



LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

OHIO MOTORISTS LIFE INSURANCE COMPANY

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Company Code 66005 Employer's ID Number 34-1666970

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

Country of Domicile United States of America

Incorporated 09/24/1990 Commenced Business 07/01/1991

Statutory Home Office 5700 Brecksville Road, Independence, OH 44131

Main Administrative Office 5700 Brecksville Road, Independence, OH 44131, 216-606-6312

Mail Address PO Box 6150, Cleveland, OH 44101

Primary Location of Books and Records 5700 Brecksville Road, Independence, OH 44131, 216-606-6465

Internet Website Address

Statement Contact Michael R Pratt, 216-606-6465, mpratt@aaaoma.com

Policyowner Relations Contact 5700 Brecksville Road, Independence, OH 44131, 216-606-6312

OFFICERS

President Peter C Ohlheiser, Secretary Jean Ziembra, Treasurer Michael R Pratt, Actuary

VICE PRESIDENTS

Gary S. Cowling, Peter E Shimrak, John J Bobinger

DIRECTORS OR TRUSTEES

Peter C Ohlheiser, Jean Ziembra, Michael R Pratt, Gary S. Cowling, Peter E Shimrak

State of Ohio } ss
County of Cuyahoga }

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.

Peter C Ohlheiser
President

Jean Ziembra
Secretary

Michael R Pratt
Treasurer

Subscribed and sworn to before me this 28 day of February, 2003

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

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO MOTORISTS LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

