



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 (Street and Number), Independence, OH 44131 (City or Town, State and Zip Code)

Main Administrative Office 5700 Brecksville Road (Street and Number), Independence, OH 44131 (City or Town, State and Zip Code), 216-606-6312 (Area Code) (Telephone Number)

Mail Address PO Box 6150 (Street and Number or P.O. Box), Cleveland, OH 44101 (City or Town, State and Zip Code)

Primary Location of Books and Records 5700 Brecksville Road (Street and Number), Independence, OH 44131 (City or Town, State and Zip Code), 216-606-6465 (Area Code) (Telephone Number)

Internet Website Address

Statement Contact Michael R Pratt (Name), 216-606-6465 (Area Code) (Telephone Number) (Extension), mpratt@aaaoma.com (E-mail Address), 216-606-6371 (FAX Number)

Policyowner Relations Contact 5700 Brecksville Road (Street and Number), Independence, OH 44131 (City or Town, State and Zip Code), 216-606-6312 (Area Code) (Telephone Number) (Extension)

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



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

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Group Code 0000

**LIFE INSURANCE**

NAIC Company Code 66005

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance			137,681		137,681
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	137,681	0	137,681
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year					2	26			2	26
Settled during current year:										
18.1 By payment in full					2	26			2	26
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	2	26	0	0	2	26
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	2	26	0	0	2	26
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	0	0	0	(a)	2	49,125	0	0	2	49,125
21. Issued during year									0	0
22. Other changes to in force (Net)						(6,025)			0	(6,025)
23. In force December 31 of current year	0	0	0	(a)	2	43,100	0	0	2	43,100

(a) Includes Individual Credit Life Insurance: prior year \$ ..... current year \$ .....  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	849,732	845,089		163,887	198,092
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	849,732	845,089	0	163,887	198,092



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

DIRECT BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Group Code 0000

**LIFE INSURANCE**

NAIC Company Code 66005

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	0	0	137,681	0	137,681
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	0	0	137,681	0	137,681
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	2	26	0	0	2	26
Settled during current year:										
18.1 By payment in full	0	0	0	0	2	26	0	0	2	26
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	2	26	0	0	2	26
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	2	26	0	0	2	26
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	0	0	(a)	0	2	49,125	0	0	2	49,125
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	0	0	0	0	0	(6,025)	0	0	0	(6,025)
23. In force December 31 of current year	0	0	(a)	0	2	43,100	0	0	2	43,100

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	849,732	845,089	0	163,887	198,092
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	849,732	845,089	0	163,887	198,092

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

Interest Maintenance Reserve

	1 Amount
<b>NONE</b>	
1. Reserve as of December 31, Prior Year .....	
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ ..... nsferred into the Reserve Net of Taxes of \$ .....	
3. Adjustment for Current Year's Liability Gains/(Losses) Released From the reserve .....	
4. Balance before Reduction for Amount Transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4) .....	
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1+2+3)
1. 2002 .....				
2. 2003 .....				
3. 2004 .....				
4. 2005 .....				
5. 2006 .....				
6. 2007 .....				
7. 2008 .....				
8. 2009 .....				
9. 2010 .....				
10. 2011 .....				
11. 2012 .....				
12. 2013 .....				
13. 2014 .....				
14. 2015 .....				
15. 2016 .....				
16. 2017 .....				
17. 2018 .....				
18. 2019 .....				
19. 2020 .....				
20. 2021 .....				
21. 2022 .....				
22. 2023 .....				
23. 2024 .....				
24. 2025 .....				
25. 2026 .....				
26. 2027 .....				
27. 2028 .....				
28. 2029 .....				
29. 2030 .....				
30. 2031 .....				
31. 2032 and Later				
32. Total (Lines 1 to 31)				

