



ANNUAL STATEMENT

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

The Ohio National Life Insurance Company

NAIC Group Code 0704 0704 NAIC Company Code 67172 Employer's ID Number 31-0397080
(Current Period) (Prior Period)

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

Country of Domicile United States of America

Incorporated 09/09/1909 Commenced Business 10/10/1910

Statutory Home Office One Financial Way, Cincinnati, OH 45242
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office One Financial Way
(Street and Number) 513-794-6100
(Area Code) (Telephone Number)
Cincinnati, OH 45242
(City or Town, State and Zip Code)

Mail Address Post Office Box 237, Cincinnati, OH 45201
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records One Financial Way
(Street and Number) 513-794-6100
(Area Code) (Telephone Number)
Cincinnati, OH 45242
(City or Town, State and Zip Code)

Internet Website Address _____

Statement Contact Paul George Boehm, Jr. 513-794-6100-6396
(Name) (Area Code) (Telephone Number) (Extension)
paul_boehm@ohionational.com 513-794-4516
(E-mail Address) (FAX Number)

Policyowner Relations Contact One Financial Way
(Street and Number) 513-794-6100-6377
(Area Code) (Telephone Number) (Extension)
Cincinnati, OH 45242
(City or Town, State and Zip Code)

OFFICERS

President David Boyers O'Maley Secretary Ronald Louis Benedict
Treasurer Arthur James Roberts Actuary Ronald John Dolan

VICE PRESIDENTS

<u>Trudy Kolb Backus</u>	<u>Thomas Abdo Barefield, Senior V.P.</u>	<u>Lee Edward Bartels</u>
<u>Howard Charles Becker, Senior V.P.</u>	<u>Michael Allan Boedeker, Senior V.P.</u>	<u>Robert Allen Bowen, Senior V.P.</u>
<u>Roylene Mullen Broadwell</u>	<u>Christopher Allen Carlson, Senior V.P.</u>	<u>Robert Walter Conway</u>
<u>David William Cook, Senior V.P.</u>	<u>Anthony Gerard Esposito</u>	<u>Diane Sue Hagenbuch</u>
<u>Michael Francis Haverkamp, Senior V.P. #</u>	<u>John Alfred Houser III</u>	<u>William Joseph McFadden</u>
<u>James Irwin Miller II</u>	<u>Carolyn Marie Nightingale</u>	<u>Edward Poli Nolan Jr. #</u>
<u>Thomas Orren Olson</u>	<u>John Jacob Palmer, Executive V.P.</u>	<u>George Barclay Pearson, Jr.</u>
<u>William Charles Price #</u>	<u>David Gates Smith, Executive V.P.</u>	<u>James Clive Smith</u>
<u>Michael Dean Stohler</u>	<u>Barbara Ann Turner</u>	<u>Dennis Clarence Twarogowski</u>
<u>David Symmes Williams</u>		

DIRECTORS OR TRUSTEES

<u>Jack Elliott Brown</u>	<u>William Robert Burleigh</u>	<u>George Edward Castrucci</u>
<u>Raymond Robert Clark</u>	<u>Ronald John Dolan</u>	<u>Victoria Buyniski Gluckman</u>
<u>John Weber Hayden</u>	<u>David Boyers O'Maley</u>	<u>James Francis Orr</u>
<u>John Jacob Palmer</u>	<u>David Gates Smith</u>	

State of Ohio } ss
County of Hamilton

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.

David Boyers O'Maley Ronald Louis Benedict Arthur James Roberts
President Secretary Treasurer

Subscribed and sworn to before me this 12th day of February, 2003

Shawna G. Stroup
August 27, 2007

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 NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,232,406		18,098		2,250,505
2. Annuity considerations	3,007,273				3,007,273
3. Deposit-type contract funds	23,071	XXX		XXX	23,071
4. Other considerations			1,508,463		1,508,463
5. Totals (Sum of Lines 1 to 4)	5,262,750	0	1,526,562	0	6,789,312
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,395				24,395
6.2 Applied to pay renewal premiums	94,299				94,299
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	533,420				533,420
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	652,114	0	0	0	652,114
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)	652,114	0	0	0	652,114
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	86,706		88,564		175,270
10. Matured endowments	4,280				4,280
11. Annuity benefits	348,482		18,305		366,787
12. Surrender values and withdrawals for life contracts	1,806,227		1,157,803		2,964,030
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	2,245,695	0	1,264,672	0	3,510,367
DETAILS OF WRITE-INS					
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	1	2,000	0	0	1	10,000	0	0	2	12,000
17. Incurred during current year	16	88,986			5	78,564			21	167,550
Settled during current year:										
18.1 By payment in full	17	90,986			6	88,564			23	179,550
18.2 By payment on compromised claims									0	0
18.3 Totals paid	17	90,986	0	0	6	88,564	0	0	23	179,550
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	17	90,986	0	0	6	88,564	0	0	23	179,550
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	1,282	142,706,755	0	(a)	5	14,586,000	0	0	1,287	157,292,755
21. Issued during year	35	6,335,367			0	12,291			35	6,347,658
22. Other changes to in force (Net)	23	(6,836,096)			(5)	(14,564,291)			18	(21,400,387)
23. In force December 31 of current year	1,340	142,206,026	0	(a)	0	34,000	0	0	1,340	142,240,026

(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	6,291	5,049		28,536	16,006
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	92,117	92,228	4,453		0
25.2 Guaranteed renewable	15,159	15,159			0
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)	107,276	107,387	4,453	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	113,566	112,436	4,453	28,536	16,006



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

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	19,839				19,839
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			6,683		6,683
5. Totals (Sum of Lines 1 to 4)	19,839	0	6,683	0	26,522
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,034				4,034
6.2 Applied to pay renewal premiums	3,039				3,039
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,037				5,037
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	12,110	0	0	0	12,110
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)	12,110	0	0	0	12,110
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments	1,000				1,000
11. Annuity benefits	6,000		268,893		274,893
12. Surrender values and withdrawals for life contracts	93,895				93,895
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	100,895	0	268,893	0	369,788
DETAILS OF WRITE-INS					
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		1,000							0	1,000
Settled during current year:										
18.1 By payment in full		1,000							0	1,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	1,000	0	0	0	0	0	0	0	1,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	1,000	0	0	0	0	0	0	0	1,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6	63,969	0	0	0	0	0	0	6	63,969
21. Issued during year		(43,476)							0	(43,476)
22. Other changes to in force (Net)	67	2,587,970			0				67	2,587,970
23. In force December 31 of current year	73	2,608,463	0	0	0	0	0	0	73	2,608,463

(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					
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)	0	0	0	0	0



