



ANNUAL STATEMENT

For the Year Ended December 31, 2019
of the Condition and Affairs of the

HARLEYSVILLE LIFE INSURANCE COMPANY

NAIC Group Code.....140, 140
(Current Period) (Prior Period)

NAIC Company Code..... 64327

Employer's ID Number..... 23-1580983

Organized under the Laws of OH State of Domicile or Port of Entry OH Country of Domicile US

Licensed as Business Type: Life, Accident & Health

Incorporated/Organized..... November 29, 1960 Commenced Business..... June 12, 1961

Statutory Home Office ONE WEST NATIONWIDE BLVD. .. COLUMBUS .. OH .. US ..
43215-2220
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 355 MAPLE AVENUE .. HARLEYSVILLE .. PA .. US .. 19438-2297 215-256-5000
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address ONE WEST NATIONWIDE BLVD., FSSC-RR .. COLUMBUS .. OH .. US ..
43215-2220
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records ONE WEST NATIONWIDE BLVD., 1-04-701 .. COLUMBUS .. OH .. US .. 614-249-1545
43215-2220
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address WWW.HARLEYSVILLEGROUP.COM

Statutory Statement Contact KELLY M VANHOOSE 614-249-1545
(Name) (Area Code) (Telephone Number) (Extension)
STATACCT@NATIONWIDE.COM 877-669-5908
(E-Mail Address) (Fax Number)

OFFICERS

Name	Title	Name	Title
1. HOLLY RENEE SNYDER #	PRESIDENT	2. DENISE LYNN SKINGLE	SVP & SECRETARY
3. PETER JUSTIN ROTHERMEL #	VP & TREASURER		

OTHER

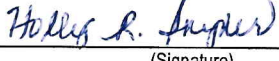
PAMELA ANN BIESECKER	SVP-HEAD OF TAXATION	HARRY HANSEN HALLOWELL	SVP-CIO
JENNIFER BOYD MACKENZIE	SVP-ENTERPRISE BRAND MARKT	JOSEPH D. SPRAGUE	SVP-BUSINESS/CORPORATE SOL

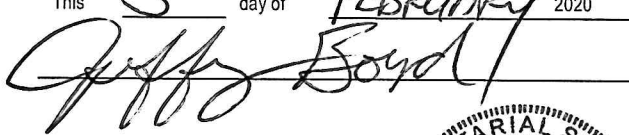
DIRECTORS OR TRUSTEES

MARK ALLEN BERVEN	JOHN LAUGHLIN CARTER	TIMOTHY GERARD FROMMEYER	STEVEN ANDREW GINNAN
ERIC SHAWN HENDERSON	HOLLY RENEE SNYDER #		

State of..... OHIO
County of..... FRANKLIN

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. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

 (Signature)	 (Signature)	 (Signature)
HOLLY RENEE SNYDER	DENISE LYNN SKINGLE	PETER JUSTIN ROTHERMEL
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRESIDENT	SVP & SECRETARY	VP & TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 5 day of FEBRUARY 2020


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



JEFFREY BOYD
Notary Public, State of Ohio
My Commission Expires 08-22-2021

HARLEYSVILLE LIFE INSURANCE COMPANY
ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	356,799,037		356,799,037	363,893,990
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....(313,039), Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....24,689,511, Schedule DA).....	24,376,472		24,376,472	17,732,539
6. Contract loans (including \$.....0 premium notes).....	5,256,723	183	5,256,540	5,564,622
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	0	0	.0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	386,432,232	183	386,432,049	387,191,151
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	3,699,274		3,699,274	3,899,307
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	919,610	6,894	912,716	429,239
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	6,204,999		6,204,999	5,824,114
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	404,592		404,592	311,685
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....			.0	
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0	
18.2 Net deferred tax asset.....	6,226,745	4,320,347	1,906,398	1,664,021
19. Guaranty funds receivable or on deposit.....	78,967		78,967	
20. Electronic data processing equipment and software.....			.0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	5,518,988		5,518,988	1,415,031
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	109,538	40,048	69,490	107,282
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	409,594,945	4,367,472	405,227,473	400,841,830
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	409,594,945	4,367,472	405,227,473	400,841,830

DETAILS OF WRITE-INS

1101. ....			.0	
1102. ....			.0	
1103. ....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	.0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	.0	0
2501. Other assets.....	72,239	2,749	69,490	107,282
2502. Disallowed interest maintenance reserve.....	37,299	37,299	.0	
2503. ....			.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	.0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	109,538	40,048	69,490	107,282

HARLEYSVILLE LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$.....338,992,548 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	338,992,548	337,842,519
2.	Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	3,479,862	3,969,307
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	173,249	324,307
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	1,548,928	1,633,593
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....		
5.	Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1	Policyholders' dividends and refunds to members apportioned for payment (including \$.....0 Modco).....		
6.2	Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco).....		
6.3	Coupons and similar benefits (including \$.....0 Modco).....		
7.	Amount provisionally held for deferred dividend policies not included in Line 6.....		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	155,343	181,790
9.	Contract liabilities not included elsewhere:		
9.1	Surrender values on canceled contracts.....		
9.2	Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3	Other amounts payable on reinsurance, including \$.....0 assumed and \$.....2,038,103 ceded.....	2,038,103	1,705,698
9.4	Interest Maintenance Reserve (IMR, Line 6).....		
10.	Commissions to agents due or accrued - life and annuity contracts \$.....9,760, accident and health \$.....0 and deposit-type contract funds \$.....0.....	9,760	12,430
11.	Commissions and expense allowances payable on reinsurance assumed.....		
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....		
13.	Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6).....	154,803	326,793
15.1	Current federal and foreign income taxes, including \$.....83,209 on realized capital gains (losses).....	1,016,048	1,310,627
15.2	Net deferred tax liability.....		
16.	Unearned investment income.....		
17.	Amounts withheld or retained by reporting entity as agent or trustee.....		
18.	Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19.	Remittances and items not allocated.....	38,950	87,601
20.	Net adjustment in assets and liabilities due to foreign exchange rates.....		
21.	Liability for benefits for employees and agents if not included above.....		
22.	Borrowed money \$.....0 and interest thereon \$.....0.....		
23.	Dividends to stockholders declared and unpaid.....		
24.	Miscellaneous liabilities:		
24.01	Asset valuation reserve (AVR Line 16, Col. 7).....	2,587,336	2,270,000
24.02	Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03	Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04	Payable to parent, subsidiaries and affiliates.....	3	
24.05	Drafts outstanding.....		
24.06	Liability for amounts held under uninsured plans.....		
24.07	Funds held under coinsurance.....		
24.08	Derivatives.....		
24.09	Payable for securities.....		
24.10	Payable for securities lending.....		
24.11	Capital notes \$.....0 and interest thereon \$.....0.....		
25.	Aggregate write-ins for liabilities.....	34,140	123,269
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	350,229,073	349,787,934
27.	From Separate Accounts Statement.....		
28.	Total liabilities (Line 26 and 27).....	350,229,073	349,787,934
29.	Common capital stock.....	1,530,000	1,530,000
30.	Preferred capital stock.....		
31.	Aggregate write-ins for other-than-special surplus funds.....	0	0
32.	Surplus notes.....		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	26,842,056	26,842,056
34.	Aggregate write-ins for special surplus funds.....	0	0
35.	Unassigned funds (surplus).....	26,626,344	22,681,840
36.	Less treasury stock, at cost:		
36.1	.....0.000 shares common (value included in Line 29 \$.....0).....		
36.2	.....0.000 shares preferred (value included in Line 30 \$.....0).....		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	53,468,400	49,523,896
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	54,998,400	51,053,896
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	405,227,473	400,841,830
DETAILS OF WRITE-INS			
2501.	Liability for premium and other deposit funds.....	1,071	1,576
2502.	Reserve for escheat funds.....	33,069	121,693
2503.	.....	
2598.	Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	34,140	123,269
3101.	.....	
3102.	.....	
3103.	.....	
3198.	Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199.	Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401.	.....	
3402.	.....	
3403.	.....	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

HARLEYSVILLE LIFE INSURANCE COMPANY
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	19,502,937	14,695,159
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	14,564,014	14,680,639
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	(5,894)	(15,212)
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	1,337,285	1,353,383
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	0	0
9. Totals (Lines 1 to 8.3)	35,398,342	30,713,969
10. Death benefits	8,869,269	8,619,169
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	3,012,364	3,653,185
13. Disability benefits and benefits under accident and health contracts	1,001,692	1,000,276
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	14,453,587	18,634,043
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	10,617	18,350
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	660,584	(9,916,993)
20. Totals (Lines 10 to 19)	28,008,113	22,008,030
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	508,370	541,332
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	1,508,176	1,538,974
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	369,376	486,208
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	30,394,035	24,574,544
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	5,004,307	6,139,425
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	5,004,307	6,139,425
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	930,789	1,283,193
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	4,073,518	4,856,232
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$....89,290 (excluding taxes of \$....(6,081) transferred to the IMR)	(89,290)	(28,314)
35. Net income (Line 33 plus Line 34)	3,984,228	4,827,918
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	51,053,896	46,671,188
37. Net income (Line 35)	3,984,228	4,827,918
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	137,305	19,844
41. Change in nonadmitted assets	140,307	(305,231)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis (increase) or decrease		
44. Change in asset valuation reserve	(317,336)	(159,823)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	3,944,504	4,382,708
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	54,998,400	51,053,896

DETAILS OF WRITE-INS		
08.301.		
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

HARLEYSVILLE LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	18,614,561	14,761,829
2. Net investment income.....	15,129,585	15,183,398
3. Miscellaneous income.....	1,337,285	1,353,383
4. Total (Lines 1 through 3).....	35,081,431	31,298,610
5. Benefit and loss related payments.....	27,192,695	32,613,231
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	2,639,547	2,741,168
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....29,694 tax on capital gains (losses).....	1,308,577	(145,227)
10. Total (Lines 5 through 9).....	31,140,819	35,209,172
11. Net cash from operations (Line 4 minus Line 10).....	3,940,612	(3,910,562)
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	58,322,208	33,566,549
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	58,322,208	33,566,549
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	51,621,749	28,221,295
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	51,621,749	28,221,295
14. Net increase (decrease) in contract loans and premium notes.....	(336,673)	(139,297)
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	7,037,132	5,484,551
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(151,058)	(114,624)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	(4,182,753)	848,832
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(4,333,811)	734,208
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	6,643,933	2,308,197
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	17,732,539	15,424,342
19.2 End of year (Line 18 plus Line 19.1).....	24,376,472	17,732,539
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 Exchange of bond investment to bond investment.....	7,396,429	12,887,987

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a).....	15,961,116			5,884,060		10,077,056						
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	6,959,614			1,509,108		5,450,506						
4. Amortization of Interest Maintenance Reserve (IMR).....	40,169			26,891		13,278						
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	1,336,272			1,323,144		13,128						
7. Reserve adjustments on reinsurance ceded.....	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0											
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	24,297,171	0	0	8,743,203	0	15,553,968	0	0	0	0	0	0
10. Death benefits.....	8,575,787			4,101,478		4,474,309						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0											
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	115,133			75,517		39,616						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	5,137,017			304,267		4,832,750						
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	63			63								
18. Payments on supplementary contracts with life contingencies.....	0											
19. Increase in aggregate reserves for life and accident and health contracts.....	5,310,299			4,084		5,306,215						
20. Totals (Lines 10 to 19).....	19,138,299	0	0	4,485,409	0	14,652,890	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	457,170			134,173		322,997						XXX
22. Commissions and expense allowances on reinsurance assumed.....	0											
23. General insurance expenses.....	1,301,626			1,032,516		269,110						
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	339,144			241,399		97,745						
25. Increase in loading on deferred and uncollected premiums.....	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0											
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	21,236,239	0	0	5,893,497	0	15,342,742	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	3,060,932	0	0	2,849,706	0	211,226	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	3,060,932	0	0	2,849,706	0	211,226	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	569,327			530,039		39,288						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	2,491,605	0	0	2,319,667	0	171,938	0	0	0	0	0	0
34. Policies/certificates in force end of year.....	32,881			25,920		6,961						

DETAILS OF WRITE-INS

08.301.	0											
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0	0	0	0	0	0
2701.	0											
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 1.

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Yes, from column 3 to column 4

(c) Individual and Group Credit Life are combined and included on page. (indicate whether included with Individual or Group).

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b).....	49,785		49,785						
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	150,412		150,412						
4. Amortization of Interest Maintenance Reserve (IMR).....	3,944		3,944						
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0								
6. Commissions and expense allowances on reinsurance ceded.....	0								
7. Reserve adjustments on reinsurance ceded.....	0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0								
8.2 Charges and fees for deposit-type contracts.....	0								
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	204,141	0	204,141	0	0	0	0	0	0
10. Death benefits.....	293,482		293,482						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0								
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	49,785		49,785						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0								
15. Surrender benefits and withdrawals for life contracts.....	0								
16. Group conversions.....	0								
17. Interest and adjustments on contract or deposit-type contract funds.....	0								
18. Payments on supplementary contracts with life contingencies.....	0								
19. Increase in aggregate reserves for life and accident and health contracts.....	(385,355)		(385,355)						
20. Totals (Lines 10 to 19).....	(42,088)	0	(42,088)	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	0								XXX
22. Commissions and expense allowances on reinsurance assumed.....	0								
23. General insurance expenses.....	40,788		40,788						
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	57		57						
25. Increase in loading on deferred and uncollected premiums.....	0								
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0								
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	(1,243)	0	(1,243)	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	205,384	0	205,384	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	205,384	0	205,384	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	38,201		38,201						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	167,183	0	167,183	0	0	0	0	0	0
34. Policies/certificates in force end of year.....	0								

DETAILS OF WRITE-INS

08.301.	0								
08.302.	0								
08.303.	0								
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0	0	0
2701.	0								
2702.	0								
2703.	0								
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

(b) Include premium amounts for preneed plans included in Line 1.

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group)

HARLEYSVILLE LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	Deferred						
	1	2	3	4	5	6	7
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts.....	3,486,013	3,486,013					
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income.....	6,347,729	6,140,806				195,203	11,720
4. Amortization of Interest Maintenance Reserve (IMR).....	(84,209)	(84,240)				29	2
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						
6. Commissions and expense allowances on reinsurance ceded.....	0						
7. Reserve adjustments on reinsurance ceded.....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						
8.2 Charges and fees for deposit-type contracts.....	0						
8.3 Aggregate write-ins for miscellaneous income.....	0	0					
9. Totals (Lines 1 to 8.3).....	9,749,533	9,542,579	0	0	0	195,232	11,722
10. Death benefits.....	0						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						
12. Annuity benefits.....	1,961,613	2,179,243					(217,630)
13. Disability benefits and benefits under accident and health contracts.....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						
15. Surrender benefits and withdrawals for life contracts.....	9,316,570	9,237,249					79,321
16. Group conversions.....	0						
17. Interest and adjustments on contract or deposit-type contract funds.....	10,554						10,554
18. Payments on supplementary contracts with life contingencies.....	0						
19. Increase in aggregate reserves for life and accident and health contracts.....	(3,357,365)	(2,792,740)				(564,625)	
20. Totals (Lines 10 to 19).....	7,931,372	8,623,752	0	0	0	(564,625)	(127,755)
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	51,075	51,075					
22. Commissions and expense allowances on reinsurance assumed.....	0						
23. General insurance expenses.....	122,944	120,897				2,047	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	30,024	30,024					
25. Increase in loading on deferred and uncollected premiums.....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	8,135,415	8,825,748	0	0	0	(562,578)	(127,755)
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	1,614,118	716,831	0	0	0	757,810	139,477
30. Dividends to policyholders and refunds to members.....	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	1,614,118	716,831	0	0	0	757,810	139,477
32. Federal income taxes incurred (excluding tax on capital gains).....	300,222	133,329				140,951	25,942
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	1,313,896	583,502	0	0	0	616,859	113,535
34. Policies/certificates in force end of year.....	4,104	3,947				129	28