**NONE**

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

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3+6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1+2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4+5)	
1. Reserve as of December 31, Prior Year .....	1,399	0	1,399	0	0	0	1,399
2. Realized Capital Gains/(Losses) Net of Taxes - General Account .....			0			0	0
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts .....			0			0	0
4. Unrealized Capital Gains/(Losses) - General Account .....			0			0	0
5. Unrealized Capital Gains/(Losses) - Separate Accounts .....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....			0			0	0
7. Basic Contribution .....	1,322	0	1,322	0	0	0	1,322
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7) .....	2,721	0	2,721	0	0	0	2,721
9. Maximum Reserve .....	7,934	0	7,934	0	0	0	7,934
10. Reserve Objective .....	3,967	0	3,967	0	0	0	3,967
11. 20% of (Line 10 - Line 8) .....	249	0	249	0	0	0	249
12. Balance Before Transfers (Lines 8 + 11) .....	2,970	0	2,970	0	0	0	2,970
13. Transfers .....			0			0	XXX
14. Voluntary Contribution .....			0			0	0
15. Adjustment down to Maximum/up to Zero .....			0			0	0
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	2,970	0	2,970	0	0	0	2,970

**ASSET VALUATION RESERVE  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4x5)	7 Factor	8 Amount (Cols. 4x7)	9 Factor	10 Amount (Cols. 4x9)
<b>LONG - TERM BONDS</b>												
1		Exempt Obligations .....	3,656,402	XXX	XXX	3,656,402	0.0000	0	0.0000	0	0.0000	0
2	1	Highest Quality .....	2,644,780	XXX	XXX	2,644,780	0.0005	1,322	0.0015	3,967	0.0030	7,934
3	2	High Quality .....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
4	3	Medium Quality .....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
5	4	Low Quality .....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
6	5	Lower Quality .....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
7	6	In or Near Default .....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
8		Total Unrated Multi-Class Securities Acquired by Conversion .....		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	6,301,182	XXX	XXX	6,301,182	XXX	1,322	XXX	3,967	XXX	7,934
<b>PREFERRED STOCK</b>												
10	1	Highest Quality .....		XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
11	2	High Quality .....		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
12	3	Medium Quality .....		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
13	4	Low Quality .....		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
14	5	Lower Quality .....		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or Near Default .....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total Preferred Stocks (Sum of Lines 10 thru 16) (Page 2, Line 2.1, Net Admitted Asset)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>SHORT - TERM BONDS</b>												
18		Exempt Obligations .....	239,235	XXX	XXX	239,235	0.0000	0	0.0000	0	0.0000	0
19	1	Highest Quality .....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
20	2	High Quality .....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
21	3	Medium Quality .....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
22	4	Low Quality .....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
23	5	Lower Quality .....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
24	6	In or Near Default .....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
25		Total Short - Term Bonds (Sum of lines 18 thru 24)	239,235	XXX	XXX	239,235	XXX	0	XXX	0	XXX	0

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

**ASSET VALUATION RESERVE (continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4x5)	7 Factor	8 Amount (Cols. 4x7)	9 Factor	10 Amount (Cols. 4x9)
<b>DERIVATIVE INSTRUMENTS</b>												
26		Exchange Traded		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
27	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
28	2	High Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
29	3	Medium Quality		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
30	4	Low Quality		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
31	5	Lower Quality		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
32	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
33		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Line 9 + 17 + 25 +33)	6,540,417	XXX	XXX	6,540,417	XXX	1,322	XXX	3,967	XXX	7,934
<b>MORTGAGE LOANS</b>												
In Good Standing:												
35		Farm Mortgages			XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0
36		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0050	0
38		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial Mortgages - All Other			XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0
40		In Good Standing With Restructured Terms			XXX	0	0.2800 (b)	0	0.6200 (b)	0	1.0000 (b)	0
Overdue, Not in Process:												
41		Farm Mortgages			XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0060	0	0.0100	0
44		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0915	0	0.1500	0
In Process of Foreclosure:												
46		Farm Mortgages			XXX	0	0.0000	0	0.2000	0	0.2000	0
47		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0200	0	0.0200	0
49		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.2000	0	0.2000	0
51		Total Schedule B Mortgages (Sum of Lines 35 thru 50) (Page 2, Line 3, Net Admitted Asset)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52		Total Schedule DA Mortgages			XXX	0	(c)	0	(c)	0	(c)	0
53		Total Mortgage Loans on Real Estate (Line 51 + 52)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

(a) Times the Company's Experience Adjustment Factor (EAF).