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

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	349,110		62		349,172
2. Annuity considerations	10,526,185				10,526,185
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			374,400		374,400
5. Totals (Sum of Lines 1 to 4)	10,875,295	0	374,462	0	11,249,757
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	51,342				51,342
6.2 Applied to pay renewal premiums	81,907				81,907
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	145,516				145,516
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	278,765	0	0	0	278,765
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	109				109
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	109	0	0	0	109
8. Grand Totals (Lines 6.5 plus 7.4)	278,874	0	0	0	278,874
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	406,457		10,052		416,509
10. Matured endowments	59,541				59,541
11. Annuity benefits	1,013,837		411,216		1,425,053
12. Surrender values and withdrawals for life contracts	2,016,571		130,481		2,147,052
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	3,496,406	0	551,749	0	4,048,155
DETAILS OF WRITE-INS					
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	3	12,000	0	0	0	0	0	0	3	12,000
17. Incurred during current year	48	481,101			1	10,052			49	491,153
Settled during current year:										
18.1 By payment in full	46	465,998			1	10,052			47	476,050
18.2 By payment on compromised claims									0	0
18.3 Totals paid	46	465,998	0	0	1	10,052	0	0	47	476,050
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	46	465,998	0	0	1	10,052	0	0	47	476,050
19. Unpaid Dec. 31, current year (16+17-18.6)	5	27,103	0	0	0	0	0	0	5	27,103
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	192	5,944,918	0	0	2	129,000	0	0	194	6,073,918
21. Issued during year	3	1,144,836				119			3	1,144,955
22. Other changes to in force (Net)	835	15,916,539			(2)	(128,119)			833	15,788,420
23. In force December 31 of current year	1,030	23,006,293	0	0	0	1,000	0	0	1,030	23,007,293

(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				9,000	7,570
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	57,879	57,949	3,373	75,075	75,075
25.2 Guaranteed renewable	4,741	4,741			
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)	62,619	62,690	3,373	75,075	75,075
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	62,619	62,690	3,373	84,075	82,645



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

DIRECT BUSINESS IN THE STATE OF **Arkansas**

DURING THE YEAR **2002**

NAIC Group Code **0704**

LIFE INSURANCE

NAIC Company Code **67172**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	387,821		474		388,295
2. Annuity considerations	13,378,660				13,378,660
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			367,759		367,759
5. Totals (Sum of Lines 1 to 4)	13,766,481	0	368,233	0	14,134,714
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	31,710				31,710
6.2 Applied to pay renewal premiums	68,455				68,455
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	140,677				140,677
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	240,842	0	0	0	240,842
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	102				102
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	102	0	0	0	102
8. Grand Totals (Lines 6.5 plus 7.4)	240,944	0	0	0	240,944
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	102,674				102,674
10. Matured endowments					0
11. Annuity benefits	537,138		18,786		555,924
12. Surrender values and withdrawals for life contracts	2,084,552		157,685		2,242,237
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	2,724,364	0	176,471	0	2,900,835
DETAILS OF WRITE-INS					
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	1	1,000	0	0	0	0	0	0	1	1,000
17. Incurred during current year	19	108,816							19	108,816
Settled during current year:										
18.1 By payment in full	18	102,674							18	102,674
18.2 By payment on compromised claims									0	0
18.3 Totals paid	18	102,674	0	0	0	0	0	0	18	102,674
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	18	102,674	0	0	0	0	0	0	18	102,674
19. Unpaid Dec. 31, current year (16+17-18.6)	2	7,142	0	0	0	0	0	0	2	7,142
POLICY EXHIBIT										
20. In force December 31, prior year	498	19,891,360	0	0	2	328,000	0	0	500	20,219,360
21. Issued during year	34	8,625,455							34	8,625,455
22. Other changes to in force (Net)	162	1,755,440			(2)	(328,000)			160	1,427,440
23. In force December 31 of current year	694	30,272,255	0	0	0	0	0	0	694	30,272,255

(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	802	644			
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	87,328	87,433	2,752	18,215	16,415
25.2 Guaranteed renewable	9,246	9,246			
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)	96,574	96,679	2,752	18,215	16,415
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	97,375	97,323	2,752	18,215	16,415



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

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,601,546		7,013		4,608,559
2. Annuity considerations	123,967,692				123,967,692
3. Deposit-type contract funds	914,215	XXX		XXX	914,215
4. Other considerations			5,804,277		5,804,277
5. Totals (Sum of Lines 1 to 4)	129,483,453	0	5,811,291	0	135,294,744
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	330,591				330,591
6.2 Applied to pay renewal premiums	211,191				211,191
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,083,552				1,083,552
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	1,625,334	0	0	0	1,625,334
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	894				894
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	894	0	0	0	894
8. Grand Totals (Lines 6.5 plus 7.4)	1,626,228	0	0	0	1,626,228
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,310,589				1,310,589
10. Matured endowments	86,956				86,956
11. Annuity benefits	4,684,712		811,178		5,495,890
12. Surrender values and withdrawals for life contracts	37,035,556		1,790,232		38,825,788
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	16				16
15. Totals	43,117,829	0	2,601,410	0	45,719,239
DETAILS OF WRITE-INS					
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	8	19,917	0	0	0	0	0	0	8	19,917
17. Incurred during current year	122	1,598,541							122	1,598,541
Settled during current year:										
18.1 By payment in full	105	1,397,545							105	1,397,545
18.2 By payment on compromised claims									0	0
18.3 Totals paid	105	1,397,545	0	0	0	0	0	0	105	1,397,545
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	105	1,397,545	0	0	0	0	0	0	105	1,397,545
19. Unpaid Dec. 31, current year (16+17-18.6)	25	220,913	0	0	0	0	0	0	25	220,913
POLICY EXHIBIT										
20. In force December 31, prior year	2,762	185,288,054	0	0	5	6,899,000	0	0	2,767	192,187,054
21. Issued during year	92	45,355,418							92	45,355,418
22. Other changes to in force (Net)	531	(29,066,604)			(5)	(6,897,000)			526	(35,963,604)
23. In force December 31 of current year	3,385	201,576,868	0	0	0	2,000	0	0	3,385	201,578,868

(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	(186)	(149)		52,105	39,001
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	846,927	847,946	14,334	150,451	152,519
25.2 Guaranteed renewable	191,328	191,328		5,763	6,563
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)	1,038,255	1,039,274	14,334	156,214	159,082
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,038,069	1,039,125	14,334	208,319	198,083



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

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,020				10,020
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,020	0	0	0	10,020
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	738				738
6.2 Applied to pay renewal premiums	516				516
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,684				10,684
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	11,938	0	0	0	11,938
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)	11,938	0	0	0	11,938
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments	1,000				1,000
11. Annuity benefits	529				529
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	1,529	0	0	0	1,529
DETAILS OF WRITE-INS					
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		1,000								1,000
Settled during current year:										
18.1 By payment in full		1,000								1,000
18.2 By payment on compromised claims										0
18.3 Totals paid	0	1,000	0	0	0	0	0	0	0	1,000
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	1,000	0	0	0	0	0	0	0	1,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	0	0	(a)	0	No. of Policies	0	0	0	0	0
21. Issued during year		79,884								79,884
22. Other changes to in force (Net)	29	2,653,840							29	2,653,840
23. In force December 31 of current year	29	2,733,724	(a)	0	0	0	0	0	29	2,733,724

(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					
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	108	108			
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)	108	108	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	108	108	0	0	0