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

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21		
			4	5									14	15								
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest		
912827-3V-2	US TREASURY NOTE		.5 500	JJ	01/31/2003			399,976	400,000	100.3400	401,376	398,625	9,100	22,000	287	0	0	1	04/15/1998	5.500		
912827-J7-8	US TREASURY NOTE		.6 250	FA	02/15/2003			250,031	250,000	100.5900	251,485	251,875	5,800	15,625	(253)	0	0	1	09/19/1995	6.200		
912827-P8-9	US TREASURY NOTE		.7 250	MN	05/15/2004			201,372	200,000	108.0300	207,062	207,906	1,800	14,500	(988)	0	0	1	05/21/1996	6.970		
912827-N8-1	US TREASURY NOTE		.5 875	FA	02/15/2004			120,831	120,000	105.1600	126,187	123,600	2,600	7,050	(739)	0	0	1	03/25/1999	5.700		
912827-T8-5	US TREASURY NOTE		.6 500	MN	05/15/2005			274,339	275,000	111.0000	305,250	272,508	2,250	17,875	277	0	0	1	05/21/1996	6.560		
912827-U8-3	US TREASURY NOTE		.6 500	FA	08/15/2005			163,658	165,000	111.8400	184,543	160,720	4,000	10,725	511	0	0	1	03/31/1997	6.660		
912827-X8-0	US TREASURY NOTE		.6 875	MN	05/15/2006			200,720	200,000	115.0600	230,126	202,062	1,700	13,750	(213)	0	0	1	09/17/1996	6.800		
912827-Z6-2	US TREASURY NOTE		.6 500	AO	10/15/2006			373,284	375,000	114.8800	430,781	370,605	5,100	24,375	452	0	0	1	01/27/1997	6.580		
912827-2J-0	US TREASURY NOTE		.6 250	FA	02/15/2007			200,763	200,000	114.7200	229,438	201,734	4,600	12,500	(185)	0	0	1	09/25/1997	6.200		
912827-3E-0	US TREASURY NOTE		.6 125	FA	08/15/2007			380,794	375,000	115.0000	431,250	386,953	8,600	22,969	(1,253)	0	0	1	01/28/1998	5.900		
912827-3X-8	US TREASURY NOTE		.5 500	FA	02/15/2008			199,834	200,000	112.8400	225,688	199,688	4,100	11,000	33	0	0	1	06/25/1998	5.500		
912827-4F-6	US TREASURY NOTE		.5 625	MN	05/15/2008			104,424	100,000	113.4700	113,469	107,922	700	5,625	(823)	0	0	1	09/29/1998	5.200		
912827-4F-6	US TREASURY NOTE		.5 625	MN	05/15/2008			182,806	175,000	113.4700	198,571	188,918	1,200	9,844	(1,452)	0	0	1	10/16/1998	5.200		
912827-5N-8	US TREASURY NOTE		.6 000	FA	08/15/2009			303,459	300,000	116.2800	348,843	305,156	6,700	18,000	(522)	0	0	1	09/27/1999	5.900		
31359C-AF-2	FEDERAL NATL MORTGAGE DEB		.5 450	AO	10/14/2003			300,111	300,000	103.1900	309,564	301,406	3,400	16,350	(141)	0	0	1	10/20/1993	5.400		
0199999 - Total Bonds - U.S. Government - Issuer Obligations								3,656,402	3,635,000	XXX	4,002,633	3,679,678	61,650	222,188	(5,009)			XXX	XXX	XXX		
0399999 - Total - U.S. Government Bonds								3,656,402	3,635,000	XXX	4,002,633	3,679,678	61,650	222,188	(5,009)				XXX	XXX	XXX	
38141G-AL-8	GOLDMAN SACHS GROUP, INC NOTES		.7 800	JJ	01/28/2010			148,779	150,000	116.3600	174,536	148,494	4,900	11,700	121	0	0	1	06/28/2000	7.950		
345397-SQ-7	FORD MOTOR CREDIT CO NOTES		.7 500	MS	03/15/2005			151,009	150,000	102.0300	153,039	151,810	3,300	11,250	(387)	0	0	1	09/15/2000	7.180		
370425-RG-7	GENERAL MOTORS ACCEPTANCE CORP NOTES		.6 150	AO	04/05/2007			195,216	200,000	101.7400	203,480	193,422	3,100	12,300	927	0	0	1	12/20/2000	6.800		
060505-AG-9	BANK OF AMERICA CORP NOTES		.7 400	JJ	01/15/2011			421,357	400,000	117.8000	471,184	424,624	13,600	29,600	(1,828)	0	0	1	03/16/2001	6.570		
345397-SM-6	FORD MOTOR CREDIT CO NOTES		.7 375	AO	10/28/2009			259,445	250,000	99.0900	247,715	261,250	3,100	18,437	(1,029)	0	0	1	05/16/2001	6.668		
61688A-AX-6	JP MORGAN & CO INC NOTES		.6 000	JJ	01/15/2009			151,200	150,000	105.0500	157,573	151,395	4,125	9,000	(156)	0	0	1	09/28/2001	5.845		
590188-JP-4	MERRILL LYNCH & CO INC NOTES		.6 000	FA	02/17/2009			273,777	275,000	108.6500	298,798	273,625	6,200	16,500	152	0	0	1	12/20/2001	6.075		
38141G-AZ-7	GOLDMAN SACHS GROUP		.6 875	JJ	01/15/2011			76,977	75,000	111.6200	83,718	77,061	2,350	2,578	(84)	0	0	1	03/25/2002	6.473		
616880-BJ-8	JP MORGAN & CO NOTES		.6 250	FA	02/15/2011			98,375	100,000	105.4100	105,405	98,304	2,350	3,125	71	0	0	1	03/25/2002	6.502		
369626-WB-6	GENERAL ELECTRIC CAP CORP NOTES		.6 125	FA	02/22/2011			181,278	175,000	108.3000	189,530	181,563	3,870	5,359	(285)	0	0	1	06/18/2002	5.590		
441812-JW-5	HOUSEHOLD FINANCE		.6 375	AO	10/15/2011			173,823	175,000	104.5500	182,964	173,775	2,325	5,578	48	0	0	1	06/18/2002	6.475		
441812-JW-5	HOUSEHOLD FINANCE		.6 375	AO	10/15/2011			246,703	250,000	104.5500	261,378	246,672	3,320	7,969	31	0	0	1	09/04/2002	6.571		
59156R-AC-2	METLIFE, INC		.6 125	JD	12/01/2011			266,841	250,000	107.9400	269,840	267,125	1,275	7,656	(284)	0	0	1	09/04/2002	5.179		
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations								2,644,780	2,600,000	XXX	2,799,160	2,649,120	53,815	141,052	(2,703)			XXX	XXX	XXX		
4599999 - Total - Industrial and Miscellaneous Bonds								2,644,780	2,600,000	XXX	2,799,160	2,649,120	53,815	141,052	(2,703)				XXX	XXX	XXX	
5499999 - Total - Issuer Obligations								6,301,182	6,235,000	XXX	6,801,793	6,328,798	115,465	363,240	(7,712)				XXX	XXX	XXX	
6099999 Totals								6,301,182	6,235,000	XXX	6,801,793	6,328,798	115,465	363,240	(7,712)					XXX	XXX	XXX