(b) Column 9 is the greater of 7.5% without any EAF adjustments or a Company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

AVR - Equity Component

**NONE**

Asset Valuation Reserve RSA

**NONE**

Schedule A - Verification

**NONE**

Schedule B - Verification

**NONE**

Schedule BA - Verification

**NONE**

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

**SCHEDULE D - PART 1A - SECTION 1**

**Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations**

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1	1,189,353	1,915,761	790,523	0	0	3,895,637	59.6	4,453,192	73.5	3,895,637	0
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	1,189,353	1,915,761	790,523	0	0	3,895,637	59.6	4,453,192	73.5	3,895,637	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1						0	0.0	0	0.0		
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1						0	0.0	0	0.0		
4.2 Class 2						0	0.0	0	0.0		
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1						0	0.0	0	0.0		
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1 .....						.0	.0.0	.0	.0.0		
6.2 Class 2 .....						.0	.0.0	.0	.0.0		
6.3 Class 3 .....						.0	.0.0	.0	.0.0		
6.4 Class 4 .....						.0	.0.0	.0	.0.0		
6.5 Class 5 .....						.0	.0.0	.0	.0.0		
6.6 Class 6 .....						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1 .....	.0	346,225	2,298,555	.0	.0	2,644,780	40.4	1,602,982	26.5	2,644,780	.0
7.2 Class 2 .....						.0	.0.0	.0	.0.0		
7.3 Class 3 .....						.0	.0.0	.0	.0.0		
7.4 Class 4 .....						.0	.0.0	.0	.0.0		
7.5 Class 5 .....						.0	.0.0	.0	.0.0		
7.6 Class 6 .....						0	0.0	0	0.0		
7.7 Totals	0	346,225	2,298,555	0	0	2,644,780	40.4	1,602,982	26.5	2,644,780	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1 .....						.0	.0.0	.0	.0.0		
8.2 Class 2 .....						.0	.0.0	.0	.0.0		
8.3 Class 3 .....						.0	.0.0	.0	.0.0		
8.4 Class 4 .....						.0	.0.0	.0	.0.0		
8.5 Class 5 .....						.0	.0.0	.0	.0.0		
8.6 Class 6 .....						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Class 1 .....						.0	.0.0	.0	.0.0		
9.2 Class 2 .....						.0	.0.0	.0	.0.0		
9.3 Class 3 .....						.0	.0.0	.0	.0.0		
9.4 Class 4 .....						.0	.0.0	.0	.0.0		
9.5 Class 5 .....						.0	.0.0	.0	.0.0		
9.6 Class 6 .....						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

**Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations**

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	1,189,353	2,261,986	3,089,078	.0	.0	6,540,417	100.0	XXX	XXX	6,540,417	.0
10.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	1,189,353	2,261,986	3,089,078	.0	.0	6,540,417	100.0	XXX	XXX	6,540,417	.0
10.8 Line 10.7 as a % of Col. 6	18.2	34.6	47.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	791,781	2,436,523	2,827,870	.0	.0	XXX	XXX	6,056,174	100.0	6,056,174	.0
11.2 Class 2	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.7 Totals	791,781	2,436,523	2,827,870	.0	.0	XXX	XXX	6,056,174	100.0	6,056,174	.0
11.8 Line 11.7 as a % of Col. 8	13.1	40.2	46.7	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	1,189,353	2,261,986	3,089,078	.0	.0	6,540,417	100.0	6,056,174	100.0	6,540,417	XXX
12.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.7 Totals	1,189,353	2,261,986	3,089,078	.0	.0	6,540,417	100.0	6,056,174	100.0	6,540,417	XXX
12.8 Line 12.7 as a % of Col. 6	18.2	34.6	47.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	18.2	34.6	47.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ .0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ .0 current year, \$ .0 prior year of bonds with Z designations and \$ .0 prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ .0 current year, \$ .0 prior year of bonds with 5\* designations and \$ .0 current year, \$ .0 prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