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

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,154,359		5		1,154,365
2. Annuity considerations	24,929,567				24,929,567
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			613,623		613,623
5. Totals (Sum of Lines 1 to 4)	26,083,926	0	613,628	0	26,697,554
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	69,175				69,175
6.2 Applied to pay renewal premiums	60,247				60,247
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	216,937				216,937
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	346,359	0	0	0	346,359
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	201				201
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	201	0	0	0	201
8. Grand Totals (Lines 6.5 plus 7.4)	346,560	0	0	0	346,560
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	178,741		1,020		179,761
10. Matured endowments	62,724				62,724
11. Annuity benefits	746,169		32,625		778,794
12. Surrender values and withdrawals for life contracts	4,884,972		578,455		5,463,427
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	17				17
15. Totals	5,872,623	0	612,100	0	6,484,723
DETAILS OF WRITE-INS					
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	2	10,000	0	0	0	0	0	0	2	10,000
17. Incurred during current year	32	273,496				1,020			32	274,516
Settled during current year:										
18.1 By payment in full	30	241,465				1,020			30	242,485
18.2 By payment on compromised claims									0	0
18.3 Totals paid	30	241,465	0	0	0	1,020	0	0	30	242,485
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	30	241,465	0	0	0	1,020	0	0	30	242,485
19. Unpaid Dec. 31, current year (16+17-18.6)	4	42,031	0	0	0	0	0	0	4	42,031
POLICY EXHIBIT										
20. In force December 31, prior year	1,001	36,427,939	0	0	6	4,305,000	0	0	1,007	40,732,939
21. Issued during year	63	36,813,595				3,820			63	36,817,415
22. Other changes to in force (Net)	378	5,134,716			(6)	(4,288,820)			372	845,896
23. In force December 31 of current year	1,442	78,376,250	0	0	0	20,000	0	0	1,442	78,396,250

(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	9,951	7,986		1,440	1,440
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	307,347	308,953	6,447	12,360	12,360
25.2 Guaranteed renewable	218,199	216,964		21,600	21,600
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)	525,547	525,917	6,447	33,960	33,960
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	535,498	533,903	6,447	35,400	35,400



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

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	445,534				445,534
2. Annuity considerations	38,423,342				38,423,342
3. Deposit-type contract funds		XXX	10,000,000	XXX	10,000,000
4. Other considerations			397,833		397,833
5. Totals (Sum of Lines 1 to 4)	38,868,876	0	10,397,833	0	49,266,709
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,051				5,051
6.2 Applied to pay renewal premiums	13,949				13,949
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	51,251				51,251
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	70,251	0	0	0	70,251
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)	70,251	0	0	0	70,251
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits	201,701		3,834		205,535
12. Surrender values and withdrawals for life contracts	1,872,309		7,417		1,879,726
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	2,074,010	0	11,251	0	2,085,261
DETAILS OF WRITE-INS					
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	1	44,628	0	0	0	0	0	0	1	44,628
17. Incurred during current year	1	(44,628)							1	(44,628)
Settled during current year:										
18.1 By payment in full	2								2	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	0	0	0	0	0	0	0	2	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	0	0	0	0	0	0	0	2	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	141	27,010,536	0	0	0	0	0	0	141	27,010,536
21. Issued during year	25	8,880,098							25	8,880,098
22. Other changes to in force (Net)	70	1,377,767			0				70	1,377,767
23. In force December 31 of current year	236	37,268,401	0	0	0	0	0	0	236	37,268,401

(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					
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	237,656	237,942	5,543	400	400
25.2 Guaranteed renewable	6,256	6,256			
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)	243,911	244,198	5,543	400	400
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	243,911	244,198	5,543	400	400



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

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	54,389		338		54,727
2. Annuity considerations	1,083,248				1,083,248
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,137,637	0	338	0	1,137,975
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,728				1,728
6.2 Applied to pay renewal premiums	6,539				6,539
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,135				14,135
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	22,403	0	0	0	22,403
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)	22,403	0	0	0	22,403
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,017				1,017
10. Matured endowments	10,611				10,611
11. Annuity benefits	71,902				71,902
12. Surrender values and withdrawals for life contracts	20,573				20,573
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	104,103	0	0	0	104,103
DETAILS OF WRITE-INS					
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	1	11,628							1	11,628
Settled during current year:										
18.1 By payment in full	1	11,628							1	11,628
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	11,628	0	0	0	0	0	0	1	11,628
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	11,628	0	0	0	0	0	0	1	11,628
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	20	7,910,034	0	(a)	0	297,000	0	0	20	8,207,034
21. Issued during year	2	692,357							2	692,357
22. Other changes to in force (Net)	52	(2,529,161)			0	(297,000)			52	(2,826,161)
23. In force December 31 of current year	74	6,073,230	0	(a)	0	0	0	0	74	6,073,230

(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	337	270			
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	39,084	39,131		7,275	7,275
25.2 Guaranteed renewable	3,891	3,891			
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)	42,975	43,022	0	7,275	7,275
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	43,312	43,292	0	7,275	7,275



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

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	40,655				40,655
2. Annuity considerations	4,016,741				4,016,741
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			76,871		76,871
5. Totals (Sum of Lines 1 to 4)	4,057,395	0	76,871	0	4,134,267
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,441				2,441
6.2 Applied to pay renewal premiums	9,632				9,632
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,043				12,043
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	24,115	0	0	0	24,115
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)	24,115	0	0	0	24,115
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	255				255
10. Matured endowments					0
11. Annuity benefits	24,462		1,690		26,152
12. Surrender values and withdrawals for life contracts	53,939		3,315,787		3,369,726
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	78,656	0	3,317,477	0	3,396,133
DETAILS OF WRITE-INS					
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	1	10,000	0	0	0	0	0	0	1	10,000
17. Incurred during current year	0	(9,745)							0	(9,745)
Settled during current year:										
18.1 By payment in full	1	255							1	255
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	255	0	0	0	0	0	0	1	255
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	255	0	0	0	0	0	0	1	255
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	187	3,282,347	0	0	0	0	0	0	187	3,282,347
21. Issued during year	1	24,675				59			1	24,734
22. Other changes to in force (Net)	(112)	1,253,953			0	441			(112)	1,254,394
23. In force December 31 of current year	76	4,560,975	0	0	0	500	0	0	76	4,561,475

(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	(46)	(37)			
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	16,610	16,630			
25.2 Guaranteed renewable	1,287	1,287			
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)	17,897	17,917	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	17,851	17,880	0	0	0



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

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,964,983		4,762		1,969,746
2. Annuity considerations	38,767,498				38,767,498
3. Deposit-type contract funds	209,003	XXX		XXX	209,003
4. Other considerations			3,425,946		3,425,946
5. Totals (Sum of Lines 1 to 4)	40,941,484	0	3,430,708	0	44,372,192
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	199,258				199,258
6.2 Applied to pay renewal premiums	223,141				223,141
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	708,508				708,508
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	1,130,906	0	0	0	1,130,906
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	360				360
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	360	0	0	0	360
8. Grand Totals (Lines 6.5 plus 7.4)	1,131,266	0	0	0	1,131,266
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	791,593		179,546		971,139
10. Matured endowments	45,419				45,419
11. Annuity benefits	2,331,937		1,222,815		3,554,752
12. Surrender values and withdrawals for life contracts	20,133,681		551,767		20,685,448
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	68				68
15. Totals	23,302,698	0	1,954,128	0	25,256,826
DETAILS OF WRITE-INS					
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	8	25,742	0	0	1	36,937	0	0	9	62,679
17. Incurred during current year	89	864,054			5	142,609			94	1,006,663
Settled during current year:										
18.1 By payment in full	91	837,012			6	179,546			97	1,016,558
18.2 By payment on compromised claims									0	0
18.3 Totals paid	91	837,012	0	0	6	179,546	0	0	97	1,016,558
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	91	837,012	0	0	6	179,546	0	0	97	1,016,558
19. Unpaid Dec. 31, current year (16+17-18.6)	6	52,784	0	0	0	0	0	0	6	52,784
POLICY EXHIBIT										
20. In force December 31, prior year	525	71,766,521	0	(a) 0	4	6,476,000	0	0	529	78,242,521
21. Issued during year	83	25,579,410				5,791			83	25,585,201
22. Other changes to in force (Net)	1,829	26,887,604			(4)	(6,454,791)			1,825	20,432,813
23. In force December 31 of current year	2,437	124,233,535	0	(a) 0	0	27,000	0	0	2,437	124,260,535