DETAILS OF WRITE-INS

08.301.	0						
08.302.	0						
08.303.	0						
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0
2701.	0						
2702.	0						
2703.	0						
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	Deferred						
	1	2	3	4	5	6	7
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other
1. Premiums for group annuity contracts.....	0						
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income.....	82,379					82,379	
4. Amortization of Interest Maintenance Reserve (IMR).....	777					777	
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						
6. Commissions and expense allowances on reinsurance ceded.....	0						
7. Reserve adjustments on reinsurance ceded.....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						
8.2 Charges and fees for deposit-type contracts.....	0						
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	83,156	0	0	0	0	83,156	0
10. Death benefits.....	0						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						
12. Annuity benefits.....	1,050,751					1,050,751	
13. Disability benefits and benefits under accident and health contracts.....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						
15. Surrender benefits and withdrawals for life contracts.....	0						
16. Group conversions.....	0						
17. Interest and adjustments on contract or deposit-type contract funds.....	0						
18. Payments on supplementary contracts with life contingencies.....	0						
19. Increase in aggregate reserves for life and accident and health contracts.....	(417,550)					(417,550)	
20. Totals (Lines 10 to 19).....	633,201	0	0	0	0	633,201	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	0						
22. Commissions and expense allowances on reinsurance assumed.....	0						
23. General insurance expenses.....	6,788					6,788	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0						
25. Increase in loading on deferred and uncollected premiums.....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	639,989	0	0	0	0	639,989	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(556,833)	0	0	0	0	(556,833)	0
30. Dividends to policyholders and refunds to members.....	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(556,833)	0	0	0	0	(556,833)	0
32. Federal income taxes incurred (excluding tax on capital gains).....	(103,570)					(103,570)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(453,263)	0	0	0	0	(453,263)	0
34. Policies/certificates in force end of year.....	150					150	
DETAILS OF WRITE-INS							
08.301.	0						
08.302.	0						
08.303.	0						
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0
2701.	0						
2702.	0						
2703.	0						
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7 Federal Employees Health Benefits Plan	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only		Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts.....	6,023	6,023											
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	133,771	1,516	132,255										
4. Amortization of Interest Maintenance Reserve (IMR).....	4,223	36	4,187										
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0												
6. Commissions and expense allowances on reinsurance ceded.....	1,013	1,013											
7. Reserve adjustments on reinsurance ceded.....	0												
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Sep. Accts.....	0												
8.2 Charges and fees for deposit-type contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	145,030	8,588	136,442	0	0	0	0	0	0	0	0	0	0
10. Death benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments).....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	836,774	(187)	836,961										
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0												
15. Surrender benefits and withdrawals for life contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions.....	0												
17. Interest and adjustments on contract or deposit-type contract funds.....	0												
18. Payments on supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts.....	(489,445)		(489,445)										
20. Totals (Lines 10 to 19).....	347,329	(187)	347,516	0	0	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	125	125											
22. Commissions and expense allowances on reinsurance assumed.....	0												
23. General insurance expenses.....	36,030		36,030										
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	151	151											
25. Increase in loading on deferred and uncollected premiums.....	0												
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0												
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	383,635	89	383,546	0	0	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(238,605)	8,499	(247,104)	0	0	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	0												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(238,605)	8,499	(247,104)	0	0	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	(44,381)	1,580	(45,961)										
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(194,224)	6,919	(201,143)	0	0	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year.....	44	44											

DETAILS OF WRITE-INS

08.301.	0												
08.302.	0												
08.303.	0												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0
2701.	0												
2702.	0												
2703.	0												
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are :

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31, prior year.....	172,096,547			45,487,342		126,609,205						
2. Tabular net premiums or considerations.....	44,268,179			35,866,100		8,402,079						
3. Present value of disability claims incurred.....	0											
4. Tabular interest.....	6,610,879			1,922,083		4,688,796						
5. Tabular less actual reserve released.....	0											
6. Increase in reserve on account of change in valuation basis.....	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....	0	XXX								XXX		
7. Other increases (net).....	0											
8. Totals (Lines 1 to 7).....	222,975,605	0	0	83,275,525	0	139,700,080	0	0	0	0	0	0
9. Tabular cost.....	37,548,549			35,618,237		1,930,312						
10. Reserves released by death.....	1,440,254			664,380		775,874						
11. Reserves released by other terminations (net).....	6,464,822			1,425,964		5,038,858						
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	115,133			75,517		39,616						
13. Net transfers to or (from) Separate Accounts.....	0											
14. Total deductions (Lines 9 to 13).....	45,568,758	0	0	37,784,098	0	7,784,660	0	0	0	0	0	0
15. Reserve December 31, current year.....	177,406,847	0	0	45,491,427	0	131,915,420	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSA ending balance December 31, current year.....	120,357,909			15,203,179		105,154,730						
17. Amount available for policy loans based upon Line 16 CSV.....	108,322,118			13,682,861		94,639,257						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Yes, from column 3 to column 4

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group).

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life (b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31, prior year.....	3,496,102		3,496,102						
2. Tabular net premiums or considerations.....	51,399		51,399						
3. Present value of disability claims incurred.....	81,196		81,196						
4. Tabular interest.....	172,343		172,343						
5. Tabular less actual reserve released.....	(1,199,086)		(1,199,086)						
6. Increase in reserve on account of change in valuation basis.....	0								
7. Other increases (net).....	0								
8. Totals (Lines 1 to 7).....	2,601,954	0	2,601,954	0	0	0	0	0	0
9. Tabular cost.....	(560,192)		(560,192)						
10. Reserves released by death.....	0								
11. Reserves released by other terminations (net).....	0								
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	51,399		51,399						
13. Net transfers to or (from) Separate Accounts.....	0								
14. Total deductions (Lines 9 to 13).....	(508,793)	0	(508,793)	0	0	0	0	0	0
15. Reserve December 31, current year.....	3,110,747	0	3,110,747	0	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSA ending balance December 31, current year.....	0								
17. Amount available for policy loans based upon Line 16 CSV.....	0								

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group).

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year.....	160,209,874	155,884,445				4,325,429	
2. Tabular net premiums or considerations.....	3,486,013	3,486,013					
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	5,334,280	5,093,951				240,329	
5. Tabular less actual reserve released.....	0						
6. Increase in reserve on account of change in valuation basis.....	0						
7. Other increases (net).....	0						
8. Totals (Lines 1 to 7).....	169,030,167	164,464,409	0	0	0	4,565,758	0
9. Tabular cost.....	233	233					
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	11,585,281	11,372,471				212,810	
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	592,144					592,144	
13. Net transfers to or (from) Separate Accounts.....	0						
14. Total deductions (Lines 9 to 13).....	12,177,658	11,372,704	0	0	0	804,954	0
15. Reserve December 31, current year.....	156,852,509	153,091,705	0	0	0	3,760,804	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year.....	153,086,984	153,086,984					
17. Amount available for policy loans based upon Line 16 CSV.....	0						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)

(N/A Fraternal)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year.....	2,039,996					2,039,996	
2. Tabular net premiums or considerations.....	0						
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	134,657					134,657	
5. Tabular less actual reserve released.....	0						
6. Increase in reserve on account of change in valuation basis.....	0						
7. Other increases (net).....	0						
8. Totals (Lines 1 to 7).....	2,174,653	0	0	0	0	2,174,653	0
9. Tabular cost.....	0						
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	156,449					156,449	
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	395,758					395,758	
13. Net transfers to or (from) Separate Accounts.....	0						
14. Total deductions (Lines 9 to 13).....	552,207	0	0	0	0	552,207	0
15. Reserve December 31, current year.....	1,622,446	0	0	0	0	1,622,446	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year.....	0						
17. Amount available for policy loans based upon Line 16 CSV.....	0						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....450,408	.....439,588
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....13,986,786	.....13,813,884
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....360,333	.....360,333
6. Cash, cash equivalents and short-term investments.....	(e).....299,492	.....299,492
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....(179)	.....(179)
10. Total gross investment income.....	.....15,096,840	.....14,913,118
11. Investment expenses.....	.....	(g).....349,103
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....349,103
17. Net investment income (Line 10 minus Line 16).....	.....	.....14,564,015

DETAILS OF WRITE-INS

0901. Misc. Income.....	.....(179)	.....(179)
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....(179)	.....(179)
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....201,146 accrual of discount less \$.....566,684 amortization of premium and less \$.....263,313 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....0	.....	.....
1.1 Bonds exempt from U.S. tax.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....(28,956)	.....	.....(28,956)	.....	.....
1.3 Bonds of affiliates.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....0	.....	.....
2.11 Preferred stocks of affiliates.....0	.....	.....
2.2 Common stocks (unaffiliated).....0	.....	.....
2.21 Common stocks of affiliates.....0	.....	.....
3. Mortgage loans.....0	.....	.....
4. Real estate.....0	.....	.....
5. Contract loans.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....0	.....	.....
7. Derivative instruments.....0	.....	.....
8. Other invested assets.....0	.....	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....(28,956)	.....0	.....(28,956)	.....0	.....0

DETAILS OF WRITE-INS

0901. ....	.....	.....	.....0	.....	.....
0902. ....	.....	.....	.....0	.....	.....
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page...	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Insurance Group		Accident and Health			11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other		
FIRST YEAR (other than single)												
1. Uncollected.....	0											
2. Deferred and accrued.....	0											
3. Deferred, accrued and uncollected:												
3.1 Direct.....	0											
3.2 Reinsurance assumed.....	0											
3.3 Reinsurance ceded.....	0											
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	0	0	0	0
4. Advance.....	0											
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:												
6.1 Direct.....	0											
6.2 Reinsurance assumed.....	0											
6.3 Reinsurance ceded.....	0											
6.4 Net.....	0	0	0	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4.....	0	0	0	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0											
9. First year premiums and considerations:												
9.1 Direct.....	0											
9.2 Reinsurance assumed.....	0											
9.3 Reinsurance ceded.....	0											
9.4 Net (Line 7 - Line 8).....	0	0	0	0	0	0	0	0	0	0	0	0
SINGLE												
10. Single premiums and considerations:												
10.1 Direct.....	0											
10.2 Reinsurance assumed.....	0											
10.3 Reinsurance ceded.....	0											
10.4 Net.....	0	0	0	0	0	0	0	0	0	0	0	0
RENEWAL												
11. Uncollected.....	919,611		919,611									
12. Deferred and accrued.....	6,204,999		6,204,999									
13. Deferred, accrued and uncollected:												
13.1 Direct.....	7,124,610		7,124,610									
13.2 Reinsurance assumed.....	0											
13.3 Reinsurance ceded.....	0											
13.4 Net (Line 11 + Line 12).....	7,124,610	0	7,124,610	0	0	0	0	0	0	0	0	0
14. Advance.....	155,343		155,343									
15. Line 13.4 - Line 14.....	6,969,267	0	6,969,267	0	0	0	0	0	0	0	0	0
16. Collected during year:												
16.1 Direct.....	29,089,721		25,541,760	3,486,013		49,785				12,163		
16.2 Reinsurance assumed.....	0											
16.3 Reinsurance ceded.....	10,475,159		10,469,019							6,140		
16.4 Net.....	18,614,562	0	15,072,741	3,486,013	0	49,785	0	0	0	6,023	0	0
17. Line 15 + Line 16.4.....	25,583,829	0	22,042,008	3,486,013	0	49,785	0	0	0	6,023	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	6,080,890		6,080,890									
19. Renewal premiums and considerations:												
19.1 Direct.....	29,978,094		26,430,133	3,486,013		49,785				12,163		
19.2 Reinsurance assumed.....	0											
19.3 Reinsurance ceded.....	10,475,159		10,469,019							6,140		
19.4 Net (Line 17 - Line 18).....	19,502,939	0	15,961,118	3,486,013	0	49,785	0	0	0	6,023	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct.....	29,978,094	0	26,430,133	3,486,013	0	49,785	0	0	0	12,163	0	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	10,475,159	0	10,469,019	0	0	0	0	0	0	6,140	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	19,502,939	0	15,961,118	3,486,013	0	49,785	0	0	0	6,023	0	0

EXHIBIT 1 - PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	Ordinary		5	Insurance Group		Accident and Health			11	12
	Total	Industrial Life	3	4	Credit Life (Group and Individual)	6	7	8	9	10	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
			Life Insurance	Individual Annuities		Life Insurance	Annuities	Group	Credit (Group & Individual)	Other		
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums.....0												
22. All other.....0												
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded.....0												
23.2 Reinsurance assumed.....0												
23.3 Net ceded less assumed.....0		0	0	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded.....0												
24.2 Reinsurance assumed.....0												
24.3 Net ceded less assumed.....0		0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded.....1,337,285			1,336,272							1,013		
25.2 Reinsurance assumed.....0												
25.3 Net ceded less assumed.....1,337,285		0	1,336,272	0	0	0	0	0	0	1,013	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6).....1,337,285		0	1,336,272	0	0	0	0	0	0	1,013	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....0		0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....1,337,285		0	1,336,272	0	0	0	0	0	0	1,013	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single).....0												
28. Single.....0												
29. Renewal.....508,370			457,170	51,075						125		
30. Deposit-type contract funds.....0												
31. Totals (to agree with Page 6, Line 21).....508,370		0	457,170	51,075	0	0	0	0	0	125	0	0

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent.....	124,844				100		124,944
2.	Salaries and wages.....	479,571				26,075		505,646
3.11	Contributions for benefit plans for employees.....	110,301				5,946		116,247
3.12	Contributions for benefit plans for agents.....							0
3.21	Payments to employees under non-funded benefit plans.....							0
3.22	Payments to agents under non-funded benefit plans.....							0
3.31	Other employee welfare.....	76				365		441
3.32	Other agent welfare.....							0
4.1	Legal fees and expenses.....					91		91
4.2	Medical examination fees.....							0
4.3	Inspection report fees.....	12				236		248
4.4	Fees of public accountants and consulting actuaries.....	102,485				609		103,094
4.5	Expense of investigation and settlement of policy claims.....							0
5.1	Traveling expenses.....	3,541				323		3,864
5.2	Advertising.....					13		13
5.3	Postage, express, telegraph and telephone.....	23,229				46		23,275
5.4	Printing and stationery.....	4,174				8		4,182
5.5	Cost or depreciation of furniture and equipment.....	11				33		44
5.6	Rental of equipment.....							0
5.7	Cost or depreciation of EDP equipment and software.....	146,457				186		146,643
6.1	Books and periodicals.....					96		96
6.2	Bureau and association fees.....							0
6.3	Insurance, except on real estate.....							0
6.4	Miscellaneous losses.....							0
6.5	Collection and bank service charges.....	25				309		334
6.6	Sundry general expenses.....	391,684				314,437		706,121
6.7	Group service and administration fees.....	49,204		36,030		(388)		84,846
6.8	Reimbursements by uninsured plans.....							0
7.1	Agency expense allowance.....	9,909						9,909
7.2	Agents' balances charged off (less \$.....0 recovered).....	26,621						26,621
7.3	Agency conferences other than local meetings.....							0
8.1	Official publication (Fraternal Benefit Societies Only).....	XXX	XXX	XXX	XXX	XXX		0
8.2	Expenses of supreme lodge meetings (Fraternal Benefit Soc. Only).....	XXX	XXX	XXX	XXX	XXX		0
9.1	Real estate expenses.....							0
9.2	Investment expenses not included elsewhere.....					618		618
9.3	Aggregate write-ins for expenses.....	0	0	0	0	0	0	0
10.	General expenses Incurred.....	1,472,144	0	36,030	0	349,103	(b).....0	(a).....1,857,277
11.	General expenses unpaid December 31, prior year.....							0
12.	General expenses unpaid December 31, current year.....							0
13.	Amounts receivable relating to uninsured plans, prior year.....							0
14.	Amounts receivable relating to uninsured plans, current year.....							0
15.	General expenses paid during year (Lines 10+11-12-13+14).....	1,472,144	0	36,030	0	349,103	0	1,857,277

DETAILS OF WRITE-INS

09.301.	.....	.....	.....	.....	.....	.....	.....	0
09.302.	.....	.....	.....	.....	.....	.....	.....	0
09.303.	.....	.....	.....	.....	.....	.....	.....	0
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above).....	0	0	0	0	0	0	0

- (a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.
- (b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$.....0; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$.....0

5. Religious \$.....0; 6. Membership \$.....0; 7. Other \$.....0; 8. Total \$.....0

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes.....						0
2.	State insurance department licenses and fees.....	92,964					92,964
3.	State taxes on premiums.....	366,979	216				367,195
4.	Other state taxes, including \$.....0 for employee benefits.....	15,450					15,450
5.	U.S. Social Security taxes.....						0
6.	All other taxes.....	(106,168)	(65)				(106,233)
7.	Taxes, licenses and fees incurred.....	369,225	151	0	0	0	369,376
8.	Taxes, licenses and fees unpaid December 31, prior year.....	326,793					326,793
9.	Taxes, licenses and fees unpaid December 31, current year.....	154,803					154,803
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	541,215	151	0	0	0	541,366

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....		
2.	Applied to shorten the endowment or premium-paying period.....		
3.	Applied to provide paid-up additions.....		
4.	Applied to provide paid-up annuities.....		
5.	Total Lines 1 through 4.....	0	0
6.	Paid-in cash.....		
7.	Left on deposit.....		
8.	Aggregate write-ins for dividend or refund options.....	0	0
9.	Total Lines 5 through 8.....	0	0
10.	Amount due and unpaid.....		
11.	Provision for dividends or refunds payable in the following calendar year.....		
12.	Terminal dividends.....		
13.	Provision for deferred dividend contracts.....		
14.	Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15.	Total Lines 10 through 14.....	0	0
16.	Total from prior year.....		
17.	Total dividends or refunds (Lines 9 + 15 - 16).....	0	0