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

**SCHEDULE D - PART 1A - SECTION 2**

**Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues**

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations .....	1,189,353	1,915,761	790,523	0	0	3,895,637	59.6	4,453,192	73.5	3,895,637	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
1.7 Totals .....	1,189,353	1,915,761	790,523	0	0	3,895,637	59.6	4,453,192	73.5	3,895,637	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations .....						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES .....						0	0.0	0	0.0		
2.3 Defined .....						0	0.0	0	0.0		
2.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES .....						0	0.0	0	0.0		
2.5 Defined .....						0	0.0	0	0.0		
2.6 Other .....						0	0.0	0	0.0		
2.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories, and Possessions Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations .....						0	0.0	0	0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES .....						0	0.0	0	0.0		
3.3 Defined .....						0	0.0	0	0.0		
3.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES .....						0	0.0	0	0.0		
3.5 Defined .....						0	0.0	0	0.0		
3.6 Other .....						0	0.0	0	0.0		
3.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations .....						0	0.0	0	0.0		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES .....						0	0.0	0	0.0		
4.3 Defined .....						0	0.0	0	0.0		
4.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES .....						0	0.0	0	0.0		
4.5 Defined .....						0	0.0	0	0.0		
4.6 Other .....						0	0.0	0	0.0		
4.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations .....						0	0.0	0	0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES .....						0	0.0	0	0.0		
5.3 Defined .....						0	0.0	0	0.0		
5.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES .....						0	0.0	0	0.0		
5.5 Defined .....						0	0.0	0	0.0		
5.6 Other .....						0	0.0	0	0.0		
5.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0

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

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations .....						0	0.0	0	0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined .....						0	0.0	0	0.0		
6.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined .....						0	0.0	0	0.0		
6.6 Other .....						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations .....	0	346,225	2,298,555	0	0	2,644,780	40.4	1,602,982	26.5	2,644,780	0
7.2 Single Class Mortgage-Backed/Asset-Based Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined .....						0	0.0	0	0.0		
7.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined .....						0	0.0	0	0.0		
7.6 Other .....						0	0.0	0	0.0		
7.7 Totals	0	346,225	2,298,555	0	0	2,644,780	40.4	1,602,982	26.5	2,644,780	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations .....						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parents, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations .....						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined .....						0	0.0	0	0.0		
9.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined .....						0	0.0	0	0.0		
9.6 Other .....						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

**Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues**

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	1,189,353	2,261,986	3,089,078	0	0	6,540,417	100.0	XXX	XXX	6,540,417	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	1,189,353	2,261,986	3,089,078	0	0	6,540,417	100.0	XXX	XXX	6,540,417	0
10.8 Line 10.7 as a % of Col. 6	18.2	34.6	47.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	791,781	2,436,523	2,827,870	0	0	XXX	XXX	6,056,174	100.0	6,056,174	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	791,781	2,436,523	2,827,870	0	0	XXX	XXX	6,056,174	100.0	6,056,174	0
11.8 Line 11.7 as a % of Col. 8	13.1	40.2	46.7	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	1,189,353	2,261,986	3,089,078	0	0	6,540,417	100.0	6,056,174	100.0	6,540,417	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals	1,189,353	2,261,986	3,089,078	0	0	6,540,417	100.0	6,056,174	100.0	6,540,417	XXX
12.8 Line 12.7 as a % of Col. 6	18.2	34.6	47.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	18.2	34.6	47.2	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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

**SCHEDULE DA - PART 2**

**Verification of SHORT-TERM INVESTMENTS Between Years**

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	139,300	139,300	0	0	0
2. Cost of short-term investments acquired .....	414,118	414,118			
3. Increase (decrease) by adjustment .....	0				
4. Increase (decrease) by foreign exchange adjustment .....	0				
5. Total profit (loss) on disposal of short-term investments .....	0				
6. Consideration received on disposal of short-term investments .....	314,183	314,183			
7. Book/adjusted carrying value, current year .....	239,235	239,235	0	0	0
8. Total valuation allowance .....	0				
9. Subtotal (Lines 7 plus 8) .....	239,235	239,235	0	0	0
10. Total nonadmitted amounts .....	0				
11. Statement value (Lines 9 minus 10) .....	239,235	239,235	0	0	0
12. Income collected during year .....	817	817			
13. Income earned during year .....	817	817			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: .....