(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	5,600	4,524		137,903	118,049
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	546,933	547,591	4,867	34,028	33,981
25.2 Guaranteed renewable	44,094	44,057			
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)	591,027	591,648	4,867	34,028	33,981
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	596,626	596,172	4,867	171,931	152,030



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

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	819,601		33,352		852,953
2. Annuity considerations	9,490,825				9,490,825
3. Deposit-type contract funds		XXX	2,500,000	XXX	2,500,000
4. Other considerations			5,914,400		5,914,400
5. Totals (Sum of Lines 1 to 4)	10,310,426	0	8,447,752	0	18,758,177
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	30,425				30,425
6.2 Applied to pay renewal premiums	54,414				54,414
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	242,453				242,453
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	327,291	0	0	0	327,291
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)	327,291	0	0	0	327,291
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	322,490		177,736		500,226
10. Matured endowments	1,367				1,367
11. Annuity benefits	596,831		34,086		630,917
12. Surrender values and withdrawals for life contracts	4,541,224		3,122,072		7,663,296
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	5,461,912	0	3,333,894	0	8,795,806
DETAILS OF WRITE-INS					
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	1	40,000	0	0	1	40,000
17. Incurred during current year	24	329,498			8	141,069			32	470,567
Settled during current year:										
18.1 By payment in full	23	323,857			8	177,736			31	501,593
18.2 By payment on compromised claims									0	0
18.3 Totals paid	23	323,857	0	0	8	177,736	0	0	31	501,593
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	23	323,857	0	0	8	177,736	0	0	31	501,593
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,641	0	0	1	3,333	0	0	2	8,974
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	981	60,817,053	0	0	1	48,400,000	0	0	982	109,217,053
21. Issued during year	80	17,599,751				706,049			80	18,305,800
22. Other changes to in force (Net)	191	(1,651,275)			(1)	(47,287,799)			190	(48,939,074)
23. In force December 31 of current year	1,252	76,765,529	0	0	0	1,818,250	0	0	1,252	78,583,779

(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	15,714	12,612		501,353	435,136
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	232,856	233,136	4,850	47,468	47,248
25.2 Guaranteed renewable	13,978	13,978			
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)	246,834	247,114	4,850	47,468	47,248
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	262,548	259,726	4,850	548,821	482,384



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

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					0
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	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	258				258
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)	258	0	0	0	258
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)	258	0	0	0	258
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments	5,000				5,000
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	5,000	0	0	0	5,000
DETAILS OF WRITE-INS					
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		5,000								5,000
Settled during current year:										
18.1 By payment in full		5,000								5,000
18.2 By payment on compromised claims										0
18.3 Totals paid	0	5,000	0	0	0	0	0	0	0	5,000
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	5,000	0	0	0	0	0	0	0	5,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	0	0	(a)	0	No. of Policies	0	0	0	0	0
21. Issued during year										0
22. Other changes to in force (Net)										0
23. In force December 31 of current year	0	0	(a)	0	0	0	0	0	0	0

(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					
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)	0	0	0	0	0



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

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,357				13,357
2. Annuity considerations	3,290				3,290
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	16,647	0	0	0	16,647
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,669				3,669
6.2 Applied to pay renewal premiums	1,369				1,369
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,518				9,518
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	14,556	0	0	0	14,556
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)	14,556	0	0	0	14,556
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits	1,748		9,091		10,839
12. Surrender values and withdrawals for life contracts	45,881				45,881
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	17				17
15. Totals	47,646	0	9,091	0	56,737
DETAILS OF WRITE-INS					
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										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1	2,000	0	(a) 0	0	0	0	0	1	2,000
21. Issued during year		8,377							0	8,377
22. Other changes to in force (Net)	53	2,264,019			0				53	2,264,019
23. In force December 31 of current year	54	2,274,396	0	(a) 0	0	0	0	0	54	2,274,396

(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					
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	2,121	2,124			
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)	2,121	2,124	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,121	2,124	0	0	0



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

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	485,583		7,210		492,793
2. Annuity considerations	10,606,109				10,606,109
3. Deposit-type contract funds	(90)	XXX		XXX	(90)
4. Other considerations			2,034,788		2,034,788
5. Totals (Sum of Lines 1 to 4)	11,091,602	0	2,041,998	0	13,133,601
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,248				25,248
6.2 Applied to pay renewal premiums	45,354				45,354
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	217,834				217,834
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	288,435	0	0	0	288,435
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)	288,435	0	0	0	288,435
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	239,379		20,338		259,717
10. Matured endowments					0
11. Annuity benefits	657,711		24,403		682,114
12. Surrender values and withdrawals for life contracts	6,859,689		1,029,833		7,889,522
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	7,756,779	0	1,074,574	0	8,831,353
DETAILS OF WRITE-INS					
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	2	549,228	0	0	0	0	0	0	2	549,228
17. Incurred during current year	31	(225,589)			1	20,338			32	(205,251)
Settled during current year:										
18.1 By payment in full	26	239,379			1	20,338			27	259,717
18.2 By payment on compromised claims									0	0
18.3 Totals paid	26	239,379	0	0	1	20,338	0	0	27	259,717
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	26	239,379	0	0	1	20,338	0	0	27	259,717
19. Unpaid Dec. 31, current year (16+17-18.6)	7	84,260	0	0	0	0	0	0	7	84,260
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,109	35,489,999	0	0	8	10,667,000	0	0	1,117	46,156,999
21. Issued during year	15	1,224,440				19,645			15	1,244,085
22. Other changes to in force (Net)	(130)	(3,175,640)			(8)	(10,621,645)			(138)	(13,797,285)
23. In force December 31 of current year	994	33,538,799	0	0	0	65,000	0	0	994	33,603,799

(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	1,941	1,558			
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	107,201	107,330	2,249		(3,523)
25.2 Guaranteed renewable	71,388	71,388			(800)
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)	178,589	178,718	2,249	0	(4,323)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	180,530	180,276	2,249	0	(4,323)