DETAILS OF WRITE-INS

0801.	.....	.....	.....
0802.	.....	.....	.....
0803.	.....	.....	.....
0898.	Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899.	Totals (Line 0801 through 0803 plus 0898) (Line 8 above).....	0	0

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. 2001 CSO 4.00% CRVM ANB CNF 2009-2012.....	18,931,097		18,931,097		
0100002. 2001 CSO 3.50% CRVM XXX ANB CNF 2013.....	5,053,839		5,053,839		
0100003. 2001 CSO 4.00% CRVM XXX ANB CNF 2007-2012.....	56,096,261		56,096,261		
0100004. 1980 CSO 4.00% NLP ALB CNF 2006-2008.....	3,957		3,957		
0100005. 1980 CSO 4.00% CRVM XXX ALB CNF 2006-2008.....	40,187,656		40,187,656		
0100006. 1980 CSO 4.00% CRVM ALB CNF 2006-2008.....	18,750,324		18,750,324		
0100007. 1980 CSO 4.50% CRVM XXX ALB CNF 2000-2005.....	75,175,837		75,175,837		
0100008. 1980 CSO 4.50% NLP ALB CNF 1995-2005.....	1,651,110		1,651,110		
0100009. 1980 CSO 4.50% CRVM ALB CNF 1995-2005.....	59,401,081		59,401,081		
0100010. 1980 CSO 5.00% NLP ALB CNF 1988-1994.....	3,411,860		3,411,860		
0100011. 1980 CSO (JT) 5.00% CRVM ALB CNF 1992-1994.....	183		183		
0100012. 1980 CSO 5.00% CRVM ALB CNF 1988-1994.....	21,668,198		21,668,198		
0100013. 1958 CSO 4.50% CRVM ALB CNF 1982-1988.....	6,725,133		6,725,133		
0100014. 1958 CSO (JT) 4.00% CRVM ALB CNF 1980-1988.....	78,675		78,675		
0100015. 1958 CSO 4.50% NLP ALB CNF 1980-1988.....	13,278,598		13,278,598		
0100016. 1958 CSO 4.00% NLP ALB CNF 1979-1988.....	55,609		55,609		
0100017. 1958 CET 3.00% NLP ALB CNF 1966-1988.....	534,388		534,388		
0100018. 1958 CSO 4.00% CRVM ALB CNF 1977-1988.....	3,265,554		3,265,554		
0100019. 1958 CSO 3.50%/2.50% NLP ALB CNF 1973-1976.....	17,395		17,395		
0100020. 1958 CSO 3.50%/2.50% CRVM ALB CNF 1977-1988.....	37,650		37,650		
0100021. 1958 CSO 3.00% NLP ALB CNF 1961-1988.....	4,388,670		4,388,670		
0100022. 1958 CSO 3.00% CRVM ALB CNF 1977-1988.....	39,414		39,414		
0199997. Totals (Gross).....	328,752,489	0	328,752,489	0	0
0199998. Reinsurance ceded.....	159,946,806		159,946,806		
0199999. Totals (Net).....	168,805,683	0	168,805,683	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 1996 a-2000 4.25% CARVM ALB CRF DEF 2010-2011.....	10,302,623	XXX	10,302,623	XXX	
0200002. 1996 a-2000 4.50% CARVM ALB CRF DEF 2005-2006 2008 2010.....	22,369,934	XXX	22,369,934	XXX	
0200003. 1996 a-2000 4.75% CARVM ALB CRF DEF 2003-2004 2007-2009.....	22,501,788	XXX	22,501,788	XXX	
0200004. 1996 a-2000 5.00% CARVM ALB CRF DEF 2003 2009.....	13,804,597	XXX	13,804,597	XXX	
0200005. 1996 a-2000 5.50% CARVM ALB CRF DEF 2001-2002.....	11,612,628	XXX	11,612,628	XXX	
0200006. 1996 a-2000 5.25% CARVM ALB CRF DEF 2001-2002.....	7,596,520	XXX	7,596,520	XXX	
0200007. 1996 a-2000 5.75% CARVM ALB CRF DEF 2000.....	596,635	XXX	596,635	XXX	
0200008. 1996 a-2000 5.50% CARVM ALB CRF DEF 2000.....	1,937,299	XXX	1,937,299	XXX	
0200009. 1996 a-2000 5.25% CARVM ALB CRF DEF 1998-1999.....	2,528,804	XXX	2,528,804	XXX	
0200010. 1996 a-2000 5.00% CARVM ALB CRF DEF 1998-1999.....	5,489,453	XXX	5,489,453	XXX	
0200011. 1983 a 5.75% CARVM ALB CRF DEF 1995.....	5,352,605	XXX	5,352,605	XXX	
0200012. 1996 a-2000 3.75% CARVM ALB CRF DEF 2012.....	389,386	XXX	389,386	XXX	
0200013. 1983 a 5.25% CARVM ALB CRF DEF 1994 1996-1997.....	10,677,373	XXX	10,677,373	XXX	
0200014. 1983 a 5.50% CARVM ALB CRF DEF 1993-1997.....	3,333,763	XXX	3,333,763	XXX	
0200015. 1983 a 6.00% CARVM ALB CRF DEF 1992.....	2,271,400	XXX	2,271,400	XXX	
0200016. 1983 a 6.50% CARVM ALB CRF DEF 1989.....	2,127,897	XXX	2,127,897	XXX	
0200017. 1983 a 6.25% CARVM ALB CRF DEF 1987 1990-1991.....	9,336,102	XXX	9,336,102	XXX	
0200018. 1983 a 6.75% CARVM ALB CRF DEF 1986-1988.....	7,890,530	XXX	7,890,530	XXX	
0200019. a-49 PROJ. 10 YR (-1) 4.00% CARVM ALB CRF DEF 1979-1985.....	11,665,063	XXX	11,665,063	XXX	
0200020. a-49 PROJ. 10 YR. (-1) 3.50% CARVM ALB CRF DEF 1976-1980.....	1,306,790	XXX	1,306,790	XXX	
0200021. 1996 a-2000 5.00% CARVM ALB CRF IMM 2011.....	118,368	XXX	118,368	XXX	
0200022. 1996 a-2000 5.25% CARVM ALB CRF IMM 2005-2006 2010.....	1,339,628	XXX	1,339,628	XXX	
0200023. 1996 a-2000 5.50% CARVM ALB CRF IMM 2004 2007-2008.....	557,788	XXX	557,788	XXX	
0200024. 1996 a-2000 6.00% CARVM ALB CRF IMM 2003 2009.....	423,875	XXX	423,875	XXX	
0200025. 1996 a-2000 6.50% CARVM ALB CRF IMM 2002.....	114,008	XXX	114,008	XXX	
0200026. 1996 a-2000 6.75% CARVM ALB CRF IMM 2001.....	93,431	XXX	93,431	XXX	
0200027. 1996 a-2000 7.00% CARVM ALB CRF IMM 2000.....	228,216	XXX	228,216	XXX	
0200028. 1996 a-2000 6.25% CARVM ALB CRF IMM 1998-1999.....	247,043	XXX	247,043	XXX	
0200029. 1983 GAM 6.75% CARVM ALB CRF IMM 1997.....	131,212	XXX		XXX	131,212
0200030. 1983 a 6.75% CARVM ALB CRF IMM 1996-1997.....	182,425	XXX	182,425	XXX	
0200031. 1983 a 7.25% CARVM ALB CRF IMM 1995.....	83,951	XXX	83,951	XXX	
0200032. 1983 a 6.50% CARVM ALB CRF IMM 1994.....	90,934	XXX	90,934	XXX	
0200033. 1983 a 7.00% CARVM ALB CRF IMM 1993.....	27,573	XXX	27,573	XXX	
0200034. 1983 a 7.75% CARVM ALB CRF IMM 1992.....	15,044	XXX	15,044	XXX	
0200035. 1983 a 8.25% CARVM ALB CRF IMM 1990-1991.....	170,365	XXX	170,365	XXX	
0200036. 1983 GAM 8.25% CARVM ALB CRF IMM 1990-1991.....	846,579	XXX		XXX	846,579
0200037. 1983 GAM 8.75% CARVM ALB CRF IMM 1988-1989.....	259,029	XXX		XXX	259,029
0200038. 1983 a 8.75% CARVM ALB CRF IMM 1988-1989.....	12,661	XXX	12,661	XXX	
0200039. 1983 GAM 7.00% CARVM ALB CRF IMM 1992.....	44,609	XXX		XXX	44,609
0200040. 1983 GAM 8.00% CARVM ALB CRF IMM 1986-1987 1991.....	264,100	XXX		XXX	264,100
0200041. 1983 a 8.00% CARVM ALB CRF IMM 1986-1987.....	55,494	XXX	55,494	XXX	
0200042. 1971 GAM 11.00% CARVM ALB CRF IMM 1985.....	18,858	XXX		XXX	18,858
0200043. 1971 GAM 11.25% CARVM ALB CRF IMM 1984.....	1,911	XXX		XXX	1,911
0200044. 1971 GAM 7.00% CARVM ALB CRF IMM 1981-1983.....	18,188	XXX		XXX	18,188
0200045. 1937 SA 3.50% CARVM ALB CRF IMM 1970-1980.....	37,960	XXX		XXX	37,960
0299997. Totals (Gross).....	158,474,440	XXX	156,851,994	XXX	1,622,446

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0299999. Totals (Net).....	.....158,474,440	.....XXX.....	.....156,851,994	.....XXX.....	.....1,622,446
Accidental Death Benefits:					
0400001. 1959 ADB with 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	.....5,551	.....	.....5,551	.....	.....
0499997. Totals (Gross).....	.....5,551	.....0	.....5,551	.....0	.....0
0499999. Totals (Net).....	.....5,551	.....0	.....5,551	.....0	.....0
Disability - Active Lives:					
0500001. 1952 INTER-CO. WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	.....1,027	.....	.....1,027	.....	.....
0500002. 1952 INTERCO DISA WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	.....1,624,160	.....	.....1,624,160	.....	.....
0599997. Totals (Gross).....	.....1,625,187	.....0	.....1,625,187	.....0	.....0
0599998. Reinsurance ceded.....	.....514	.....	.....514	.....	.....
0599999. Totals (Net).....	.....1,624,673	.....0	.....1,624,673	.....0	.....0
Disability - Disabled Lives:					
0600001. 2005 GROUP LIFE WAIVER RESERVE TABLE 6.00%.....	.....9,516	.....	.....	.....	.....9,516
0600002. 2005 GROUP LIFE WAIVER RESERVE TABLE 5.50%.....	.....27,294	.....	.....	.....	.....27,294
0600003. 2005 GROUP LIFE WAIVER RESERVE TABLE 5.00%.....	.....23,120	.....	.....	.....	.....23,120
0600004. 2005 GROUP LIFE WAIVER RESERVE TABLE 4.50%.....	.....1,543,635	.....	.....	.....	.....1,543,635
0600005. 2005 GROUP LIFE WAIVER RESERVE TABLE 4.00%.....	.....1,787,803	.....	.....	.....	.....1,787,803
0600006. 2005 GROUP LIFE WAIVER RESERVE TABLE 3.50%.....	.....336,310	.....	.....	.....	.....336,310
0600007. 1952 INTERCO DISA WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	.....1,038,284	.....	.....1,038,284	.....	.....
0699997. Totals (Gross).....	.....4,765,962	.....0	.....1,038,284	.....0	.....3,727,678
0699998. Reinsurance ceded.....	.....616,931	.....	.....	.....	.....616,931
0699999. Totals (Net).....	.....4,149,031	.....0	.....1,038,284	.....0	.....3,110,747
Miscellaneous Reserves:					
0700001. Non-Deduction Reserves.....	.....513,995	.....	.....513,995	.....	.....
0700002. Deficiency Reserves.....	.....6,444,103	.....	.....6,444,103	.....	.....
0799997. Totals (Gross).....	.....6,958,098	.....0	.....6,958,098	.....0	.....0
0799998. Reinsurance ceded.....	.....1,024,928	.....	.....1,024,928	.....	.....
0799999. Totals (Net).....	.....5,933,170	.....0	.....5,933,170	.....0	.....0
9999999. Totals (Net) - Page 3, Line 1.....	.....338,992,548	.....0	.....334,259,355	.....0	.....4,733,193

Annual Statement for the year 2019 of the

HARLEYSVILLE LIFE INSURANCE COMPANY

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

Yes [☐]

No [☒ X]

1.2

If not, state which kind is issued

Non-participating

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [☐]

No [☒ X]

2.2

If not, state which kind is issued

Non-participating

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?

Yes [☒ X]

No [☐]

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:

Yes [☐]

No [☒ X]

4.1

Amount of insurance:

\$.....

4.2

Amount of reserve:

\$.....

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during year:

\$.....

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [☐]

No [☒ X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$.....

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$.....

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [☐]

No [☒ X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements:

\$.....

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3

State the amount of reserves established for this business:

\$.....

7.4

Identify where the reserves are reported in the blank.

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year?

Yes [☐]

No [☒ X]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$.....

8.2

State the amount of reserves established for this business:

\$.....

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [☐]

No [☒ X]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$.....

9.2

State the amount of reserves established for this business:

\$.....

9.3

Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

NONE

HARLEYSVILLE LIFE INSURANCE COMPANY

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves.....	0												
2. Additional contract reserves (b).....	0												
3. Additional actuarial reserves - Asset/Liability analysis.....	0												
4. Reserve for future contingent benefits.....	0												
5. Reserve for rate credits.....	0												
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Reinsurance ceded.....	0												
9. Totals (Net).....	0	0	0	0	0	0	0	0	0	0	0	0	0
CLAIM RESERVE													
10. Present value of amounts not yet due on claims.....	7,356,723	84,348	7,272,375										
11. Additional actuarial reserves - Asset/Liability analysis.....	0												
12. Reserve for future contingent benefits.....	0												
13. Aggregate write-ins for reserves.....	171,585	0	171,585	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	7,528,308	84,348	7,443,960	0	0	0	0	0	0	0	0	0	0
15. Reinsurance ceded.....	4,048,446	42,174	4,006,272										
16. Totals (Net).....	3,479,862	42,174	3,437,688	0	0	0	0	0	0	0	0	0	0
17. TOTALS (Net).....	3,479,862	42,174	3,437,688	0	0	0	0	0	0	0	0	0	0
18. TABULAR FUND INTEREST.....	255,765	3,100	252,665										

DETAILS OF WRITE-INS

0601.	0												
0602.	0												
0603.	0												
0698. Summary of remaining write-ins for Line 6 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0
1301. Long term disability loss adjustment expense.....	171,585		171,585										
1302.	0												
1303.	0												
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 + 1398) (Line 13 above).....	171,585	0	171,585	0	0	0	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	324,307		324,307			
2. Deposits received during the year.....	0					
3. Investment earnings credited to the account.....	10,554		10,554			
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	161,612		161,612			
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	173,249	0	173,249	0	0	0
10. Reinsurance balance at the beginning of the year.....	0					
11. Net change in reinsurance assumed.....	0					
12. Net change in reinsurance ceded.....	0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	0	0	0	0	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	173,249	0	173,249	0	0	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct.....	1,655,562		956,402				699,160				
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	270,000		270,000								
2.24 Net.....	1,385,562	0	(b) 686,402	(b) 0	0	(b) 0	(b) 699,160	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct.....	163,366		163,366								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	163,366	0	(b) 163,366	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. Totals:											
4.1 Direct.....	1,818,928	0	1,119,768	0	0	0	699,160	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	270,000	0	270,000	0	0	0	0	0	0	0	0
4.4 Net.....	1,548,928	(a) 0	(a) 849,768	0	0	0	(a) 699,160	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.000000 in Column 2, \$.000000 in Column 3 and \$.000000 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.000000, Individual Annuities \$.000000, Credit Life (Group and Individual) \$.000000, and Group Life \$.000000, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.000000, Credit (Group and Individual) Accident and Health \$.000000 and Other Accident and Health \$.000000 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	31,781,450		26,274,536	1,961,612			567,311	1,050,752	1,924,477		2,762
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	18,720,553		17,610,088				20,000		1,087,516		2,949
1.4 Net..... (d)	13,060,897	0	8,664,448	1,961,612	0	0	547,311	1,050,752	836,961	0	(187)
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	1,818,928	0	1,119,768	0	0	0	699,160	0	0	0	0
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	270,000	0	270,000	0	0	0	0	0	0	0	0
2.4 Net.....	1,548,928	0	849,768	0	0	0	699,160	0	0	0	0
3. Amounts recoverable from reinsurers Dec. 31, current year.....	404,592		404,592								
4. Liability December 31, prior year:											
4.1 Direct.....	1,889,165		985,961				903,204				
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	255,572		255,572								
4.4 Net.....	1,633,593	0	730,389	0	0	0	903,204	0	0	0	0
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	311,685		311,685								
6. Incurred benefits:											
6.1 Direct.....	31,711,213	0	26,408,343	1,961,612	0	0	363,267	1,050,752	1,924,477	0	2,762
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	18,827,888	0	17,717,423	0	0	0	20,000	0	1,087,516	0	2,949
6.4 Net.....	12,883,325	0	8,690,920	1,961,612	0	0	343,267	1,050,752	836,961	0	(187)

