Backed Securities							0	0	0	0	0	0	0	0	0	XXX	XXX
6099999 - Total - Bonds							2,797,485	0	0	2,800,000	2,797,485	1,167	0	0	0	XXX	XXX
8099999 Totals							2,797,485	(a)	0	0	XXX	2,797,485	1,167	0	0	XXX	XXX

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

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Schedule DB - Part A - Section 1

NONE

Schedule DB - Part A - Section 2

NONE

Schedule DB - Part A - Section 3

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part B - Section 2

NONE

Schedule DB - Part B - Section 3

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Part C - Section 3

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part D - Section 3

NONE

Schedule DB - Part E - Section 1

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	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value(-), or Fair Value over Statement (+)
1. Bonds	22,692,723	23,037,613	344,890
2. Preferred Stocks	0		0
3. Totals	22,692,723	23,037,613	344,890

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

Fair market values are obtained from an external pricing service or dealer quotes as appropriate.....