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

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,588,031		20,009		7,608,040
2. Annuity considerations	95,638,550				95,638,550
3. Deposit-type contract funds	114,668	XXX	22,000,000	XXX	22,114,668
4. Other considerations			6,544,072		6,544,072
5. Totals (Sum of Lines 1 to 4)	103,341,248	0	28,564,082	0	131,905,330
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	271,493				271,493
6.2 Applied to pay renewal premiums	521,235				521,235
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,551,921				1,551,921
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	2,344,649	0	0	0	2,344,649
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)	2,344,649	0	0	0	2,344,649
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,225,645		75,779		2,301,424
10. Matured endowments	59,044				59,044
11. Annuity benefits	4,006,462		360,517		4,366,979
12. Surrender values and withdrawals for life contracts	28,141,295		2,819,981		30,961,276
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	34,432,446	0	3,256,277	0	37,688,723
DETAILS OF WRITE-INS					
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	16	(1,051,721)	0	0	1	25,000	0	0	17	(1,026,721)
17. Incurred during current year	204	4,623,752			4	50,779			208	4,674,531
Settled during current year:										
18.1 By payment in full	196	2,284,689			5	75,779			201	2,360,468
18.2 By payment on compromised claims									0	0
18.3 Totals paid	196	2,284,689	0	0	5	75,779	0	0	201	2,360,468
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	196	2,284,689	0	0	5	75,779	0	0	201	2,360,468
19. Unpaid Dec. 31, current year (16+17-18.6)	24	1,287,342	0	0	0	0	0	0	24	1,287,342
POLICY EXHIBIT										
20. In force December 31, prior year	7,893	324,481,629	0	(a)	5	63,573,000	0	0	7,898	388,054,629
21. Issued during year	299	62,774,531				356,184			299	63,130,715
22. Other changes to in force (Net)	(1,435)	(36,004,974)			(5)	(62,595,184)			(1,440)	(98,600,158)
23. In force December 31 of current year	6,757	351,251,186	0	(a)	0	1,334,000	0	0	6,757	352,585,186

(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	39,692	31,856		202,088	196,826
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	544,448	545,103	10,604	29,280	29,280
25.2 Guaranteed renewable	60,760	60,760			
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)	605,208	605,863	10,604	29,280	29,280
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	644,901	637,719	10,604	231,368	226,106



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

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,224,145		525,373		2,749,518
2. Annuity considerations	14,970,833				14,970,833
3. Deposit-type contract funds	16,000	XXX	1,000,000	XXX	1,016,000
4. Other considerations			2,502,597		2,502,597
5. Totals (Sum of Lines 1 to 4)	17,210,978	0	4,027,971	0	21,238,949
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	49,138				49,138
6.2 Applied to pay renewal premiums	146,488				146,488
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	911,769				911,769
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	1,107,395	0	0	0	1,107,395
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	210				210
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	210	0	0	0	210
8. Grand Totals (Lines 6.5 plus 7.4)	1,107,605	0	0	0	1,107,605
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	904,848		594,838		1,499,686
10. Matured endowments	40,159				40,159
11. Annuity benefits	1,400,282		504,243		1,904,525
12. Surrender values and withdrawals for life contracts	7,091,745		1,181,545		8,273,290
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health			5,000		5,000
15. Totals	9,437,034	0	2,285,626	0	11,722,660
DETAILS OF WRITE-INS					
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	5	56,034	0	0	2	25,000	0	0	7	81,034
17. Incurred during current year	60	903,437			23	569,838			83	1,473,275
Settled during current year:										
18.1 By payment in full	62	945,007			25	594,838			87	1,539,845
18.2 By payment on compromised claims									0	0
18.3 Totals paid	62	945,007	0	0	25	594,838	0	0	87	1,539,845
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	62	945,007	0	0	25	594,838	0	0	87	1,539,845
19. Unpaid Dec. 31, current year (16+17-18.6)	3	14,464	0	0	0	0	0	0	3	14,464
POLICY EXHIBIT										
20. In force December 31, prior year	2,212	123,982,055	0	(a)	8	595,711,000	0	0	2,220	719,693,055
21. Issued during year	76	13,321,485				1,080,362			76	14,401,847
22. Other changes to in force (Net)	(146)	(5,210,957)			(8)	(594,148,668)			(154)	(599,359,625)
23. In force December 31 of current year	2,142	132,092,583	0	(a)	0	2,642,694	0	0	2,142	134,735,277

(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	247,480	198,621		641,929	628,178
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	170,647	170,852	2,957	28,381	25,418
25.2 Guaranteed renewable	26,535	26,535			(800)
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)	197,183	197,387	2,957	28,381	24,618
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	444,663	396,008	2,957	670,310	652,796



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

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,931,012		7,987		1,938,999
2. Annuity considerations	56,121,200				56,121,200
3. Deposit-type contract funds	8,224	XXX		XXX	8,224
4. Other considerations			5,320,858		5,320,858
5. Totals (Sum of Lines 1 to 4)	58,060,436	0	5,328,844	0	63,389,280
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	94,030				94,030
6.2 Applied to pay renewal premiums	350,360				350,360
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	782,865				782,865
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	1,227,255	0	0	0	1,227,255
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	113				113
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	113	0	0	0	113
8. Grand Totals (Lines 6.5 plus 7.4)	1,227,369	0	0	0	1,227,369
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	685,773		43,825		729,598
10. Matured endowments	63,555				63,555
11. Annuity benefits	2,360,528		109,742		2,470,270
12. Surrender values and withdrawals for life contracts	11,469,594		4,344,227		15,813,821
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	33				33
15. Totals	14,579,483	0	4,497,794	0	19,077,277
DETAILS OF WRITE-INS					
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	9	190,116	0	0	0	0	0	0	9	190,116
17. Incurred during current year	117	645,675			4	43,825			121	689,500
Settled during current year:										
18.1 By payment in full	113	749,328			4	43,825			117	793,153
18.2 By payment on compromised claims									0	0
18.3 Totals paid	113	749,328	0	0	4	43,825	0	0	117	793,153
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	113	749,328	0	0	4	43,825	0	0	117	793,153
19. Unpaid Dec. 31, current year (16+17-18.6)	13	86,463	0	0	0	0	0	0	13	86,463
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	5,553	119,550,973	0	0	7	12,960,000	0	0	5,560	132,510,973
21. Issued during year	84	12,560,670				104,400			84	12,665,070
22. Other changes to in force (Net)	(1,093)	(14,750,888)			(7)	(12,689,150)			(1,100)	(27,440,038)
23. In force December 31 of current year	4,544	117,360,755	0	0	0	375,250	0	0	4,544	117,736,005

(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	384,642	308,703		472,802	472,807
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	163,222	163,418	1,527	67,883	72,200
25.2 Guaranteed renewable	39,443	39,443			
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)	202,665	202,861	1,527	67,883	72,200
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	587,307	511,564	1,527	540,685	545,007



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

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,838,461		12,754		1,851,215
2. Annuity considerations	23,422,970				23,422,970
3. Deposit-type contract funds	153,584	XXX		XXX	153,584
4. Other considerations			1,584,802		1,584,802
5. Totals (Sum of Lines 1 to 4)	25,415,015	0	1,597,556	0	27,012,571
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	44,978				44,978
6.2 Applied to pay renewal premiums	58,616				58,616
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	399,400				399,400
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	502,994	0	0	0	502,994
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	319				319
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	319	0	0	0	319
8. Grand Totals (Lines 6.5 plus 7.4)	503,312	0	0	0	503,312
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	226,058				226,058
10. Matured endowments	30,755				30,755
11. Annuity benefits	1,051,874		17,366		1,069,240
12. Surrender values and withdrawals for life contracts	3,535,052		482,537		4,017,589
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	4,843,739	0	499,903	0	5,343,642
DETAILS OF WRITE-INS					
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	3	9,981	0	0	0	0	0	0	3	9,981
17. Incurred during current year	33	246,832							33	246,832
Settled during current year:										
18.1 By payment in full	36	256,813							36	256,813
18.2 By payment on compromised claims									0	0
18.3 Totals paid	36	256,813	0	0	0	0	0	0	36	256,813
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	36	256,813	0	0	0	0	0	0	36	256,813
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	1,061	100,241,068	0	0	7	2,929,000	0	0	1,068	103,170,068
21. Issued during year	137	34,949,518							137	34,949,518
22. Other changes to in force (Net)	52	(43,242,246)			(7)	(2,929,000)			45	(46,171,246)
23. In force December 31 of current year	1,250	91,948,340	0	0	0	0	0	0	1,250	91,948,340