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....	183	28,774	28,591
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	183	28,774	28,591
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	6,894	9,327	2,433
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....	4,320,347	4,425,419	105,072
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	40,048	44,259	4,211
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	4,367,472	4,507,779	140,307
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	4,367,472	4,507,779	140,307

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Other assets.....	2,749	23,941	21,192
2502. Disallowed interest maintenance reserve.....	37,299	20,318	(16,981)
2503.			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	40,048	44,259	4,211

NOTES TO THE FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying statutory financial statements of Harleysville Life Insurance Company (the Company) have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

The Ohio Department of Insurance (Department) recognizes only statutory accounting practices (SAP) prescribed or permitted by the Department for determining and reporting the financial condition and results of operations of an insurance company, as well as, determining its solvency under the Ohio Insurance Law. The NAIC’s *Accounting Practices and Procedures* manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. The Company has no statutory accounting practices that differ from NAIC SAP.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #		2019		2018
Net Income							
Harleysville Life Insurance Company state basis (Page 4, Line 35,							
1. Columns 1 & 2)	XXX	XXX	XXX	\$	3,984,228	\$	4,827,918
2. State Prescribed Practices that increase/(decrease) NAIC SAP					-		-
3. State Permitted Practices that increase/(decrease) NAIC SAP					-		-
4. NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$	<u>3,984,228</u>	\$	<u>4,827,918</u>
Surplus							
Harleysville Life Insurance Company state basis (Page 3, Line 38,							
5. Columns 1 & 2)	XXX	XXX	XXX	\$	54,998,400	\$	51,053,896
6. State Prescribed Practices that increase/(decrease) NAIC SAP					-		-
7. State Permitted Practices that increase/(decrease) NAIC SAP					-		-
8. NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$	<u>54,998,400</u>	\$	<u>51,053,896</u>

B. Use of Estimates in the Preparation of the Financial Statements

In preparing the financial statements in conformity with the Annual Statement Instructions and NAIC SAP, the Company is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosures of contingent assets and liabilities as of the date of the financial statements and the reported amounts of revenues and expenses for the reporting period. Actual results could differ significantly from those estimates.

C. Accounting Policies

Life insurance premiums are recognized as revenue over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Policy benefits and claims that are expensed include interest credited to policy account balances, benefits and claims incurred in the period in excess of related policy reserves and other changes in future policy benefits. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.
- Bonds, excluding loan-backed and structured securities, are stated at amortized cost, except those with an NAIC designation of “6”, which are stated at the lower of amortized cost or fair value. Amortization of premiums and discounts is calculated using the effective yield method. The Company does not hold any mandatory convertible securities or SVO-identified investments.
- Not applicable – The Company does not have common stock.
- Not applicable – The Company does not have preferred stock.
- Not applicable – The Company does not have mortgage loans on real estate.
- Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles (SSAP) No. 43-Revised and the Purposes and Procedures Manual of the NAIC Securities Valuation Office. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For all other loan-backed securities, the Company uses the prospective adjustment method. Refer to Note 5(D) for a discussion of the other-than-temporary impairment policy for loan-backed securities.
- Not applicable – The Company does not have any subsidiaries.
- Not applicable – The Company does not have any ownership in joint ventures, partnership and limited liability companies.
- Not applicable – the Company does not have derivatives.
- The Company anticipates investment income as a factor in the premium deficiency calculation.
- Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based upon past experiences, for losses incurred but not reported. Such liabilities are based upon assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- The Company has not modified its capitalization policy from the prior period.
- Not Applicable – The Company does not have any pharmaceutical rebate receivables.

D. Going Concern

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 2 - Accounting Changes and Corrections of Errors

Not applicable.

Note 3 - Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. Mortgage Loans

Not applicable.

B. Troubled Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.
2. Not applicable
3. Not applicable.
4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$	<u>(2,295)</u>
2. 12 Months or Longer	\$	<u>(9,135)</u>

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$	<u>489,960</u>
2. 12 Months or Longer	\$	<u>1,889,956</u>

5. The Company reviews all loan-backed and structured securities in which the fair value of the given security is less than the amortized cost to determine if a given security is other-than-temporarily impaired. The Company examines characteristics of the underlying collateral, such as delinquency and default rates, the quality of the underlying borrower, the type of collateral in the pool, the vintage year of the collateral, subordination levels within the structure of the collateral pool and the quality of any credit guarantors, to determine the cash flows expected to be received for the security.

If the severity and duration of the security's unrealized loss indicates a risk of an other-than-temporary impairment, then the Company will evaluate if the amortized cost basis of the security will be recovered by comparing the present value of the cash flows expected to be received for the given security with the amortized cost basis of the security. If the present value of cash flows is greater than the amortized cost basis of a security, then the security is deemed not to be other-than-temporarily impaired.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable, as the Company does not participate in a securities lending program and has no open dollar repurchase agreements as of year-end.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

J. Real Estate

Not applicable.

K. Low-Income Housing Tax Credits

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$-	\$-	\$-	\$-	\$-	\$-	\$-
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	4,555,761	-	-	-	4,555,761	4,629,694	(73,934)
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	\$4,555,761	\$-	\$-	\$-	\$4,555,761	\$4,629,694	\$(73,934)

- (a) Subset of Column 1
- (b) Subset of Column 3

NOTES TO THE FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$-	\$-	0.00%	0.00%
b. Collateral held under security lending agreements	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	0.00%	0.00%
j. On deposit with states	-	4,555,761	1.11%	1.12%
k. On deposit with other regulatory bodies	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	0.00%	0.00%
n. Other restricted assets	-	-	0.00%	0.00%
o. Total Restricted Assets	\$-	\$4,555,761	1.11%	1.12%

(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable.

3. Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable.

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

No assets or liabilities are offset and reported net in accordance with a valid right to offset per SSAP No 64, *Offsetting and Netting of Assets and Liabilities*.

O. 5GI Securities

Not applicable.

P. Short Sales

Not applicable.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	3	-
2. Aggregate Amount of Insurance Income	\$ 373,694	\$ -

NOTES TO THE FINANCIAL STATEMENTS

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 - Investment Income

A. Accrued Investment Income

The Company nonadmits investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted

The Company does not have investment income nonadmitted as of December 31, 2019.

Note 8 - Derivative Instruments

Not applicable.

Note 9 - Income Taxes

A. The components of the deferred tax asset/(liability) as of December 31 are as follows:

		December 31, 2019		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 8,415,981	\$ -	\$ 8,415,981
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	\$ 8,415,981	\$ -	\$ 8,415,981
(1d)	Deferred tax assets nonadmitted	4,320,347	-	4,320,347
(1e)	Subtotal net admitted deferred tax asset	\$ 4,095,634	\$ -	\$ 4,095,634
(1f)	Deferred tax liabilities	1,964,167	225,069	2,189,236
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ 2,131,467	\$ (225,069)	\$ 1,906,398

		December 31, 2018		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 8,155,668	\$ -	\$ 8,155,668
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	\$ 8,155,668	\$ -	\$ 8,155,668
(1d)	Deferred tax assets nonadmitted	4,425,419	-	4,425,419
(1e)	Subtotal net admitted deferred tax asset	\$ 3,730,249	\$ -	\$ 3,730,249
(1f)	Deferred tax liabilities	1,861,161	205,066	2,066,227
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ 1,869,088	\$ (205,066)	\$ 1,664,022

		Change		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 260,313	\$ -	\$ 260,313
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	\$ 260,313	\$ -	\$ 260,313
(1d)	Deferred tax assets nonadmitted	(105,072)	-	(105,072)
(1e)	Subtotal net admitted deferred tax asset	\$ 365,385	\$ -	\$ 365,385
(1f)	Deferred tax liabilities	103,006	20,003	123,009
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ 262,379	\$ (20,003)	\$ 242,376

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

		December 31, 2019		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 1,906,399	\$ -	\$ 1,906,399
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 1,906,399	\$ -	\$ 1,906,399
	2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	\$ 7,963,800
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 2,189,235	\$ -	\$ 2,189,235
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 4,095,634	\$ -	\$ 4,095,634
		December 31, 2018		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 1,664,021	\$ -	\$ 1,664,021
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 1,664,021	\$ -	\$ 1,664,021
	2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	\$ 7,408,481
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 2,066,228	\$ -	\$ 2,066,228
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 3,730,249	\$ -	\$ 3,730,249
		Change		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ 242,378	\$ -	\$ 242,378
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ 242,378	\$ -	\$ 242,378
	2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	\$ 555,319
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 123,007	\$ -	\$ 123,007
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 365,385	\$ -	\$ 365,385
		December 31, 2019		December 31, 2018
(3a)	Ratio percentage used to determine recovery period and threshold limitation amount	852.550%		1107.840%
(3b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 53,092,002	\$	49,389,874

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

		December 31, 2019		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 8,415,981	\$ -	\$ 8,415,981
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 4,095,634	\$ -	\$ 4,095,634
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.95%	0.00%	0.95%
		December 31, 2018		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 8,155,668	\$ -	\$ 8,155,668
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 3,730,249	\$ -	\$ 3,730,249
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%
		Change		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 260,313	\$ -	\$ 260,313
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 365,385	\$ -	\$ 365,385
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.95%	0.00%	0.95%
(4b)	Does this Company's tax-planning strategies include the use of reinsurance?	Yes []	No [X]	

B. There are no temporary differences for which deferred tax liabilities are not recognized.

C. Current income taxes incurred consist of the following major components:

	December 31, 2019	December 31, 2018	Change
1. Current Income Tax			
(a) Federal	\$ 930,789	\$ 1,283,193	\$ (352,404)
(b) Foreign	-	-	-
(c) Subtotal	\$ 930,789	\$ 1,283,193	\$ (352,404)
(d) Federal income tax on net capital gains	83,209	29,694	53,515
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	\$ 1,013,998	\$ 1,312,887	\$ (298,889)

NOTES TO THE FINANCIAL STATEMENTS

2. Deferred Tax Assets		December 31, 2019	December 31, 2018	Change
(a) Ordinary:				
(1) Discounting of unpaid losses	\$	-	\$ -	\$ -
(2) Unearned premium reserve		-	-	-
(3) Policyholder reserves		5,097,691	4,951,493	146,198
(4) Investments		-	-	-
(5) Deferred acquisition costs		2,917,003	2,757,064	159,939
(6) Policyholder dividends accrual		-	-	-
(7) Fixed assets		-	-	-
(8) Compensation and benefits accrual		-	-	-
(9) Pension accrual		-	-	-
(10) Receivables - nonadmitted		-	-	-
(11) Net operating loss carry-forward		384,355	384,355	-
(12) Tax credit carry-forward		-	-	-
(13) Other (including items <5% of total ordinary tax assets)		16,932	62,755	(45,823)
(99) Subtotal	\$	8,415,981	\$ 8,155,667	\$ 260,314
(b) Statutory valuation allowance adjustment				
(c) Nonadmitted		4,320,347	4,425,419	(105,072)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$	4,095,634	\$ 3,730,248	\$ 365,386
(e) Capital:				
(1) Investments	\$	-	\$ -	\$ -
(2) Net capital loss carry-forward		-	-	-
(3) Real estate		-	-	-
(4) Other (including items <5% of total capital tax assets)		-	-	-
(99) Subtotal	\$	-	\$ -	\$ -
(f) Statutory valuation allowance adjustment				
(g) Nonadmitted		-	-	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$	-	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)				
	\$	4,095,634	\$ 3,730,248	\$ 365,386
3. Deferred Tax Liabilities				
(a) Ordinary:				
(1) Investments	\$	-	\$ -	\$ -
(2) Fixed assets		-	-	-
(3) Deferred and uncollected premium		1,496,168	1,315,163	181,005
(4) Policyholder reserves		467,999	545,998	(77,999)
(5) Other (including items <5% of total ordinary tax liabilities)		-	-	-
(99) Subtotal	\$	1,964,167	\$ 1,861,161	\$ 103,006
(b) Capital:				
(1) Investments	\$	225,069	\$ 205,066	\$ 20,003
(2) Real estate		-	-	-
(3) Other (including items <5% of total capital tax liabilities)		-	-	-
(99) Subtotal		225,069	\$ 205,066	\$ 20,003
(c) Deferred tax liabilities (3a99 + 3b99)				
	\$	2,189,236	\$ 2,066,227	\$ 123,009
4. Net deferred tax asset/(liability) (2i - 3c)				
	\$	1,906,398	\$ 1,664,021	\$ 242,377

NOTES TO THE FINANCIAL STATEMENTS

5. The change in deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted assets as the Change in Nonadmitted Assets are reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2019	December 31, 2018	Change
(a) Adjusted gross deferred tax assets	\$ 8,415,981	\$ 8,155,668	\$ 260,313
(b) Deferred tax liabilities	2,189,236	2,066,228	123,008
(c) Net deferred tax assets (liabilities)	\$ 6,226,745	\$ 6,089,440	\$ 137,305
(d) Tax effect of unrealized gains (losses)			-
(e) Prior period adjustment			-
(f) Change in deferred income tax			\$ 137,305

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to pre-tax income. The significant book to tax adjustments causing this difference are as follows:

	December 31, 2019	December 31, 2018
(a) Current income taxes incurred	\$ 1,013,998	\$ 1,312,887
(b) Change in deferred income tax	(137,305)	(19,844)
(c) Total income tax reported	\$ 876,693	\$ 1,293,043
(d) Income before taxes	\$ 4,998,227	\$ 6,140,811
(e) Federal statutory tax rate	21%	21%
(f) Expected income tax expense (benefit) at 21% statutory rate	\$ 1,049,628	\$ 1,289,570
(1) Dividends received deduction	\$ -	\$ -
(2) Nondeductible expenses for meals, penalties, and lobbying	2	-
(3) Tax-exempt income	-	-
(4) Deferred tax benefit on nonadmitted assets	10,965	(1,718)
(5) Change in tax reserves	(180,334)	-
(6) Tax credits	-	-
(7) Tax adjustment for IMR	-	4,285
(8) Prior year adjustments	-	-
(9) Initial ceding commission	-	-
(10) Disregarded entity adjustment	-	-
(11) Change in reserve valuation basis	-	-
(12) Other	(3,568)	-
(14) Impact of enacted tax law changes	-	906
(g) Total	\$ 876,693	\$ 1,293,043

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. As of December 31, 2019 operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	\$ 1,830,264	5/2/12-12/31/12	2027

2. The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are:

2019	\$ 38,089
2018	-

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code as of December 31, 2019 and 2018.

NOTES TO THE FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:

Nationwide Mutual Insurance Company	Nationwide Financial General Agency, Inc.
AGMC Reinsurance, Ltd	Nationwide Financial Services, Inc.
Allied General Agency Company	Nationwide General Insurance Company
Allied Group, Inc.	Nationwide Global Holdings, Inc.
Allied Holding (Delaware), Inc.	Nationwide Indemnity Company
Allied Insurance Company of America	Nationwide Insurance Company of America
Allied Property & Casualty Insurance Company	Nationwide Insurance Company of Florida
Allied Texas Agency, Inc.	Nationwide Investment Services Corporation
AMCO Insurance Company	Nationwide Life and Annuity Insurance Company
American Marine Underwriters	Nationwide Life Insurance Company
Crestbrook Insurance Company	Nationwide Lloyds
Depositors Insurance Company	Nationwide Member Solutions Agency, Inc.
DVM Insurance Agency, Inc.	Nationwide Property & Casualty Insurance Company
Eagle Captive Reinsurance, LLC	Nationwide Retirement Solutions, Inc.
Freedom Specialty Insurance Company	Nationwide Trust Company, FSB
Harleysville Group Inc.	NBS Insurance Agency, Inc.
Harleysville Insurance Co. of New York	NWD Investment Management, Inc.
Harleysville Insurance Company	On Your Side Nationwide Insurance Agency, Inc.
Harleysville Insurance Company of New Jersey	Premier Agency, Inc.
Harleysville Life Insurance Company	Registered Investment Advisors Services, Inc.
Harleysville Lake States Insurance Company	Riverview International Group, Inc.
Harleysville Preferred Insurance Company	Scottsdale Indemnity Company
Harleysville Worcester Insurance Company	Scottsdale Insurance Company
Jefferson National Financial Corporation	Scottsdale Surplus Lines Insurance Company
Jefferson National Securities Corporation	THI Holdings (Delaware), Inc.
JNF Advisors, Inc.	Titan Auto Insurance of New Mexico, Inc.
Lone Star General Agency, Inc.	Titan Indemnity Company
National Casualty Company	Titan Insurance Company
Nationwide Advantage Mortgage Company	Titan Insurance Services, Inc.
Nationwide Affinity Insurance Company of America	Veterinary Pet Insurance Company
Nationwide Agribusiness Insurance Company	Victoria Fire & Casualty Company
Nationwide Assurance Company	Victoria National Insurance Company
Nationwide Cash Management Company	Victoria Select Insurance Company
Nationwide Corporation	VPI Services, Inc.
Nationwide Financial Assignment Company	

2. The method of allocation among the companies is subject to the resolution approved by the Board of Directors. Allocation is based upon separate return or sub-group aggregated separate return calculations with the company being reimbursed for the actual Federal income tax benefit of its net operating losses which are actually used to reduce the taxable income of other companies in the consolidated return.