Schedule DB - Part A - VBY

**NONE**

Schedule DB - Part B - VBY

**NONE**

Schedule DB - Part C - VBY

**NONE**

Schedule DB - Part D - VBY

**NONE**

Schedule DB - Part E - VBY

**NONE**

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

Schedule F - Claims

**NONE**

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

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1	2	3	4	5	6	7	8	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	Amount	%	Amount	%	Amount	%	Amount	%	9	10	11	12	13	14	15	16	17	18
<b>PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	218,475	XXX	218,475	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	218,951	XXX	218,951	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims	115,943	53.0	115,943	53.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Increase in contract reserves	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5. Commissions (a)	(57,011)	(26.0)	(57,011)	(26.0)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. General insurance expenses	45,781	20.9	45,781	20.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7. Taxes, licenses and fees	3,843	1.8	3,843	1.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8. Total expenses incurred	(7,387)	(3.4)	(7,387)	(3.4)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds	110,395	50.4	110,395	50.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting after dividends or refunds	110,395	50.4	110,395	50.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<b>DETAILS OF WRITE-INS</b>																		
0901.																		
0902.																		
0903.																		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$ ..... reported as "Contract, membership and other fees retained by agents."

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

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2 - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums .....	25,257	25,257							
2. Advance premiums .....	27	27							
3. Reserve for rate credits .....	0								
4. Total premium reserves, current year .....	25,284	25,284	0	0	0	0	0	0	0
5. Total premium reserves, prior year .....	25,760	25,760	0	0	0	0	0	0	0
6. Increase in total premium reserves .....	(476)	(476)	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves .....	0								
2. Reserve for future contingent benefits .....	0								
3. Total contract reserves, current year .....	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year .....	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves .....	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year .....	96,700	96,700							
2. Total prior year .....	83,511	83,511	0	0	0	0	0	0	0
3. Increase .....	13,189	13,189	0	0	0	0	0	0	0

<b>PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year .....	79,119	79,119							
1.2 On claims incurred during current year .....	23,633	23,633							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year .....	3,911	3,911							
2.2 On claims incurred during current year .....	92,789	92,789							
3. Test:									
3.1 Line 1.1 and 2.1 .....	83,030	83,030	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year .....	83,511	83,511	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2 .....	(481)	(481)	0	0	0	0	0	0	0

<b>PART 4 - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written .....	21,289	21,289							
2. Premiums earned .....	21,336	21,336							
3. Incurred claims .....	4,581	4,581							
4. Commissions .....	9,468	9,468							
B. Reinsurance Ceded:									
1. Premiums written .....	652,546	652,546							
2. Premiums earned .....	605,669	605,669							
3. Incurred claims .....	86,731	86,731							
4. Commissions .....	214,434	214,434							

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**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....			198,092	198,092
2. Beginning Claim Reserves and Liabilities .....	0	0	172,443	172,443
3. Ending Claim Reserves and Liabilities .....			206,648	206,648
4. Claims Paid .....	0	0	163,887	163,887
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims .....			4,582	4,582
6. Beginning Claim Reserves and Liabilities .....	0	0	3,770	3,770
7. Ending Claim Reserves and Liabilities .....			3,864	3,864
8. Claims Paid .....	0	0	4,488	4,488
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims .....			86,731	86,731
10. Beginning Claim Reserves and Liabilities .....	0	0	92,702	92,702
11. Ending Claim Reserves and Liabilities .....			113,812	113,812
12. Claims Paid .....	0	0	65,621	65,621
<b>D. Net:</b>				
13. Incurred Claims.....	0	0	115,943	115,943
14. Beginning Claim Reserves and Liabilities .....	0	0	83,511	83,511
15. Ending Claim Reserves and Liabilities .....	0	0	96,700	96,700
16. Claims Paid	0	0	102,754	102,754

## SCHEDULE O - PART 1

Development of Incurred Losses  
Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior .....	65,589	24,799	7,219	7,157	530
2. 1998 .....	93,251	73,246	2,791	2,767	79
3. 1999 .....	.XXX	35,013	75,044	74,405	1,799
4. 2000 .....	.XXX	.XXX	25,358	25,144	19,579
5. 2001 .....	.XXX	.XXX	.XXX	32,638	57,132
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	23,633