(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	829	665		5,672	5,420
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	186,382	186,606	3,735	36,686	36,686
25.2 Guaranteed renewable	27,513	27,513			
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)	213,894	214,119	3,735	36,686	36,686
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	214,724	214,784	3,735	42,358	42,106



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

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	863,554		77,543		941,097
2. Annuity considerations	94,578,686				94,578,686
3. Deposit-type contract funds	208,047	XXX		XXX	208,047
4. Other considerations			9,891,809		9,891,809
5. Totals (Sum of Lines 1 to 4)	95,650,287	0	9,969,352	0	105,619,639
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	39,060				39,060
6.2 Applied to pay renewal premiums	163,851				163,851
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	285,064				285,064
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	487,975	0	0	0	487,975
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)	487,975	0	0	0	487,975
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	371,158		244,803		615,961
10. Matured endowments	47,707				47,707
11. Annuity benefits	2,673,475		320,665		2,994,140
12. Surrender values and withdrawals for life contracts	9,083,121		6,415,329		15,498,450
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	12,175,461	0	6,980,797	0	19,156,258
DETAILS OF WRITE-INS					
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	8	149,124	0	0	1	10,000	0	0	9	159,124
17. Incurred during current year	62	279,979			9	244,803			71	524,782
Settled during current year:										
18.1 By payment in full	68	418,865			9	244,803			77	663,668
18.2 By payment on compromised claims									0	0
18.3 Totals paid	68	418,865	0	0	9	244,803	0	0	77	663,668
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	68	418,865	0	0	9	244,803	0	0	77	663,668
19. Unpaid Dec. 31, current year (16+17-18.6)	2	10,238	0	0	1	10,000	0	0	3	20,238
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,904	60,748,785	0	0	6	226,921,000	0	0	1,910	287,669,785
21. Issued during year	61	5,567,169				659,390			61	6,226,559
22. Other changes to in force (Net)	47	2,844,546			(6)	(225,759,389)			41	(222,914,843)
23. In force December 31 of current year	2,012	69,160,500	0	0	0	1,821,001	0	0	2,012	70,981,501

(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	41,816	33,560		135,210	99,568
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	109,632	109,764	3,146	500	933
25.2 Guaranteed renewable	28,012	28,012			
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)	137,644	137,776	3,146	500	933
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	179,459	171,336	3,146	135,710	100,501



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

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	501,439		335		501,774
2. Annuity considerations	12,907,516				12,907,516
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			424,550		424,550
5. Totals (Sum of Lines 1 to 4)	13,408,955	0	424,885	0	13,833,840
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,877				5,877
6.2 Applied to pay renewal premiums	8,595				8,595
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	93,977				93,977
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	108,449	0	0	0	108,449
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	109				109
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	109	0	0	0	109
8. Grand Totals (Lines 6.5 plus 7.4)	108,558	0	0	0	108,558
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,578		12		3,590
10. Matured endowments					0
11. Annuity benefits	507,231		373,666		880,897
12. Surrender values and withdrawals for life contracts	7,597,282		484,195		8,081,477
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	8,108,091	0	857,873	0	8,965,964
DETAILS OF WRITE-INS					
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	1	13,232	0	0	1	1,000	0	0	2	14,232
17. Incurred during current year	1	(9,654)			1	(988)			2	(10,642)
Settled during current year:										
18.1 By payment in full	2	3,578			2	12			4	3,590
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	3,578	0	0	2	12	0	0	4	3,590
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	3,578	0	0	2	12	0	0	4	3,590
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	224	31,447,731	0	(a) 0	3	252,000	0	0	227	31,699,731
21. Issued during year	34	9,840,885				129			34	9,841,014
22. Other changes to in force (Net)	54	(3,899,943)			(3)	(250,629)			51	(4,150,572)
23. In force December 31 of current year	312	37,388,673	0	(a) 0	0	1,500	0	0	312	37,390,173

(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	11,413	9,160		7,022	4,662
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	50,712	50,773	1,593	4,800	5,280
25.2 Guaranteed renewable	5,145	5,145			
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)	55,857	55,918	1,593	4,800	5,280
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	67,270	65,078	1,593	11,822	9,942



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

DIRECT BUSINESS IN THE STATE OF **Maine**

DURING THE YEAR **2002**

NAIC Group Code **0704**

LIFE INSURANCE

NAIC Company Code **67172**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,145				5,145
2. Annuity considerations	2,810,826				2,810,826
3. Deposit-type contract funds	42,202	XXX		XXX	42,202
4. Other considerations			11,000		11,000
5. Totals (Sum of Lines 1 to 4)	2,858,172	0	11,000	0	2,869,172
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	319				319
6.2 Applied to pay renewal premiums	640				640
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,941				3,941
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	4,900	0	0	0	4,900
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)	4,900	0	0	0	4,900
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits	48,569		4,792		53,361
12. Surrender values and withdrawals for life contracts	219,464				219,464
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	268,033	0	4,792	0	272,825
DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
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										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	5	222,034	0	(a)	0	0	0	0	5	222,034
21. Issued during year		5,463							0	5,463
22. Other changes to in force (Net)	17	1,776,734			0				17	1,776,734
23. In force December 31 of current year	22	2,004,231	0	(a)	0	0	0	0	22	2,004,231

(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					
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	11,403	11,417			
25.2 Guaranteed renewable	293	293			
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)	11,696	11,710	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	11,696	11,710	0	0	0



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

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	786,969		3,562		790,531
2. Annuity considerations	48,340,333				48,340,333
3. Deposit-type contract funds	23,389	XXX		XXX	23,389
4. Other considerations			1,872,200		1,872,200
5. Totals (Sum of Lines 1 to 4)	49,150,691	0	1,875,762	0	51,026,453
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	22,966				22,966
6.2 Applied to pay renewal premiums	43,342				43,342
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	151,383				151,383
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	217,691	0	0	0	217,691
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)	217,691	0	0	0	217,691
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	69,806		382		70,188
10. Matured endowments	3,796				3,796
11. Annuity benefits	1,689,943		2,541		1,692,484
12. Surrender values and withdrawals for life contracts	4,239,788		2,478,970		6,718,758
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	6,003,333	0	2,481,893	0	8,485,226
DETAILS OF WRITE-INS					
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	3	56,000	0	0	1	50,000	0	0	4	106,000
17. Incurred during current year	20	19,602			1	(49,618)			21	(30,016)
Settled during current year:										
18.1 By payment in full	22	73,602			2	382			24	73,984
18.2 By payment on compromised claims									0	0
18.3 Totals paid	22	73,602	0	0	2	382	0	0	24	73,984
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	22	73,602	0	0	2	382	0	0	24	73,984
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,000	0	0	0	0	0	0	1	2,000
POLICY EXHIBIT										
20. In force December 31, prior year	880	59,579,637	0	0	4	3,451,000	0	0	884	63,030,637
21. Issued during year	69	5,762,387				144			69	5,762,531
22. Other changes to in force (Net)	111	(6,562,425)			(4)	(3,450,144)			107	(10,012,569)
23. In force December 31 of current year	1,060	58,779,599	0	0	0	1,000	0	0	1,060	58,780,599