G. Federal or Foreign Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT)

Not applicable.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

The Company is a wholly-owned subsidiary of Nationwide Mutual Insurance Company (NMIC) and is party to the Tax Sharing Agreement among NMIC and its subsidiaries and to the Second Amended and Restated Cost Sharing Agreement between NMIC and its affiliates.

The Company and its affiliates occupy common premises and share certain personnel, equipment and services and participate in the same group insurance, profit-sharing, pension and other postretirement benefit plans. During 2019 and 2018, the Company paid for its portion of the related costs, \$1,668,248 and \$1,471,586, respectively, in accordance with a written agreement.

The Company and various affiliates entered into an agreement with Nationwide Cash Management Company (NCMC), a subsidiary of Nationwide Mutual Insurance Company, under which NCMC acts as a common agent in handling the purchases and sales of short-term investments for the respective accounts of the participants. Amounts on deposit with NCMC for the benefit of the company was \$24,689,511 and \$17,906,906 as of December 31, 2019 and 2018, respectively.

NOTES TO THE FINANCIAL STATEMENTS

Note 11 - Debt

Not applicable.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

Not applicable.

Note 13 - Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

1. Outstanding Shares

The Company has 1,000,000 shares of \$5 par value common stock authorized, 306,000 shares issued, and 306,000 shares outstanding as of December 31, 2019.

2. Dividend Rate of Preferred Stock

The Company has no preferred stock outstanding.

3. Dividend Restrictions

The maximum amount of dividends which can be paid to shareholders by a State of Ohio domiciled insurance company without prior approval of the Director of Insurance is limited to, together with that of other dividends or distributions made within the preceding twelve months, the greater of either 10% of surplus as regards policyholders as of the preceding December 31, or the net income for the twelve-month period ending December 31 of the previous calendar year. The Company's statutory capital and surplus as of December 31, 2019 was \$54,998,400, and statutory net income for 2019 was \$3,984,228. As of January 1, 2020, the Company has the ability to pay dividends to NMIC of \$5,499,840 without obtaining prior approval.

The State of Ohio insurance laws also require insurers to seek prior regulatory approval for any dividend paid from other than earned capital and surplus. Earned capital and surplus is defined under the State of Ohio insurance laws as the amount equal to the Company's unassigned funds as set forth in its most recent statutory financial statements, including net unrealized capital gains and losses or revaluation of assets. Additionally, following any dividend, an insurer's policyholder capital and surplus must be reasonable in relation to the insurer's outstanding liabilities and adequate for its financial needs.

4. Dividends Paid

No dividends were paid by the company during the years ended December 31, 2019 and 2018 to NMIC.

5. Profits Available for Ordinary Dividends

Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.

6. Restrictions on Surplus

There is no restriction on the use of the Company's unassigned surplus and such surplus is held for the benefit of the shareholder.

7. Advances to Surplus Not Repaid

Not applicable.

8. Stock Held by Company for Special Purposes

The Company does not hold any stock for special purpose.

9. Changes in Special Surplus Funds

There have been no changes in the balances of any special surplus funds during 2019.

10. Changes in Unassigned Funds

There was no portion of unassigned surplus represented or reduced by cumulative unrealized gains or losses.

11. Surplus Notes

Not applicable.

12. and 13. Quasi Reorganizations

Not applicable.

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company has no commitments or contingent commitments to affiliates or other entities.

NOTES TO THE FINANCIAL STATEMENTS

B. Assessments

1. The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessment or in the case of premium based assessments, at the time the premiums were written. In the case of loss-based assessments, the assessments should be accrued at the time the losses are incurred.

As of December 31, 2019 and 2018, the Company accrued a liability for guaranty fund and other assessments of \$236,793 and \$231,903, respectively. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

2. a. Assets recognized from paid and accrued premium tax offsets
and policy holder surcharges prior year-end

\$105,601
- b. Decreases current year:
Premium tax offsets applied

26,404
- c. Increases current year:
Change in accrued premium tax offsets

(230)
- d. Assets recognized from paid and accrued premium tax offsets
and policy holder surcharges current year-end

\$78,967

3. Guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long-term care contracts:

- a. Discount rate applied

4.25%
- b. The undiscounted and discounted amount of the guaranty fund assessments and related assets by insolvency:

Name of the Insolvency	Guaranty Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty Network America Insurance Company	\$120,663	\$29,015	\$-	\$-
American Network Insurance Company	21,463	6,170	-	-

- c. Number of jurisdictions, ranges of years used to discount and weighted average number of years of the discounting time period for payables and recoverables by insolvency:

Name of the Insolvency	Payables			Recoverables		
	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Penn Treaty Network America Insurance Company	26	70	70	-	-	-
American Network Insurance Company	25	70	70	-	-	-

C. Gain Contingencies

Not applicable.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits

Not applicable.

E. Joint and Several Liabilities

Not applicable.

F. All Other Contingencies

Legal and Regulatory Matters

The Company is subject to legal and regulatory proceedings in the ordinary course of its business. These include proceedings specific to the Company and proceedings generally applicable to business practices in the industries in which the Company operates. The outcomes of these proceedings cannot be predicted due to their complexity, scope, and many uncertainties. The Company believes, however, that based on currently known information, the ultimate outcome of all pending legal and regulatory proceedings is not likely to have a material adverse effect on the Company's statutory financial position. Nonetheless, it is possible that such outcomes could materially affect the Company's statutory financial position.

Indemnifications

In the normal course of business, the Company provides standard indemnifications to contractual counterparties. The types of indemnifications typically provided include breaches of representations and warranties, taxes and certain other liabilities, such as third party lawsuits. The indemnification clauses are often standard contractual terms and are entered into in the normal course of business based on an assessment that the risk of loss would be remote. The terms of the indemnifications vary in duration and nature. In many cases, the maximum obligation is not explicitly stated, and the contingencies triggering the obligation to indemnify have not occurred and are not expected to occur. Consequently, the amount of the obligation under such indemnifications is not determinable. Historically, the Company has not made any material payments pursuant to these obligations.

Note 15 – Leases

The Company does not have any material lease obligations at this time.

NOTES TO THE FINANCIAL STATEMENTS

Note 16 - Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

Not applicable.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

1. There was no securities lending activity during the period.
2. No servicing assets or liabilities were recognized during the period.
3. No servicing assets or liabilities were recognized during the period.
4. There were no assets securitized during the period.
5. There were no transfers of financial assets accounted for as a secured borrowing (excluding any repurchase and reverse repurchase transactions that may be disclosed under notes 5 F. through 5 I. above).
6. There were no transfers of receivables with recourse.
7. There were no dollar repurchase or reverse dollar repurchase agreements open as of December 31, 2019.

C. Wash Sales

Not applicable.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable.

Note 20 – Fair Value Measurements

A. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements are based upon observable and unobservable inputs. Observable inputs reflect market data obtained from independent sources while unobservable inputs reflect the Company's view of market assumptions in the absence of observable market information. The Company utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. In determining fair value, the Company uses various methods including market, income and cost approaches.

The Company categorizes its financial instruments into a three-level hierarchy based on the priority of the inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement of the instrument in its entirety.

The Company categorizes assets and liabilities held at fair value in the statutory statements of assets and liabilities, surplus and other funds as follows:

Level 1. Unadjusted quoted prices accessible in active markets for identical assets or liabilities at the measurement date and mutual funds where the value per share (unit) is determined and published daily and is the basis for current transactions.

Level 2. Unadjusted quoted prices for similar assets or liabilities in active markets or inputs (other than quoted prices) that are observable or that are derived principally from or corroborated by observable market data through correlation or other means. Primary inputs to this valuation technique may include comparative trades, bid/asks, interest rate movements, U.S. Treasury rates, London Interbank Offered Rate, prime rates, cash flows, maturity dates, call ability, estimated prepayments and/or underlying collateral values.

Level 3. Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. Inputs reflect management's best estimates of the assumptions market participants would use at the measurement date in pricing the asset or liability. Consideration is given to the risk inherent in both the method of valuation and the valuation inputs. Primary inputs to this valuation technique include broker quotes and comparative trades.

The Company reviews its fair value hierarchy classifications for assets and liabilities quarterly. Changes in observability of significant valuation inputs identified during these reviews may trigger reclassifications. Reclassifications are reported as transfers at the beginning of the period in which the change occurs.

Independent pricing services are most often utilized to determine the fair value of bonds and stocks for which market quotations or quotations on comparable securities are available. For these bonds and stocks, the Company obtains the pricing services' methodologies, pricing from additional sources, inputs and assumptions and classifies the investments accordingly in the fair value hierarchy.

A corporate pricing matrix is used in valuing certain corporate bonds. The corporate pricing matrix was developed using publicly available spreads for privately placed corporate securities with varying weighted average lives and credit quality ratings. The weighted average life and credit quality rating of a particular bond to be priced using the corporate pricing matrix are important inputs into the model and are used to determine a corresponding spread that is added to the appropriate U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular bond.

Non-binding broker quotes are also utilized to determine the fair value of certain bonds when deemed appropriate or when quotes are not available from independent pricing services or a corporate pricing matrix. These bonds are classified with the lowest priority in the fair value hierarchy as only one broker quote is ordinarily obtained, the investment is not traded on an exchange, the pricing is not available to other entities and/or the transaction volume in the same or similar investments has decreased. Inputs used in the development of prices are not provided to the Company by the brokers as the brokers often do not provide the necessary transparency into their quotes and methodologies. At least annually, the Company performs reviews and tests to ensure that quotes are a reasonable estimate of the investments' fair value. Price movements of broker quotes are subject to validation and require approval from the Company's management. Management uses its knowledge of the investment and current market conditions to determine if the price is indicative of the investment's fair value.

The Company carries short-term investments at amortized cost, which approximates fair value.

NOTES TO THE FINANCIAL STATEMENTS

No assets or liabilities were held at fair value as of December 31, 2019.

B. & C. The following table summarizes the carrying value and fair value of the Company's assets not held at fair value as of December 31, 2019:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets							
Bonds	\$372,886,242	\$356,799,037	\$9,739,304	\$363,146,938	\$-	\$-	\$-
Short-term investments	24,689,511	24,689,511	-	24,689,511	-	-	-
Policy loans	5,256,540	5,256,540	-	-	5,256,540	-	-
Total Assets	\$402,832,293	\$386,745,088	\$9,739,304	\$387,836,449	\$5,256,540	\$-	\$-

D. Not Practicable to Estimate Fair Value

Not applicable.

E. Measured using net asset value

Not applicable.

Note 21 - Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

Not applicable.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

Not applicable

F. Subprime Mortgage Related Risk Exposure

1. The Company evaluates many characteristics when classifying collateral as subprime, including the credit quality of the borrower as defined by Fair Isaac Credit Organization (FICO) scores, as well as other factors, such as loan-to-value ratios and type of real estate.
2. The Company has no direct exposure through investments in subprime mortgage loans.
3. Direct exposure through other investments:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 312,689	\$ 312,319	\$ 312,319	\$ -
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets.	-	-	-	-
g. Total	\$ 312,689	\$ 312,319	\$ 312,319	\$ -

4. The Company has no exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Retained Assets

Not applicable.

H. Insurance-Linked Securities

Not applicable.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 22 - Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 24, 2020 for the statutory statement issued on February 28, 2020.

There were no Type I material events occurring subsequent to the end of the year that merited recognition or disclosure in these statements that have not already been reflected as required.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 24, 2020 for the statutory statement issued on February 28, 2020.

There were no Type II material events occurring subsequent to the end of the year that merited disclosure in these statements that have not already been disclosed as required.

Note 23 - Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

Yes () No (X)

If yes, give full details.

2. Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes () No (X)

If yes, give full details.

Section 2 - Ceded reinsurance Report-Part A

1. Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment or premium or other similar credits?

Yes () No (X)

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the Company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

N/A

- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in the income statement?

N/A

2. Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

If yes, give full details.

Section 3 - Ceded Reinsurance Report-Part B

1. What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2, above) of termination of ALL reinsurance agreements, by either party as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

\$1,070,124

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?

Yes () No (X)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

NOTES TO THE FINANCIAL STATEMENTS

B. Uncollectible Reinsurance

None

C. Commutation of Ceded Reinsurance

Not applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer

Not applicable.

F. Reinsurance Agreement with an Affiliated Captive Reinsurer

Not applicable.

G. Ceding Entities that Utilize Captives to Assume Reserves Subject to the XXX/AXXX Captive Framework

Not applicable.

Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

Reserves on accident and health contracts for incurred losses and loss adjustment expenses attributable to insured events of prior years developed as anticipated during 2019. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted in 2019. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

Not applicable.

Note 29 – Participating Policies

Not applicable.

Note 30 - Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2019 is as follows:

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	December 31, 2019
3. Was anticipated investment income utilized in the calculation?	Yes

Note 31 – Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of the insured. The Company returns any portion of final premium paid beyond the month of death for all policies. An extra reserve is held for the non-deduction of deferred fractional premiums and the return of premiums at the death of the insured. Such reserve is computed as the greater of (1) and (2) where: (1) equals one half of the tabular net premiums times the average life reserve factor; and (2) equals gross deferred premiums times the average life reserve factor.

Surrender values are not promised in excess of the legally computed reserves.
2. On policies issued on lives classed as substandard, an extra reserve is held in respect of such policies equal to one half of the gross substandard extra premium.
3. As of December 31, 2019, the Company had \$311,858,197 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.
4. The Tabular Interest (Page 7, Part A, Line 4), The Tabular Less Actual Reserve Released (Page 7, Part A, Line 5), and the Tabular Cost (Page 7, Part A, Line 9) have been determined by formulas described in the instructions for Page 7.
5. For determining the Tabular Interest on Funds not involving life contingencies for each valuation rate of interest, the Tabular Interest is calculated as one hundredth of the product of such valuation rate of interest time the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.