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Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO MOTORISTS LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
38141G-AZ-7	Goldman Sachs Group	03/25/2002	First Clearing Corp		77,061	75,000	1,003
616880-BJ-8	JP Morgan & Co Notes	03/25/2002	First Clearing Corp		98,304	100,000	694
36962G-WB-6	General Electric Cp Corp Notes	06/18/2002	First Clearing Corp		181,562	175,000	3,543
441812-JW-5	Household Finance	06/18/2002	First Clearing Corp		173,775	175,000	2,045
441812-JW-5	Household Finance	09/04/2002	First Clearing Corp		246,673	250,000	6,375
59156R-AC-2	MetLife, Inc	09/04/2002	First Clearing Corp		267,125	250,000	4,168
4599999 - Total - Bonds - Industrial, Misc.					1,044,500	1,025,000	17,828
6099997 - Total - Bonds - Part 3					1,044,500	1,025,000	17,828
6099998 - Total - Bonds - Part 5					0	0	0
6099999 - Total - Bonds					1,044,500	1,025,000	17,828
6599998 - Total - Preferred Stocks - Part 5					0	XXX	0
6599999 - Total - Preferred Stocks					0	XXX	0
7099998 - Total - Common Stocks - Part 5					0	XXX	0
7099999 - Total - Common Stocks					0	XXX	0
7199999 - Total - Preferred and Common Stocks					0	XXX	0
7299999 Totals					1,044,500	XXX	17,828

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO MOTORISTS LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
912827-F4-9	US TREASURY NOTE	.05/15/2002	US GOVERNMENT - MATURED		250,000	250,000	256,953	250,000	(322)	0	0	0	0	9,375	
912827-36-5	US TREASURY NOTE	.08/31/2002	US GOVERNMENT - MATURED		400,000	400,000	410,656	400,000	(2,158)	0	0	0	0	25,000	
0399999	- Bonds - U.S. Governments				650,000	650,000	667,609	650,000	(2,480)					34,375	XXX
6099997	- Bonds - Part 4				650,000	650,000	667,609	650,000	(2,480)					34,375	XXX
6099998	- Bonds - Part 5				0	0	0	0	0	0	0	0	0	0	XXX
6099999	- Total - Bonds				650,000	650,000	667,609	650,000	(2,480)	0	0	0	0	34,375	XXX
6599998	- Preferred Stocks - Part 5				0	XXX	0	0	0	0	0	0	0	XXX	0
6599999	- Total - Preferred Stocks				0	XXX	0	0	0	0	0	0	0	XXX	0
7099998	- Common Stocks - Part 5				0	XXX	0	0	0	0	0	0	0	XXX	0
7099999	- Total - Common Stocks				0	XXX	0	0	0	0	0	0	0	XXX	0
7199999	- Total - Preferred and Common Stocks				0	XXX	0	0	0	0	0	0	0	XXX	0
7299999	Totals				650,000	XXX	667,609	650,000	(2,480)	0	0	0	0	34,375	0

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Schedule D - Part 5

NONE

Schedule D - Part 6 - Section 1

NONE

Schedule D - Part 6 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO MOTORISTS LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	14 Gross Amount Received			
912795-MC-2	US TREASURY BILL	12/02/2002	Chase Securities, Inc.	1.455	M	03/13/2003	184,359	0	0	185,000	184,359	200	0	0	1	1.455
912795-MC-2	US TREASURY BILL	12/30/2002	Deutsche Bank Securities, Inc.	1.113	M	03/13/2003	54,876	0	0	55,000	54,876	0	0	0	1	1.113
0199999 - U.S. Governments - Issuer Obligations							239,235			240,000	239,235	200			XXX	XXX
0399999 - Total - U.S. Government Bonds							239,235			240,000	239,235	200			XXX	XXX
5499999 - Total - Issuer Obligations							239,235			240,000	239,235	200			XXX	XXX
6099999 - Total - Bonds							239,235			240,000	239,235	200			XXX	XXX
8099999 Totals							239,235	(a)		XXX	239,235	200			XXX	XXX

(a) Includes \$ 0 other than accrual of discount and amortization of premium.

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Schedule DB - Part A - Section 1

NONE

Schedule DB - Part A - Section 2

NONE

Schedule DB - Part A - Section 3

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part B - Section 2

NONE

Schedule DB - Part B - Section 3

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Part C - Section 3

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part D - Section 3

NONE

Schedule DB - Part E - Section 1

NONE

SCHEDULE DM

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

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value(-), or Fair Value over Statement (+)
1. Bonds	6,540,417	7,041,028	500,611
2. Preferred Stocks	0	0	0
3. Totals	6,540,417	7,041,028	500,611

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

Interactive Data Service, Inc.....

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO MOTORISTS LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
00001	B	US TREASURY NOTE 6.25% DUE 02/15/2007	SUPERINTENDENT OF INSURANCE OH RSD OH CODE 3907.07	115,000	115,439	131,927
XX99999	-	Total - Not All Policyholders		115,000	115,439	131,927
9999999		Totals		115,000	115,439	131,927

(a) Including \$0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.