Section B - Other Accident and Health

1. Prior .....	0	0	0	0	0
2. 1998 .....	0	0	0	0	0
3. 1999 .....	.XXX	0	0	0	0
4. 2000 .....	.XXX	.XXX	0	0	0
5. 2001 .....	.XXX	.XXX	.XXX	0	0
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	0

Section C - Credit Accident and Health

1. Prior .....	0	0	0	0	0
2. 1998 .....	0	0	0	0	0
3. 1999 .....	.XXX	0	0	0	0
4. 2000 .....	.XXX	.XXX	0	0	0
5. 2001 .....	.XXX	.XXX	.XXX	0	0
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	0

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

## SCHEDULE O - PART 2

### Development of Incurred Losses Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998	171,508	171,332	169,288	XXX	XXX
2. 1999	XXX	107,128	111,842	184,462	XXX
3. 2000	XXX	XXX	109,434	52,139	70,081
4. 2001	XXX	XXX	XXX	114,511	93,681
5. 2002	XXX	XXX	XXX	XXX	116,423

### Section B - Other Accident and Health

1. 1998	0	0	0	XXX	XXX
2. 1999	XXX	0	0	0	XXX
3. 2000	XXX	XXX	0	0	0
4. 2001	XXX	XXX	XXX	0	0
5. 2002	XXX	XXX	XXX	XXX	0

### Section C - Credit Accident and Health

1. 1998	0	0	0	XXX	XXX
2. 1999	XXX	0	0	0	XXX
3. 2000	XXX	XXX	0	0	0
4. 2001	XXX	XXX	XXX	0	0
5. 2002	XXX	XXX	XXX	XXX	0

## SCHEDULE O - PART 3

### Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial Life		
2. Ordinary Life		
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life		
7. Group Accident and Health	Other	27,936
8. Credit Accident and Health	Development	96,113
9. Other Accident and Health		
10. Total		124,049



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

**SCHEDULE S - PART 1 - SECTION 2**

Reinsurance Assumed for Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
62146	36-2136262	07/01/1991	COMBINED INSURANCE COMPANY OF AMERICA	CHICAGO, IL	OTH/G	21,336	8,495	0	3,864	0	0
0299999 - Total - Non-Affiliates						21,336	8,495		3,864		
0399999 Totals						21,336	8,495		3,864		







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

**SCHEDULE S - PART 4**

**Reinsurance Ceded to Unauthorized Companies**

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total Cols. (5+6+7)	9 Letters of Credit	10 Trust Agreements	11 Funds Deposited by and Withheld from Reinsurers	12 Other	13 Miscellaneous Balances (Credit)	14 Sum of Cols. 9+10+11+12+13 But Not in Excess of Col. 8
<b>NONE</b>													
1199999 Totals													

**SCHEDULE S - PART 5**

**Five Year Exhibit of Reinsurance Ceded Business (000 Omitted)**

	1 2002	2 2001	3 2000	4 1999	5 1998
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	766	777	801	742	714
2. Commissions and reinsurance expense allowances .....	214	215	222	198	202
3. Contract claims .....	133	344	157	113	353
4. Surrender benefits and withdrawals for life contracts .....	0	0	0	0	0
5. Dividends to policyholders .....	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts .....	47	(48)	42	(9)	(46)
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	3	4	2	3	3
9. Aggregate reserves for life and accident and health contracts .....	186	139	186	144	170
10. Liability for deposit-type contracts .....	0	0	0	0	0
11. Contract claims unpaid .....	208	162	132	103	245
12. Amounts recoverable on reinsurance .....	20	0	0	0	0
13. Experience rating refunds due or unpaid .....	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10) .....	0	0	0	0	0
15. Commissions and reinsurance expense allowances unpaid .....	0	0	0	0	0
16. Unauthorized reinsurance offset .....	0	0	0	0	0
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
17. Funds deposited by and withheld from (F) .....	0	0	0	0	0
18. Letters of credit (L) .....	0	0	0	0	0
19. Trust agreements (T) .....	0	0	0	0	0
20. Other (O) .....	0	0	0	0	0