NOTES TO THE FINANCIAL STATEMENTS

6. Nature of other reserve changes: Not applicable.

Note 32 - Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics

		General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A.	Individual Annuities					
1.	Subject to discretionary withdrawal:					
a.	With market value adjustment	\$ -	\$ -	\$ -	-	0.00%
b.	At book value less current surrender charge of 5% or more	-	-	-	-	0.00%
c.	At fair value	-	-	-	-	0.00%
d.	Total with market value adjustment or at fair value (Total of a through c)	\$ -	\$ -	\$ -	-	0.00%
e.	At book value without adjustment (Minimal or no charge or adjustment)	153,091,190	-	-	153,091,190	97.60%
2.	Not subject to discretionary withdrawal	3,760,804	-	-	3,760,804	2.40%
3.	Total (gross: direct + assumed)	\$ 156,851,994	\$ -	\$ -	\$ 156,851,994	100.00%
4.	Reinsurance ceded	-	-	-	-	
5.	Total (net) (3) - (4)	\$ 156,851,994	\$ -	\$ -	\$ 156,851,994	
6.	Amount included in A(1)b above that will move to A(1)e in the year after the statement date:	-	-	-	-	
		General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
B.	Group Annuities					
1.	Subject to discretionary withdrawal:					
a.	With market value adjustment	\$ -	\$ -	\$ -	-	0.00%
b.	At book value less current surrender charge of 5% or more	-	-	-	-	0.00%
c.	At fair value	-	-	-	-	0.00%
d.	Total with market value adjustment or at fair value (Total of a through c)	\$ -	\$ -	\$ -	-	0.00%
e.	At book value without adjustment (Minimal or no charge or adjustment)	-	-	-	-	0.00%
2.	Not subject to discretionary withdrawal	1,622,446	-	-	1,622,446	100.00%
3.	Total (gross: direct + assumed)	\$ 1,622,446	\$ -	\$ -	\$ 1,622,446	100.00%
4.	Reinsurance ceded	-	-	-	-	
5.	Total (net) (3) - (4)	\$ 1,622,446	\$ -	\$ -	\$ 1,622,446	
6.	Amount included in B(1)b above that will move to B(1)e in the year after the statement date:	-	-	-	-	
		General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
C.	Deposit-Type Contracts (no life contingencies):					
1.	Subject to discretionary withdrawal:					
a.	With market value adjustment	\$ -	\$ -	\$ -	-	0%
b.	At book value less current surrender charge of 5% or more	-	-	-	-	0%
c.	At fair value	-	-	-	-	0%
d.	Total with market value adjustment or at fair value (Total of a through c)	\$ -	\$ -	\$ -	-	0%
e.	At book value without adjustment (Minimal or no charge or adjustment)	-	-	-	-	0%
2.	Not subject to discretionary withdrawal	173,249	-	-	173,249	100%
3.	Total (gross: direct + assumed)	\$ 173,249	\$ -	\$ -	\$ 173,249	100%
4.	Reinsurance ceded	-	-	-	-	
5.	Total (net) (3) - (4)	\$ 173,249	\$ -	\$ -	\$ 173,249	
6.	Amount included in C(1)b above that will move to C(1)e in the year after the statement date:	-	-	-	-	
D.						
					Amount	
Life & Accident & Health Annual Statement:						
1. Exhibit 5, Annuities Section, Total (net)					\$ 158,474,440	
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)					-	
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1					173,249	
4. Subtotal					\$ 158,647,689	
Separate Accounts Annual Statement:						
5. Exhibit 3, Line 0299999, Column 2					-	
6. Exhibit 3, Line 0399999, Column 2					-	
7. Policyholder dividend and coupon accumulations					-	
8. Policyholder premiums					-	
9. Guaranteed interest contracts					-	
10. Other contract deposit funds					-	
11. Subtotal					\$ -	
12. Combined Total					\$ 158,647,689	

NOTES TO THE FINANCIAL STATEMENTS

Note 33 - Analysis of Life Actuarial Reserves by Withdrawal Characteristics

		General Account			Separate Account - Nonguaranteed		
		Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
A.	Subject to discretionary withdrawal, surrender values or policy loans:						
1.	Term policies with Cash Value	\$ -	\$ 15,603,615	\$ 17,395,327	\$ -	\$ -	\$ -
2.	Universal Life	112,144,674	109,576,107	128,472,356	-	-	-
3.	Universal Life with Secondary Guarantees	-	-	-	-	-	-
4.	Indexed Universal Life	-	-	-	-	-	-
5.	Indexed Universal Life with Secondary Guarantees	-	-	-	-	-	-
6.	Indexed Life	-	-	-	-	-	-
7.	Other Permanent Cash Value Life Insurance	-	-	-	-	-	-
8.	Variable Life	-	-	-	-	-	-
9.	Variable Universal Life	-	-	-	-	-	-
10.	Miscellaneous Reserves	-	-	-	-	-	-
B.	Not subject to discretionary withdrawal or no cash values						
1.	Term policies without Cash	XXX	XXX	\$ 182,884,806	XXX	XXX	\$ -
2.	Accidental Death Benefits	XXX	XXX	5,551	XXX	XXX	-
3.	Disability - Active Lives	XXX	XXX	1,625,187	XXX	XXX	-
4.	Disability - Disabled Lives	XXX	XXX	4,765,962	XXX	XXX	-
5.	Miscellaneous Reserves	XXX	XXX	6,958,098	XXX	XXX	-
C.	Total (Gross: Direct + Assumed)	112,144,674	125,179,722	342,107,287	-	-	-
D.	Reinsurance Ceded	-	-	161,589,179	-	-	-
E.	Total (net) (C-D)	\$ 112,144,674	\$ 125,179,722	\$ 180,518,108	\$ -	\$ -	\$ -
F.							
				Amount			
	Life & Accident & Health Annual						
1.	Exhibit 5, Life Insurance Section, Total (net)			\$ 168,805,683			
2.	Exhibit 5, Accidental Death Benefits Section, Total (net)			5,551			
3.	Exhibit 5, Disability - Active Lives Section, Total (net)			1,624,673			
4.	Exhibit 5, Disability - Disabled Lives Section, Total (net)			4,149,031			
5.	Exhibit 5, Miscellaneous Reserves Section, Total (net)			5,933,170			
6.	Subtotal			\$ 180,518,108			
	Separate Accounts Annual Statement:						
7.	Exhibit 3, Line 0199999, Column 2			-			
8.	Exhibit 3, Line 0499999, Column 2			-			
9.	Exhibit 3, Line 0599999, Column 2			-			
10.	Subtotal (Lines 7 through 9)			-			
11.	Combined Total (6+10)			\$ 180,518,108			

Note 34 - Premium and Annuity Considerations Deferred and Uncollected

A.	Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2019 were as follows:		
	Type	Gross	Net of Loading
1.	Industrial	\$ -	\$ -
2.	Ordinary New Business	-	-
3.	Ordinary Renewal	7,124,609	7,124,609
4.	Credit Life	-	-
5.	Group Life	-	-
6.	Group Annuity	-	-
7.	Totals	\$ 7,124,609	\$ 7,124,609

Note 35 – Separate Accounts

Not applicable.

Note 36 – Loss/Claim Adjustment Expenses

Not applicable.

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [X]No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X]No []N/A []

1.3

State regulating?
OH

1.4

Is the reporting entity publicly traded or a member of publicly traded group?

Yes []No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes []No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2016

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2016

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

06/28/2018

3.4

By what department or departments?
PA

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes []No []N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes []No []N/A [X]

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11

sales of new business?

Yes []No [X]

4.12

renewals?

Yes []No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21

sales of new business?

Yes []No [X]

4.22

renewals?

Yes []No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If the answer is YES, complete and file the merger history data file with the NAIC.

Yes []No [X]

5.2

If yes, provide the name of entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes []No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes []No [X]

7.2

If yes,

7.21

State the percentage of foreign control

%

7.22

State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1	2
Nationality	Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board?

Yes []No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [X]No []

8.4

If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
Nationwide Trust Company, FSB	Columbus, OH	No	Yes	No	No
Nationwide Investment Services Corp.	Columbus, OH	No	No	No	Yes
Nationwide Investment Advisors, LLC	Columbus, OH	No	No	No	Yes
Nationwide Securities, LLC	Columbus, OH	No	No	No	Yes
Nationwide Fund Advisors	Columbus, OH	No	No	No	Yes
Nationwide Fund Distributors, LLC	Columbus, OH	No	No	No	Yes
Nationwide Asset Management, LLC	Columbus, OH	No	No	No	Yes
Jefferson National Securities Corporation	Louisville, KY	No	No	No	Yes

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

KPMG LLP, 191 W NATIONWIDE BLVD., SUITE 500, COLUMBUS, OH 43215

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes ☐ No ☒

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes ☐ No ☒

10.4

If the response to 10.3 is yes, provide information related to this exemption:

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes ☒ No ☐ N/A ☐

10.6

If the response to 10.5 is no or n/a, please explain:

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Philip Wunderlich, FSA, MAAA, Associate Vice President and Appointed Actuary, One Nationwide Plaza, Columbus, OH 43215

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes ☐ No ☒

12.11

Name of real estate holding company

12.12

Number of parcels involved

0

12.13

Total book/adjusted carrying value

\$ 0

12.2

If yes, provide explanation

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes ☐ No ☐

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes ☐ No ☐

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes ☐ No ☐ N/A ☐

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes ☒ No ☐

(a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c)

Compliance with applicable governmental laws, rules and regulations;

(d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e)

Accountability for adherence to the code.

14.11

If the response to 14.1 is no, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes ☐ No ☒

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes ☐ No ☒

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes ☐ No ☒

15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
			\$

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof?

Yes ☒ No ☐

17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?

Yes ☒ No ☐

18.

Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes ☒ No ☐

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes ☐ No ☒

20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11

To directors or other officers

\$ 0

20.12

To stockholders not officers

\$ 0

20.13

Trustees, supreme or grand (Fraternal only)

\$ 0

20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21

To directors or other officers

\$ 0

20.22

To stockholders not officers

0

20.23

Trustees, supreme or grand (Fraternal only)

0

21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?

Yes ☐ No ☒

21.2

If yes, state the amount thereof at December 31 of the current year:

21.21

Rented from others

\$ 0

21.22

Borrowed from others

\$ 0

21.23

Leased from others

\$ 0

21.24

Other

\$ 0

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

22.1	Does this statement include payments for assessments as described in the <i>Annual Statement Instructions</i> other than guaranty fund or guaranty association assessments?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
22.2	If answer is yes:		
22.21	Amount paid as losses or risk adjustment	\$	0
22.22	Amount paid as expenses	\$	0
22.23	Other amounts paid	\$	0
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes [<input checked="" type="checkbox"/> X]	No [<input type="checkbox"/>]
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$	5,447,700

INVESTMENT

24.01	Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?	Yes [X]	No []
24.02	If no, give full and complete information, relating thereto:		
24.03	For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).		
24.04	Does the company's security lending program meet the requirements for a conforming program as outlined in the <i>Risk-Based Capital Instructions</i> ?	Yes []	No [] N/A [X]
24.05	If answer to 24.04 is yes, report amount of collateral for conforming programs.	\$	0
24.06	If answer to 24.04 is no, report amount of collateral for other programs	\$	0
24.07	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes []	No [] N/A [X]
24.08	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes []	No [] N/A [X]
24.09.	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?	Yes []	No [] N/A [X]
24.10	For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:		
24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.103	Total payable for securities lending reported on the liability page:	\$	0
25.1	Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)	Yes [X]	No []
25.2	If yes, state the amount thereof at December 31 of the current year:		
25.21	Subject to repurchase agreements	\$	0
25.22	Subject to reverse repurchase agreements	\$	0
25.23	Subject to dollar repurchase agreements	\$	0
25.24	Subject to reverse dollar repurchase agreements	\$	0
25.25	Placed under option agreements	\$	0
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	\$	0
25.27	FHLB Capital Stock	\$	0
25.28	On deposit with states	\$	4,555,761
25.29	On deposit with other regulatory bodies	\$	0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$	0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$	0
25.32	Other	\$	0
25.3	For category (25.26) provide the following:		
	1 Nature of Restriction	2 Description	3 Amount
			\$

26.1	Does the reporting entity have any hedging transactions reported on Schedule DB?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
26.2	If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/> X]

Lines 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3	Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity?	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
26.4	If the response to 26.3 is yes, does the reporting entity utilize:		
26.41	Special accounting provision of SSAP No. 108	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
26.42	Permitted accounting practice	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
26.43	Other accounting guidance	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
26.5	By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>]
	<ul style="list-style-type: none">The reporting entity has obtained explicit approval from the domiciliary state.Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guidance Conditional Tail Expectation Amount.Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.		
27.1	Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
27.2	If yes, state the amount thereof at December 31 of the current year:	\$	N/A

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
The Bank of New York Mellon	1 Wall Street, New York, NY 10286

28.02 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].

1 Name of Firm or Individual	2 Affiliation
Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolution	I

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		\$
29.2999 TOTAL		\$

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
		\$	

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	\$ 356,799,037	\$ 372,886,242	\$ 16,087,205
30.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
30.3	Totals	\$ 356,799,037	\$ 372,886,242	\$ 16,087,205

30.4 Describe the sources or methods utilized in determining the fair values:

For fixed maturity and marketable equity securities for which market quotations generally are available, Nationwide generally uses independent pricing services to assist in determining the fair value measurement. For certain fixed maturity securities not priced by independent services (generally p For fixed maturity and marketable equity securities for which market quotations generally are available, Nationwide generally uses independent pricing services to assist in determining the fair value measurement. For certain fixed maturity securities not priced by independent services (generally private placement securities without quoted market prices), an internally developed pricing model or "corporate pricing matrix" is most often used. The corporate pricing matrix is developed by obtaining private spreads versus the U.S. Treasury yield for corporate securities with varying weighted average lives and bond ratings. The weighted average life and bond rating of a particular fixed maturity security to be priced using the corporate matrix are important inputs into the model and are used to determine a corresponding spread that is added to the U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular fixed maturity security. Nationwide also utilized broker quotes to assist in pricing securities or to validate modeled prices.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

Nationwide relies on broker valuations only when an approved third party vendor evaluation is not available. Any exceptions are approved by Risk Management and the Middle Office and reviewed by the Investments Pricing Committee. The brokers used to value securities are deemed to be main market makers for each individual security and therefore have in depth knowledge of the particular issue.

32.1Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

32.2If no, list exceptions:

33.

By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

a.Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.

b.Issuer or obligor is current on all contracted interest and principal payments.

c.The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?

34.

By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

a.The security was purchased prior to January 1, 2018.

b.The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c.The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.

d.The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

35.

By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

a.The shares were purchased prior to January 1, 2019.

b.The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c.The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.

d.The fund only or predominantly holds bonds in its portfolio.

e.The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.

f.The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [X]No []

Yes []No [X]

Yes []No [X]

OTHER

36.1Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

36.2List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Payments are generally made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	\$0

37.1Amount of payments for legal expenses, if any?

37.2List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Payments are generally made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	\$0

38.1Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?

38.2List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
Payments are generally made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	\$0

20.4

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?		Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
1.2	If yes, indicate premium earned on U.S. business only.	\$		0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$		0
1.3	Reason for excluding:			
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$		0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$		0
1.6	Individual policies:			
	Most current three years:			
1.61	Total premium earned	\$		0
1.62	Total incurred claims	\$		0
1.63	Number of covered lives	\$		0
	All years prior to most current three years:			
1.64	Total premium earned	\$		0
1.65	Total incurred claims	\$		0
1.66	Number of covered lives	\$		0
1.7	Group policies:			
	Most current three years:			
1.71	Total premium earned	\$		0
1.72	Total incurred claims	\$		0
1.73	Number of covered lives	\$		0
	All years prior to most current three years:			
1.74	Total premium earned	\$		0
1.75	Total incurred claims	\$		0
1.76	Number of covered lives	\$		0
2.	Health Test:			
		1 Current Year	2 Prior Year	
2.1	Premium Numerator	\$ 0	\$ 0	
2.2	Premium Denominator	\$ 19,502,937	\$ 14,695,159	
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%	
2.4	Reserve Numerator	\$ 0	\$ 0	
2.5	Reserve Denominator	\$ 338,088,168	\$ 337,043,056	
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%	
3.1	Does the reporting entity have Separate Accounts?			Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/> X]
3.2	If yes, has a Separate Accounts statement been filed with this Department			Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?			\$ 0
3.4	State the authority under which Separate Accounts are maintained: OH			
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?			Yes [<input type="checkbox"/>] No [<input type="checkbox"/>]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?			Yes [<input type="checkbox"/>] No [<input type="checkbox"/>]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"			\$ 0
4.	For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:			
4.1	Amount of loss reserves established by these annuities during the current year:			\$ 0
4.2	List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.			
		1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)	
5.1	Do you act as a custodian for health savings accounts?			Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/> X]
5.2	If yes, please provide the amount of custodial funds held as of the reporting date.			\$ 0
5.3	Do you act as an administrator for health savings accounts?			Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/> X]
5.4	If yes, please provide the balance of the funds administered as of the reporting date.			\$ 0
6.1	Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?			Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/> X]

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
			\$	\$	\$	\$

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).

7.1	Direct premiums written	\$	25,532,318
7.2	Total incurred claims	\$	26,293,210
7.3	Number of covered lives		32,873

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

8.	Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	Yes [X]	No []
8.1	If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?	Yes []	No []

Life, Accident and Health Companies Only:

9.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?"	Yes [X]	No []
9.2	Net reimbursement of such expenses between reporting entities:		
9.21	Paid	\$	1,668,248
9.22	Received	\$	0
10.1	Does the reporting entity write any guaranteed interest contracts?	Yes []	No [X]
10.2	If yes, what amount pertaining to these items is included in:		
10.21	Page 3, Line 1	\$	0
10.22	Page 4, Line 1	\$	0
11.	For stock reporting entities only:		
11.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$	0
12.	Total dividends paid stockholders since organization of the reporting entity:		
12.11	Cash	\$	0
12.12	Stock	\$	0
13.1	Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.	Yes []	No [X]
13.2	If yes, has the reporting entity completed the <i>Workers' Compensation Carve-Out Supplement</i> to the Annual Statement?	Yes []	No []
13.3	If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:		

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium	\$ 0	\$ 0	\$ 0
13.32 Paid claims	\$ 0	\$ 0	\$ 0
13.33 Claim liability and reserve (beginning of year)	\$ 0	\$ 0	\$ 0
13.34 Claim liability and reserve (end of year)	\$ 0	\$ 0	\$ 0
13.35 Incurred claims	\$ 0	\$ 0	\$ 0

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	\$ 0	\$ 0
13.42	\$25,000 — 99,999	\$ 0	\$ 0
13.43	\$100,000 — 249,999	\$ 0	\$ 0
13.44	\$250,000 — 999,999	\$ 0	\$ 0
13.45	\$1,000,000 or more	\$ 0	\$ 0

13.5	What portion of earned premium reported in 13.31, Column 1 was assumed from pools?	\$	0
------	--	----	---

Fraternal Benefit Societies Only:

14.	Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?	Yes []	No []
15.	How often are meetings of the subordinate branches required to be held?		
16.	How are the subordinate branches represented in the supreme or governing body?		
17.	What is the basis of representation in the governing body?		