(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	6,794	5,453		4,328	4,333
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	131,498	131,656	191	80,760	80,760
25.2 Guaranteed renewable	63,124	63,124			
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)	194,622	194,780	191	80,760	80,760
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	201,416	200,233	191	85,088	85,093



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

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	263,617		2,928		266,545
2. Annuity considerations	84,119,185				84,119,185
3. Deposit-type contract funds		XXX	15,000,000	XXX	15,000,000
4. Other considerations			945,821		945,821
5. Totals (Sum of Lines 1 to 4)	84,382,803	0	15,948,749	0	100,331,552
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,685				7,685
6.2 Applied to pay renewal premiums	21,043				21,043
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	53,011				53,011
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	81,740	0	0	0	81,740
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)	81,740	0	0	0	81,740
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	31,567				31,567
10. Matured endowments					0
11. Annuity benefits	579,429		11,036		590,465
12. Surrender values and withdrawals for life contracts	4,472,675		2,574		4,475,249
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	(16)				(16)
15. Totals	5,083,655	0	13,610	0	5,097,265
DETAILS OF WRITE-INS					
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	11	43,335							11	43,335
Settled during current year:										
18.1 By payment in full	7	31,567							7	31,567
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	31,567	0	0	0	0	0	0	7	31,567
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	31,567	0	0	0	0	0	0	7	31,567
19. Unpaid Dec. 31, current year (16+17-18.6)	4	11,768	0	0	0	0	0	0	4	11,768
POLICY EXHIBIT										
20. In force December 31, prior year	92	10,979,308	0	(a)	0	0	0	0	92	10,979,308
21. Issued during year	34	5,447,421							34	5,447,421
22. Other changes to in force (Net)	120	2,784,248			0	0	0	0	120	2,784,248
23. In force December 31 of current year	246	19,210,977	0	(a)	0	0	0	0	246	19,210,977

(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	1,903	1,527		21,241	14,429
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	489,966	490,555	10,013		
25.2 Guaranteed renewable	32,820	32,820			
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)	522,786	523,375	10,013	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	524,688	524,902	10,013	21,241	14,429



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

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,089,178		68,070		3,157,248
2. Annuity considerations	28,760,587				28,760,587
3. Deposit-type contract funds	9,098	XXX		XXX	9,098
4. Other considerations			7,365,373		7,365,373
5. Totals (Sum of Lines 1 to 4)	31,858,864	0	7,433,444	0	39,292,307
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	227,929		37,304		265,233
6.2 Applied to pay renewal premiums	460,482				460,482
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,004,996				1,004,996
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	1,693,407	0	37,304	0	1,730,711
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	583				583
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	583	0	0	0	583
8. Grand Totals (Lines 6.5 plus 7.4)	1,693,990	0	37,304	0	1,731,294
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,985,093		200,071		3,185,164
10. Matured endowments	114,067				114,067
11. Annuity benefits	3,368,819		253,581		3,622,400
12. Surrender values and withdrawals for life contracts	14,062,943		3,108,250		17,171,193
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	20,530,922	0	3,561,902	0	24,092,824
DETAILS OF WRITE-INS					
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	9	34,608	0	0	3	170,000	0	0	12	204,608
17. Incurred during current year	169	3,799,236			6	130,071			175	3,929,307
Settled during current year:										
18.1 By payment in full	162	3,099,160			8	200,071			170	3,299,231
18.2 By payment on compromised claims									0	0
18.3 Totals paid	162	3,099,160	0	0	8	200,071	0	0	170	3,299,231
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	162	3,099,160	0	0	8	200,071	0	0	170	3,299,231
19. Unpaid Dec. 31, current year (16+17-18.6)	16	734,684	0	0	1	100,000	0	0	17	834,684
POLICY EXHIBIT										
20. In force December 31, prior year	6,546	204,038,914	0	(a)	7	134,966,000	0	0	6,553	339,004,914
21. Issued during year	75	11,903,563				661,582			75	12,565,145
22. Other changes to in force (Net)	(1,128)	(23,855,024)			(7)	(133,769,003)			(1,135)	(157,624,027)
23. In force December 31 of current year	5,493	192,087,453	0	(a)	0	1,858,579	0	0	5,493	193,946,032

(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	54,437	43,690		253,544	229,860
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	419,225	419,729	10,498	20,046	22,250
25.2 Guaranteed renewable	78,028	78,028		15,000	15,800
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)	497,253	497,757	10,498	35,046	38,050
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	551,690	541,447	10,498	288,590	267,910



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

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,157,551		1,788		2,159,339
2. Annuity considerations	48,819,109				48,819,109
3. Deposit-type contract funds	70,207	XXX		XXX	70,207
4. Other considerations			2,412,574		2,412,574
5. Totals (Sum of Lines 1 to 4)	51,046,866	0	2,414,363	0	53,461,229
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	73,343				73,343
6.2 Applied to pay renewal premiums	69,880				69,880
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	530,152				530,152
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	673,375	0	0	0	673,375
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	201				201
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	201	0	0	0	201
8. Grand Totals (Lines 6.5 plus 7.4)	673,576	0	0	0	673,576
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	295,845				295,845
10. Matured endowments	16,049				16,049
11. Annuity benefits	1,245,126		209,321		1,454,447
12. Surrender values and withdrawals for life contracts	8,903,050		1,911,992		10,815,042
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	21				21
15. Totals	10,460,091	0	2,121,313	0	12,581,404
DETAILS OF WRITE-INS					
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	9	39,372	0	0	0	0	0	0	9	39,372
17. Incurred during current year	59	315,728							59	315,728
Settled during current year:										
18.1 By payment in full	64	311,894							64	311,894
18.2 By payment on compromised claims									0	0
18.3 Totals paid	64	311,894	0	0	0	0	0	0	64	311,894
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	64	311,894	0	0	0	0	0	0	64	311,894
19. Unpaid Dec. 31, current year (16+17-18.6)	4	43,206	0	0	0	0	0	0	4	43,206
POLICY EXHIBIT										
20. In force December 31, prior year	2,433	131,681,244	0	(a)	5	9,898,000	0	0	2,438	141,579,244
21. Issued during year	68	23,311,587							68	23,311,587
22. Other changes to in force (Net)	(288)	(8,210,113)			(5)	(9,898,000)			(293)	(18,108,113)
23. In force December 31 of current year	2,213	146,782,718	0	(a)	0	0	0	0	2,213	146,782,718

(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	5,209	4,181		5,099	5,099
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	129,528	129,684	2,415	1,113	1,113
25.2 Guaranteed renewable	47,699	47,699		5,428	5,428
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)	177,227	177,383	2,415	6,541	6,541
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	182,437	181,564	2,415	11,640	11,640