**SCHEDULE S - PART 6**

**Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance**

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 11) .....	6,558,782		6,558,782
2. Reinsurance ceded (Line 12) .....	20,133	(20,133)	0
3. Life & annuity premiums deferred & uncollected (Line 16) .....	1,877	419	2,296
4. Accident and health premiums due and unpaid (Line 17) .....	705	2,288	2,993
5. Net credit for ceded reinsurance .....	XXX	415,734	415,734
6. All other admitted assets (balance) .....	115,665		115,665
7. Total assets excluding Separate Accounts (Line 25) .....	6,697,162	398,308	7,095,470
8. Separate Account assets (Line 26) .....	0		0
9. Total assets (Line 27)	6,697,162	398,308	7,095,470
<b>LIABILITIES, CAPITAL AND SURPLUS (PAGE 3)</b>			
10. Contract reserves (Lines 1 and 2) .....	216,877	190,496	407,373
11. Liability for deposit-type contracts (Line 3) .....	0		0
12. Claim reserves (Line 4) .....	124,636	207,812	332,448
13. Policyholder dividends/reserves (Lines 5 through 7) .....	0		0
14. Premium & annuity considerations received in advance (Line 8) .....	27	0	27
15. Other contract liabilities (Line 9) .....	176,480		176,480
16. Reinsurance in unauthorized companies (Line 24.2) .....	0	0	0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3) .....	0	XXX	0
18. All other liabilities (balance) .....	74,573		74,573
19. Total liabilities excluding Separate Accounts (Line 26) .....	592,593	398,308	990,901
20. Separate Account liabilities (Line 27) .....	0		0
21. Total liabilities (Line 28) .....	592,593	398,308	990,901
22. Capital & surplus (Line 38) .....	6,104,569	XXX	6,104,569
23. Total liabilities, capital & surplus (Line 39)	6,697,162	398,308	7,095,470
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves .....	190,496		
25. Claim reserves .....	207,812		
26. Policyholder dividends/reserves .....	0		
27. Premium and annuity considerations received in advance .....	0		
28. Liability for premium & other deposit funds .....			
29. Other contract liabilities .....	0		
30. Reinsurance ceded assets .....	20,133		
31. Other ceded reinsurance recoverables .....	0		
32. Total ceded reinsurance recoverables .....	418,441		
33. Life & annuity premiums deferred & uncollected .....	419		
34. Accident and health premiums due and unpaid .....	2,288		
35. Reinsurance in unauthorized companies .....	0		
36. Other ceded reinsurance payables/offsets .....	0		
37. Total ceded reinsurance payable/offsets .....	2,707		
38. Total net credit for ceded reinsurance	415,734		

Schedule Y - Part 2

**NONE**

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

**MARCH FILING**

- 1. Will Schedule SIS (Stockholders Information Supplement) be filed by March 1? .....No.....
- 2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....No.....
- 3. Will the SVO Compliance Certification be filed by March 1? .....Yes.....
- 4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....No.....
- 5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....Yes.....
- 6. Will the Risk-based Capital Report be filed with the NAIC by March 1? .....Yes.....
- 7. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1? .....Yes.....
- 8. Will the statement on non-guaranteed elements as required by interrogatory #3 to Exhibit 5 be filed by March 1? .....Yes.....
- 9. Will an actuarial opinion be filed with this statement by March 1? .....Yes.....
- 10. Will the Workers' Compensation Carve-Out Supplement be filed by March 1? .....No.....
- 11. Will the Long-Term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1? .....No.....

**APRIL FILING**

- 12. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....No.....
- 13. Will Management's Discussion and Analysis be filed by April 1? .....Yes.....
- 14. Will the Interest Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the state by April 1? .....No.....
- 15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....No.....
- 16. Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? .....Yes.....
- 17. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? .....Yes.....
- 18. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....Yes.....
- 19. Will the Investment Risk Interrogatories be filed by April 1? .....Yes.....

**JUNE FILING**

- 20. Will an audited financial report be filed by June 1? .....Yes.....

**EXPLANATIONS:**

**BAR CODE:**



# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

12.   
6 6 0 0 5 2 0 0 2 3 3 0 5 8 0 0 0

14.   
6 6 0 0 5 2 0 0 2 2 8 0 0 0 0 0 0

15.   
6 6 0 0 5 2 0 0 2 2 3 0 5 8 0 0 0

**OVERFLOW PAGE FOR WRITE-INS**

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