HARLEYSVILLE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

18.1

How often are regular meetings of the governing body held?

18.2

When was the last regular meeting of the governing body held?

18.3

When and where will the next regular or special meeting of the governing body be held?

18.4

How many members of the governing body attended the last regular meeting?

18.5

How many of the same were delegates of the subordinate branches?

19.

How are the expenses of the governing body defrayed?

20.

When and by whom are the officers and directors elected?

21.

What are the qualifications for membership?

22.

What are the limiting ages for admission?

23.

What is the minimum and maximum insurance that may be issued on any one life?

24.

Is a medical examination required before issuing a benefit certificate to applicants?

Yes [☐]

No [☐]

25.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Yes [☐]

No [☐]

26.1

Are notices of the payments required sent to the members?

Yes [☐]

No [☐]

N/A [☐]

26.2

If yes, do the notices state the purpose for which the money is to be used?

Yes [☐]

No [☐]

27.

What proportion of first and subsequent year's payments may be used for management expenses?

27.11

First Year

27.12

Subsequent Years

28.1

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?

Yes [☐]

No [☐]

28.2

If so, what amount and for what purpose?

\$

29.1

Does the reporting entity pay an old age disability benefit?

Yes [☐]

No [☐]

29.2

If yes, at what age does the benefit commence?

30.1

Has the constitution or have the laws of the reporting entity been amended during the year?

Yes [☐]

No [☐]

30.2

If yes, when?

31.

Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time?

Yes [☐]

No [☐]

32.1

State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements?

Yes [☐]

No [☐]

32.2

If so, was an additional reserve included in Exhibit 5?

Yes [☐]

No [☐]

N/A [☐]

32.3

If yes, explain

33.1

Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Yes [☐]

No [☐]

33.2

If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?

Yes [☐]

No [☐]

N/A [☐]

34.

Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?

Yes [☐]

No [☐]

35.1

Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

Yes [☐]

No [☐]

35.2

If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
	\$

HARLEYSVILLE LIFE INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

\$000 omitted for amounts of life insurance

	1 2019	2 2018	3 2017	4 2016	5 2015
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	1,011,138	1,059,513	1,111,741	1,182,511	1,246,716
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	7,060,452	7,505,928	7,958,003	8,403,778	8,811,408
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....					
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	8,071,590	8,565,441	9,069,744	9,586,289	10,058,124
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....				XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....					
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	0	0	0	0	0
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col.. 3).....	15,961,118	12,284,748	13,088,720	14,021,797	13,741,674
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	3,486,013	2,352,134	3,560,709	3,663,811	3,446,425
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....	49,785	51,399	52,847	34,182	1,133,182
17.2 Group annuities (Line 20.4, Col. 7).....					
18.1 A&H - group (Line 20.4, Col. 8).....				(680)	1,069,529
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	6,023	6,877	10,794	3,747	16,417
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	19,502,939	14,695,158	16,713,070	17,722,857	19,407,227
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	405,227,473	400,841,830	406,517,063	411,847,849	410,403,669
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	350,229,073	349,787,934	359,845,875	367,605,227	369,662,834
23. Aggregate life reserves (Page 3, Line 1).....	338,992,548	337,842,519	346,747,977	352,065,388	353,149,653
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....				XXX	XXX
24. Aggregate A&H reserves (Page 3, Line 2).....	3,479,862	3,969,307	4,980,842	5,842,329	7,882,936
25. Deposit-type contract funds (Page 3, Line 3).....	173,249	324,307	438,931	598,639	794,380
26. Asset valuation reserve (Page 3, Line 24.01).....	2,587,336	2,270,000	2,110,177	1,949,266	1,709,995
27. Capital (Page 3, Lines 29 & 30).....	1,530,000	1,530,000	1,530,000	1,530,000	1,530,000
28. Surplus (Page 3, Line 37).....	53,468,400	49,523,896	45,141,188	42,712,622	39,210,835
Cash Flow (Page 5)					
29. Net cash from operations (Line 11).....	3,940,612	(3,910,562)	(1,171,651)	3,168,006	(6,888,039)
Risk-Based Capital Analysis					
30. Total adjusted capital.....	54,998,400	51,053,896	46,671,188	44,242,622	40,740,835
31. Authorized control level risk-based capital.....	6,227,434	4,458,212	4,134,148	4,381,772	4,043,082
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	92.3	94.0	94.6	97.1	97.8
33. Stocks (Lines 2.1 and 2.2).....					
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	6.3	4.6	3.9	1.4	0.7
37. Contract loans (Line 6).....	1.4	1.4	1.5	1.5	1.5
38. Derivatives (Line 7).....					
39. Other invested assets (Line 8).....					
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

HARLEYSVILLE LIFE INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1).....					
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate					
49. All other affiliated.....					
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	4,367,472	4,507,779	4,202,548	7,874,043	7,645,266
53. Total admitted assets (Page 2, Line 28, Col. 3).....	405,227,473	400,841,830	406,517,063	411,847,849	410,403,669
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	14,564,015	14,680,641	15,934,993	16,929,576	17,541,605
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(89,290)	(28,314)	(181,126)	(352,514)	(237,661)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....					
57. Total of above Lines 54, 55 and 56.....	14,474,725	14,652,327	15,753,867	16,577,062	17,303,944
Benefits and Reserve Increase (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 & 8).....	26,500,138	31,059,566	31,444,006	28,524,592	30,532,218
59. Total contract/certificate benefits - A&H (Lines 13 & 14, Col. 6).....	836,774	847,107	1,088,758	1,161,814	2,600,265
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	5,310,299	1,845,860	(1,410,942)	4,094,276	1,794,155
61. Increase in A&H reserves (Line 19, Col. 6).....	(489,445)	(1,011,535)	(861,486)	(2,040,609)	(2,366,242)
62. Dividends to policyholders and refunds to members (Line 30, Col 1).....					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	3.5	4.9	5.3	5.1	7.8
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	5.4	5.2	4.8	4.2	4.1
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	5,867.0	(2,499.3)	2,105.5	(28,653.2)	38.2
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	596.1	971.9	659.3	3,399.9	49.3
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	4,274,649	4,769,872	6,088,523	7,113,763	9,559,922
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	3,927,133	4,938,668	5,869,706	7,996,616	10,026,608
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	41,987	46,541	50,665	51,880	50,360
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	42,174	42,174	43,546	50,896	61,758
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2).....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	2,491,607	3,609,052	2,282,692	844,998	4,990,155
74. Ordinary - individual annuities (Page 6, Col. 4).....	1,313,896	1,241,949	1,127,799	1,884,778	1,546,621
75. Ordinary - supplementary contracts.....	XXX			3,091	(931)
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....					
77. Group life (Page 6.2, Col. 1 less Col. 7 less Col. 9).....	167,183	71,553	197,358	71,334	273,560
78. Group annuities (Page 6, Col. 5).....	(453,263)	(688,524)	(645,120)	(330,433)	(108,780)
79. A&H - group (Page 6.5, Col. 3).....	(201,143)	201,732	(18,844)	708,988	430,464
80. A&H - credit (Page 6.5, Col. 10).....					
81. A&H - other (Page 6.5, Col. 1 less Cols. 3 and 10).....	6,919	19,042	3,905	4,209	20,310
82. Aggregate of all other lines of business (Page 6, Col. 8).....	748,321	401,428	268,610	131,029	(114,115)
83. Fraternal (Page 6, Col. 7).....					
84. Total (Page 6, Col. 1).....	4,073,520	4,856,232	3,216,400	3,317,994	7,037,284

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:

HARLEYSVILLE LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of		9 Amount of Insurance	Total Amount of Insurance
							7	8		
	Policies						Policies	Certificates		
1. In force end of prior year.....			34,791	8,565,441						8,565,441
2. Issued during year.....										0
3. Reinsurance assumed.....										0
4. Revived during year.....			16	3,947						3,947
5. Increased during year (net).....				6,117						6,117
6. Subtotals, Lines 2 to 5.....	0	0	16	10,064	0	0	0	0	0	10,064
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8).....	0	0	34,807	8,575,505	0	0	0	0	0	8,575,505
Deductions during year:										
10. Death.....			226	28,498			XXX			28,498
11. Maturity.....			3	18			XXX			18
12. Disability.....							XXX			0
13. Expiry.....			91	850						850
14. Surrender.....			257	26,557						26,557
15. Lapse.....			1,292	426,466						426,466
16. Conversion.....			57	14,604			XXX	XXX	XXX	14,604
17. Decreased (net).....				6,922						6,922
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	1,926	503,915	0	0	0	0	0	503,915
21. In force end of year (b) (Line 9 minus Line 20).....	0	0	32,881	8,071,590	0	0	0	0	0	8,071,590
22. Reinsurance ceded end of year.....	XXX		XXX	6,326,612	XXX		XXX	XXX		6,326,612
23. Line 21 minus Line 22.....	XXX	0	XXX	1,744,978	XXX	(a)0	XXX	XXX	0	1,744,978

DETAILS OF WRITE-INS

0801.										0
0802.										0
0803.										0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above).....	0	0	0	0	0	0	0	0	0	0
1901.										0
1902.										0
1903.										0
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above).....	0	0	0	0	0	0	0	0	0	0

Life Accident and Health Companies Only:

(a) Group \$.....0; Individual \$.....0.

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates.....0 , amount, \$.....0.

Additional accidental death benefits included in life certificates were in amount \$.....0. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?.....

HARLEYSVILLE LIFE INSURANCE COMPANY
EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends.....	XXX.....	.....	XXX.....	.....
25. Other paid-up insurance.....	.....	.....	.....1,555	.....13,625
26. Debit ordinary insurance.....	XXX.....	XXX.....	.....	.....

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies-decreasing.....	.....	.....	.....10	.....417
28. Term policies-other.....	.....	.....	.....20,211	.....7,054,429
29. Other term insurance-decreasing.....	XXX.....	.....	XXX.....	.....
30. Other term insurance.....	XXX.....	.....	XXX.....	.....
31. Totals (Lines 27 to 30).....	.....0	.....0	.....20,221	.....7,054,846
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....	.....	XXX.....	.....
33. Totals, extended term insurance.....	XXX.....	XXX.....	.....579	.....5,606
34. Totals, whole life and endowment.....	.....	.....	.....12,081	.....1,011,138
35. Totals (Lines 31 to 34).....	.....0	.....0	.....32,881	.....8,071,590

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....
37. Ordinary.....8,071,590	.....
38. Credit Life (Group and Individual).....
39. Group.....
40. Totals (Lines 36 to 39).....	.....0	.....0	.....8,071,590	.....0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX.....	.....	XXX.....	.....
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....	XXX.....	.....	XXX.....
43. Federal Employees' Group Life Insurance included in Line 21.....
44. Servicemen's Group Life Insurance included in Line 21.....
45. Group Permanent Insurance included in Line 21.....

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies.....13,716
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 \$2,500 for every \$7,500
47.2

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance\
48. Waiver of Premium.....1,002	.....195,523	.....	.....	.....313	.....15,550
49. Disability Income.....1,893	.....121,734	.....	.....	.....	.....
50. Extended Benefits.....	XXX.....	XXX.....	.....	.....	.....	.....
51. Other.....
52. Total.....	.....0	(a).....0	.....2,895	(a).....317,257	.....0	(a).....0	.....313	(a).....15,550

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

HARLEYSVILLE LIFE INSURANCE COMPANY

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE
AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS,
ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year.....	.....	.....	.....	.....
2. Issued during year.....	.....	.....	.....	.....
3. Reinsurance assumed.....	.....	.....	.....	.....
4. Increased during year (net).....	.....	.....	.....	.....
5. Total (Lines 1 to 4).....	.....0	.....0	.....0	.....0
Deductions during year:				
6. Decreased (net).....	.....	.....	.....	.....
7. Reinsurance ceded.....	.....	.....	.....	.....
8. Totals (Lines 6 and 7).....	.....0	.....0	.....0	.....0
9. In force end of year.....	.....0	.....0	.....0	.....0
10. Amount on deposit.....	(a).....			(a).....
11. Income now payable.....				
12. Amount of income payable.....	(a).....	(a).....	(a).....	(a).....

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	.....131	.....4,157	.....	.....171
2. Issued during year.....	.....	.....	.....	.....
3. Reinsurance assumed.....	.....	.....	.....	.....
4. Increased during year (net).....	.....	.....	.....	.....
5. Total (Lines 1 to 4).....	.....131	.....4,157	.....0	.....171
Deductions during year:				
6. Decreased (net).....	.....2	.....210	.....	.....21
7. Reinsurance ceded.....	.....	.....	.....	.....
8. Totals (Lines 6 and 7).....	.....2	.....210	.....0	.....21
9. In force end of year.....	.....129	.....3,947	.....0	.....150
Income now payable:				
10. Amount of income payable.....	(a).....627,250	.....XXX	.....XXX	(a).....378,230
Deferred fully paid:				
11. Account balance.....	.....XXX	(a).....73,100,704	.....XXX	(a).....
Deferred not fully paid:				
12. Account balance.....	.....XXX	(a).....79,991,001	.....XXX	(a).....

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	.....	.....	.....	.....	.....53	.....15,450
2. Issued during year.....	.....	.....	.....	.....	.....	.....
3. Reinsurance assumed.....	.....	.....	.....	.....	.....	.....
4. Increased during year (net).....	.....	.....XXX	.....	.....XXX	.....	.....XXX
5. Total (Lines 1 to 4).....	.....0	.....XXX	.....0	.....XXX	.....53	.....XXX
Deductions during year:						
6. Conversions.....	.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX
7. Decreased (net).....	.....	.....XXX	.....	.....XXX	.....9	.....XXX
8. Reinsurance ceded.....	.....	.....XXX	.....	.....XXX	.....	.....XXX
9. Totals (Lines 6 to 8).....	.....0	.....XXX	.....0	.....XXX	.....9	.....XXX
10. In force end of year.....	.....0	(a).....	.....0	(a).....	.....44	(a).....12,163

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds	2 Dividend Accumulations
	Contracts	Contracts
1. In force end of prior year.....	.....28	.....
2. Issued during year.....	.....	.....
3. Reinsurance assumed.....	.....	.....
4. Increased during year (net).....	.....	.....
5. Total (Lines 1 to 4).....	.....28	.....0
Deductions during year:		
6. Decreased (net).....	.....	.....
7. Reinsurance ceded.....	.....	.....
8. Totals (Lines 6 and 7).....	.....0	.....0
9. In force end of year.....	.....28	.....0
10. Amount of account balance.....	(a).....173,249	(a).....

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

HARLEYSVILLE LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama.....	AL.....	L.....	104,346	4,200			108,546	
2.	Alaska.....	AK.....	N.....	1,079				1,079	
3.	Arizona.....	AZ.....	L.....	97,294	7,000			104,294	
4.	Arkansas.....	AR.....	L.....	157,250				157,250	
5.	California.....	CA.....	N.....	79,416				79,416	
6.	Colorado.....	CO.....	N.....	60,593				60,593	
7.	Connecticut.....	CT.....	L.....	202,881	35,253			238,134	
8.	Delaware.....	DE.....	L.....	467,412	2,400			469,812	
9.	District of Columbia.....	DC.....	L.....	30,222				30,222	
10.	Florida.....	FL.....	L.....	391,676	110,700	143		502,519	
11.	Georgia.....	GA.....	L.....	85,425				85,425	
12.	Hawaii.....	HI.....	N.....	534				534	
13.	Idaho.....	ID.....	N.....	2,359				2,359	
14.	Illinois.....	IL.....	L.....	795,086	5,400			800,486	
15.	Indiana.....	IN.....	L.....	512,581	20,390			532,971	
16.	Iowa.....	IA.....	L.....	5,898				5,898	
17.	Kansas.....	KS.....	N.....	3,601				3,601	
18.	Kentucky.....	KY.....	L.....	11,004	1,800			12,804	
19.	Louisiana.....	LA.....	N.....	4,363				4,363	
20.	Maine.....	ME.....	N.....	27,504				27,504	
21.	Maryland.....	MD.....	L.....	1,168,483	617,681	589		1,786,753	
22.	Massachusetts.....	MA.....	L.....	1,410,679	115,503	151		1,526,333	
23.	Michigan.....	MI.....	L.....	1,438,195	3,576	288		1,442,059	
24.	Minnesota.....	MN.....	L.....	653,459				653,459	
25.	Mississippi.....	MS.....	N.....	7,693				7,693	
26.	Missouri.....	MO.....	N.....	13,455				13,455	
27.	Montana.....	MT.....	N.....	4,448				4,448	
28.	Nebraska.....	NE.....	L.....	32,866				32,866	
29.	Nevada.....	NV.....	N.....	16,333	156,560			172,893	
30.	New Hampshire.....	NH.....	L.....	140,563	9,661			150,224	
31.	New Jersey.....	NJ.....	L.....	4,422,081	1,246,230	1,400		5,669,711	
32.	New Mexico.....	NM.....	L.....	6,888				6,888	
33.	New York.....	NY.....	N.....	126,317	7,500			133,817	
34.	North Carolina.....	NC.....	L.....	1,182,504	29,434	541		1,212,479	
35.	North Dakota.....	ND.....	L.....	22,061				22,061	
36.	Ohio.....	OH.....	L.....	135,986	12,259	517		148,762	
37.	Oklahoma.....	OK.....	N.....	6,145				6,145	
38.	Oregon.....	OR.....	N.....	13,128				13,128	
39.	Pennsylvania.....	PA.....	L.....	8,198,319	986,954	7,623		9,192,896	
40.	Rhode Island.....	RI.....	L.....	423,553	14,900			438,453	
41.	South Carolina.....	SC.....	L.....	457,193	6,800			463,993	
42.	South Dakota.....	SD.....	L.....	6,681				6,681	
43.	Tennessee.....	TN.....	L.....	53,303				53,303	
44.	Texas.....	TX.....	L.....	134,198	500			134,698	
45.	Utah.....	UT.....	L.....	3,775				3,775	
46.	Vermont.....	VT.....	N.....	17,264				17,264	
47.	Virginia.....	VA.....	L.....	1,924,213	84,812	801		2,009,826	
48.	Washington.....	WA.....	N.....	15,169				15,169	
49.	West Virginia.....	WV.....	L.....	22,447	6,500			28,947	
50.	Wisconsin.....	WI.....	L.....	317,989				317,989	
51.	Wyoming.....	WY.....	N.....	608				608	
52.	American Samoa.....	AS.....	N.....					0	
53.	Guam.....	GU.....	N.....					0	
54.	Puerto Rico.....	PR.....	N.....					0	
55.	US Virgin Islands.....	VI.....	N.....					0	
56.	Northern Mariana Islands.....	MP.....	N.....					0	
57.	Canada.....	CAN.....	N.....	1,806				1,806	
58.	Aggregate Other Alien.....	OT.....	XXX.....	8,301	0	0	0	8,301	0
59.	Subtotal.....	XXX.....	XXX.....	25,426,627	3,486,013	12,053	0	28,924,693	0
90.	Reporting entity contributions for employee benefit plans.....	XXX.....	XXX.....					0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX.....	XXX.....					0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX.....	XXX.....					0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX.....	XXX.....	164,918		110		165,028	
94.	Aggregate other amounts not allocable by State.....	XXX.....	XXX.....	0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX.....	XXX.....	25,591,545	3,486,013	12,163	0	29,089,721	
96.	Plus reinsurance assumed.....	XXX.....	XXX.....					0	
97.	Totals (All Business).....	XXX.....	XXX.....	25,591,545	3,486,013	12,163	0	29,089,721	0
98.	Less reinsurance ceded.....	XXX.....	XXX.....	10,469,019		6,140		10,475,159	
99.	Totals (All Business) less reinsurance ceded.....	XXX.....	XXX.....	15,122,526	3,486,013	(c) 6,023	0	18,614,562	0

DETAILS OF WRITE-INS

58001.	Foreign other alien.....	XXX.....	8,301				8,301	
58002.	.....	XXX.....					0	
58003.	.....	XXX.....					0	
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX.....	0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX.....	8,301	0	0	0	8,301	0
9401.	.....	XXX.....					0	
9402.	.....	XXX.....					0	
9403.	.....	XXX.....					0	
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX.....	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX.....	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	33	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....	0	Q - Qualified - Qualified or accredited reinsurer.....	0
		N - None of the above - Not allowed to write business in the state.....	24

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

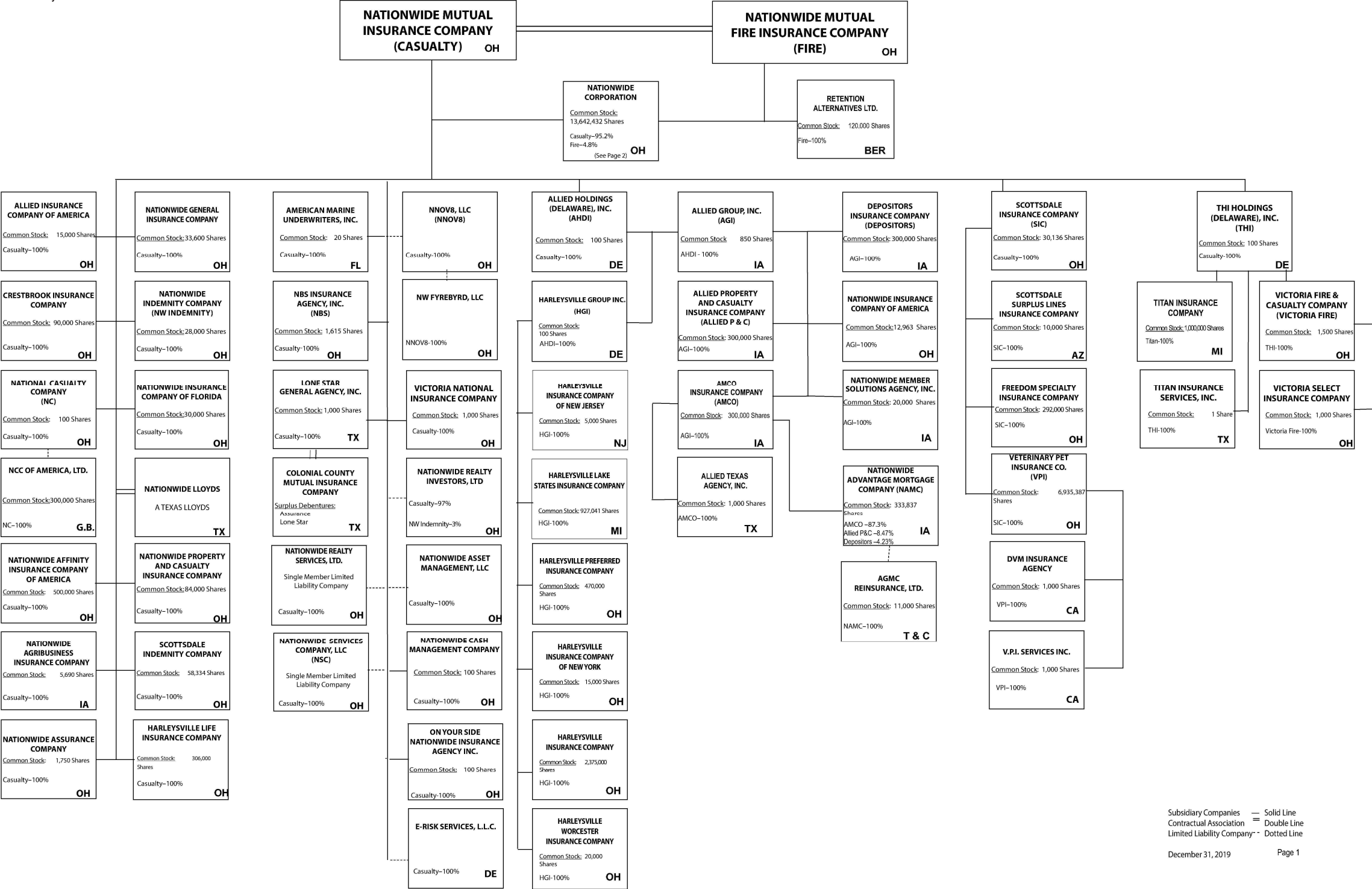
Ordinary life, individual annuities and accident and health premiums other than group are allocated according to residence of policyholder at the time premium is billed. Group life, group annuities and group accident and health premiums are allocated according to the state in which the employer or organization is located.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Column 1, Line 1. Indicate which:

Schedule H, Part 1, Column 1, Line 1

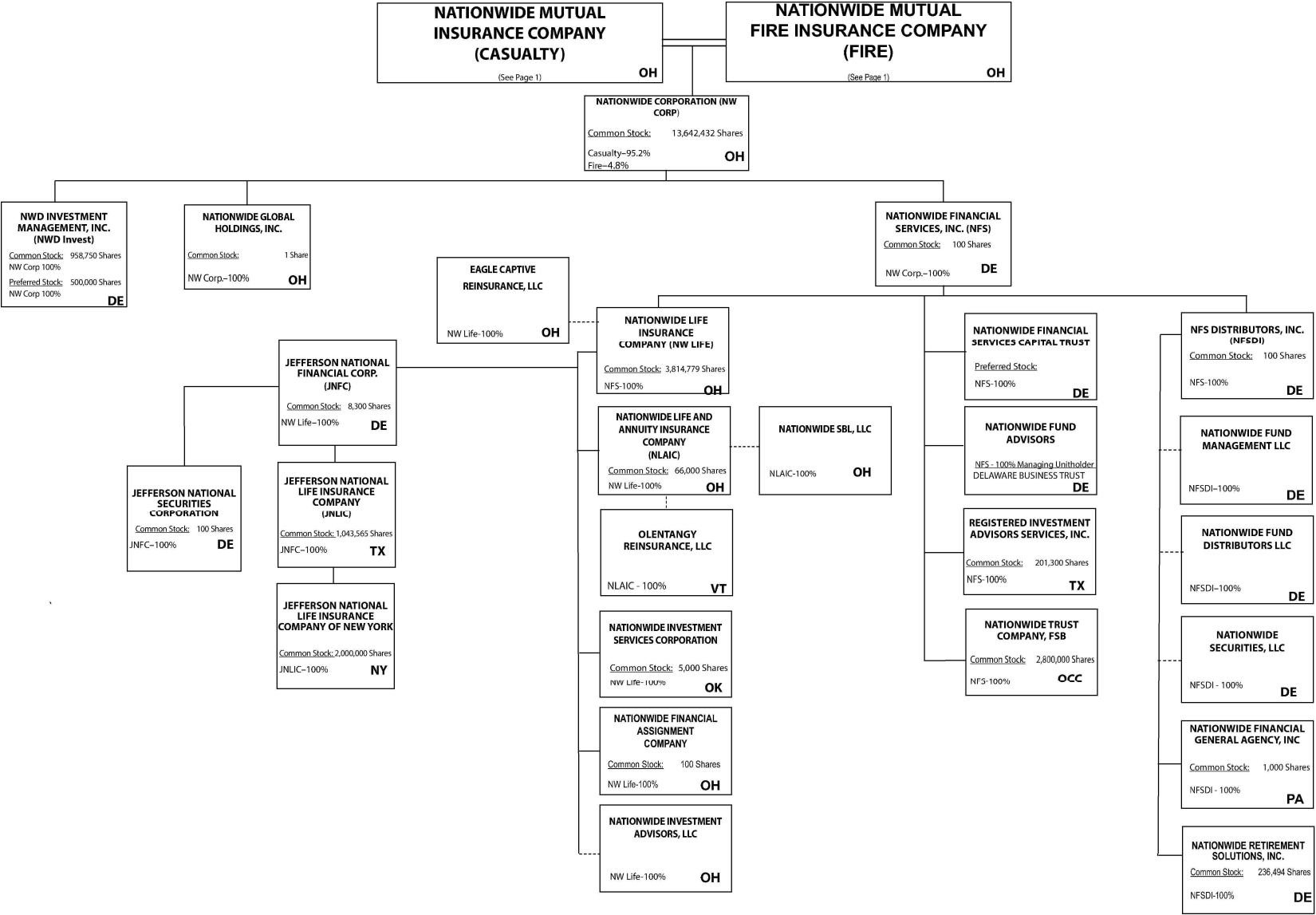
HARLEYSVILLE LIFE INSURANCE COMPANY

NATIONWIDE®



(Casualty/Fire subsidiaries)

NATIONWIDE®



51.1

(Nationwide Corp. subsidiaries)

Subsidiary Companies — Solid Line
Contractual Association = Double Line
Limited Liability Company - - Dotted Line

NATIONWIDE INSURANCE COMPANIES

NAIC Group Code	Group Name	NAIC Company Code	State of Domicile	Federal ID Number	Name of Company
0140	Nationwide	10127	OH	27-0114983	Allied Insurance Company of America
0140	Nationwide	42579	IA	42-1201931	Allied Property and Casualty Insurance Company
0140	Nationwide	19100	IA	42-6054959	AMCO Insurance Company
0140	Nationwide	29262	TX	74-1061659	Colonial County Mutual Insurance Company
0140	Nationwide	18961	OH	68-0066866	Crestbrook Insurance Company
0140	Nationwide	42587	IA	42-1207150	Depositors Insurance Company
0140	Nationwide	15821	OH	42-4523959	Eagle Captive Reinsurance, LLC
0140	Nationwide	22209	OH	75-6013587	Freedom Specialty Insurance Company
0140	Nationwide	23582	OH	41-0417250	Harleysville Insurance Company
0140	Nationwide	42900	NJ	23-2253669	Harleysville Insurance Company of New Jersey
0140	Nationwide	10674	OH	23-2864924	Harleysville Insurance Company of New York
0140	Nationwide	14516	MI	38-3198542	Harleysville Lake States Insurance Company
0140	Nationwide	64327	OH	23-1580983	Harleysville Life Insurance Company
0140	Nationwide	35696	OH	23-2384978	Harleysville Preferred Insurance Company
0140	Nationwide	26182	OH	04-1989660	Harleysville Worcester Insurance Company
0140	Nationwide	64017	TX	75-0300900	Jefferson National Life Insurance Company
0140	Nationwide	15727	NY	47-1180302	Jefferson National Life Insurance Company of New York
0140	Nationwide	11991	OH	38-0865250	National Casualty Company
0140	Nationwide	26093	OH	48-0470690	Nationwide Affinity Insurance Company of America
0140	Nationwide	28223	IA	42-1015537	Nationwide Agribusiness Insurance Company
0140	Nationwide	10723	OH	95-0639970	Nationwide Assurance Company
0140	Nationwide	23760	OH	31-4425763	Nationwide General Insurance Company
0140	Nationwide	10070	OH	31-1399201	Nationwide Indemnity Company
0140	Nationwide	25453	OH	95-2130882	Nationwide Insurance Company of America
0140	Nationwide	10948	OH	31-1613686	Nationwide Insurance Company of Florida
0140	Nationwide	92657	OH	31-1000740	Nationwide Life and Annuity Insurance Company
0140	Nationwide	66869	OH	31-4156830	Nationwide Life Insurance Company
0140	Nationwide	42110	TX	75-1780981	Nationwide Lloyds
0140	Nationwide	23779	OH	31-4177110	Nationwide Mutual Fire Insurance Company
0140	Nationwide	23787	OH	31-4177100	Nationwide Mutual Insurance Company
0140	Nationwide	37877	OH	31-0970750	Nationwide Property & Casualty Insurance Company
0140	Nationwide	13999	VT	27-1712056	Olentangy Reinsurance, LLC
0140	Nationwide	15580	OH	31-1117969	Scottsdale Indemnity Company
0140	Nationwide	41297	OH	31-1024978	Scottsdale Insurance Company
0140	Nationwide	10672	AZ	86-0835870	Scottsdale Surplus Lines Insurance Company
0140	Nationwide	36269	MI	86-0619597	Titan Insurance Company
0140	Nationwide	42285	OH	95-3750113	Veterinary Pet Insurance Company
0140	Nationwide	42889	OH	34-1394913	Victoria Fire & Casualty Company
0140	Nationwide	10778	OH	34-1842604	Victoria National Insurance Company
0140	Nationwide	10105	OH	34-1777972	Victoria Select Insurance Company

2019 ALPHABETICAL INDEX

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