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

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,016,007		9,035		1,025,042
2. Annuity considerations	3,690,441				3,690,441
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			199,041		199,041
5. Totals (Sum of Lines 1 to 4)	4,706,448	0	208,076	0	4,914,524
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,193				7,193
6.2 Applied to pay renewal premiums	22,747				22,747
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	209,786				209,786
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	239,727	0	0	0	239,727
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)	239,727	0	0	0	239,727
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,796		60,282		78,078
10. Matured endowments	8,324				8,324
11. Annuity benefits	291,269		8,415		299,684
12. Surrender values and withdrawals for life contracts	2,977,469		242,913		3,220,382
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	3,294,858	0	311,610	0	3,606,468
DETAILS OF WRITE-INS					
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	1	10,000	0	0	1	10,000
17. Incurred during current year	3	33,884			2	50,282			5	84,166
Settled during current year:										
18.1 By payment in full	2	26,120			3	60,282			5	86,402
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	26,120	0	0	3	60,282	0	0	5	86,402
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	26,120	0	0	3	60,282	0	0	5	86,402
19. Unpaid Dec. 31, current year (16+17-18.6)	1	7,764	0	0	0	0	0	0	1	7,764
POLICY EXHIBIT										
20. In force December 31, prior year	285	54,004,947	0	(a)	4	13,656,000	0	0	289	67,660,947
21. Issued during year	13	5,205,285				5,155			13	5,210,440
22. Other changes to in force (Net)	38	(10,924,000)			(4)	(13,646,155)			34	(24,570,155)
23. In force December 31 of current year	336	48,286,232	0	(a)	0	15,000	0	0	336	48,301,232

(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	176	141		36,746	36,481
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	69,231	69,314	1,617	3,150	2,865
25.2 Guaranteed renewable	730	730			
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)	69,961	70,044	1,617	3,150	2,865
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	70,137	70,185	1,617	39,896	39,346



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

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,728,752		13,710		1,742,463
2. Annuity considerations	144,203,161				144,203,161
3. Deposit-type contract funds	113,582	XXX		XXX	113,582
4. Other considerations			1,040,450		1,040,450
5. Totals (Sum of Lines 1 to 4)	146,045,495	0	1,054,161	0	147,099,656
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	118,001				118,001
6.2 Applied to pay renewal premiums	236,672				236,672
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	510,658				510,658
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	865,331	0	0	0	865,331
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	399				399
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	399	0	0	0	399
8. Grand Totals (Lines 6.5 plus 7.4)	865,730	0	0	0	865,730
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	814,850		2,572		817,422
10. Matured endowments	32,091				32,091
11. Annuity benefits	3,943,772		2,000,935		5,944,707
12. Surrender values and withdrawals for life contracts	12,577,287		598,122		13,175,409
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	17,368,000	0	2,601,629	0	19,969,629
DETAILS OF WRITE-INS					
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	9	337,165	0	0	3	33,841	0	0	12	371,006
17. Incurred during current year	113	570,489			3	(7,477)			116	563,012
Settled during current year:										
18.1 By payment in full	114	846,941			4	2,572			118	849,513
18.2 By payment on compromised claims									0	0
18.3 Totals paid	114	846,941	0	0	4	2,572	0	0	118	849,513
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	114	846,941	0	0	4	2,572	0	0	118	849,513
19. Unpaid Dec. 31, current year (16+17-18.6)	8	60,713	0	0	2	23,792	0	0	10	84,505
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,958	88,757,476	0	0	6	11,814,000	0	0	3,964	100,571,476
21. Issued during year	54	8,474,081				37,861			54	8,511,942
22. Other changes to in force (Net)	(513)	(4,967,563)			(6)	(11,678,581)			(519)	(16,646,144)
23. In force December 31 of current year	3,499	92,263,994	0	0	0	173,280	0	0	3,499	92,437,274

(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	53,735	43,126		47,021	47,021
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	60,599	60,672	2,103		
25.2 Guaranteed renewable	30,397	30,397			
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)	90,996	91,069	2,103	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	144,732	134,195	2,103	47,021	47,021



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

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	110,946				110,946
2. Annuity considerations	3,491,429				3,491,429
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			17,050		17,050
5. Totals (Sum of Lines 1 to 4)	3,602,375	0	17,050	0	3,619,426
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	34,875				34,875
6.2 Applied to pay renewal premiums	51,848				51,848
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,192				42,192
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	128,915	0	0	0	128,915
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)	128,915	0	0	0	128,915
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	132,930				132,930
10. Matured endowments	19,121				19,121
11. Annuity benefits	194,983		64,704		259,687
12. Surrender values and withdrawals for life contracts	565,865				565,865
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	912,899	0	64,704	0	977,603
DETAILS OF WRITE-INS					
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	4	45,710	0	0	0	0	0	0	4	45,710
17. Incurred during current year	25	122,246							25	122,246
Settled during current year:										
18.1 By payment in full	25	152,051							25	152,051
18.2 By payment on compromised claims									0	0
18.3 Totals paid	25	152,051	0	0	0	0	0	0	25	152,051
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	25	152,051	0	0	0	0	0	0	25	152,051
19. Unpaid Dec. 31, current year (16+17-18.6)	4	15,905	0	0	0	0	0	0	4	15,905
POLICY EXHIBIT										
20. In force December 31, prior year	670	6,821,743	0	(a)	2	3,015,000	0	0	672	9,836,743
21. Issued during year	14	569,073							14	569,073
22. Other changes to in force (Net)	(75)	1,564,744			(2)	(3,015,000)			(77)	(1,450,256)
23. In force December 31 of current year	609	8,955,560	0	(a)	0	0	0	0	609	8,955,560

(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					
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	7,629	7,638	324	12,000	11,754
25.2 Guaranteed renewable	9,338	9,338			
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)	16,967	16,976	324	12,000	11,754
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	16,967	16,976	324	12,000	11,754



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

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,833,595		50,796		2,884,391
2. Annuity considerations	10,741,085				10,741,085
3. Deposit-type contract funds	22,008	XXX		XXX	22,008
4. Other considerations			2,578,177		2,578,177
5. Totals (Sum of Lines 1 to 4)	13,596,689	0	2,628,973	0	16,225,662
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	209,602				209,602
6.2 Applied to pay renewal premiums	384,249				384,249
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	868,749				868,749
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	1,462,601	0	0	0	1,462,601
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	1,997				1,997
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,997	0	0	0	1,997
8. Grand Totals (Lines 6.5 plus 7.4)	1,464,598	0	0	0	1,464,598
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,761,661		34,393		1,796,054
10. Matured endowments	40,363				40,363
11. Annuity benefits	1,676,441		335,236		2,011,677
12. Surrender values and withdrawals for life contracts	5,636,018		4,222,576		9,858,594
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	9,114,483	0	4,592,205	0	13,706,688
DETAILS OF WRITE-INS					
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	12	111,665	0	0	0	0	0	0	12	111,665
17. Incurred during current year	135	1,749,830			4	34,393			139	1,784,223
Settled during current year:										
18.1 By payment in full	140	1,802,024			4	34,393			144	1,836,417
18.2 By payment on compromised claims									0	0
18.3 Totals paid	140	1,802,024	0	0	4	34,393	0	0	144	1,836,417
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	140	1,802,024	0	0	4	34,393	0	0	144	1,836,417
19. Unpaid Dec. 31, current year (16+17-18.6)	7	59,471	0	0	0	0	0	0	7	59,471
POLICY EXHIBIT										
20. In force December 31, prior year	7,117	169,602,850	0	0	8	35,858,000	0	0	7,125	205,460,850
21. Issued during year	65	24,320,915				238,251			65	24,559,166
22. Other changes to in force (Net)	(1,764)	(26,610,381)			(8)	(35,299,840)			(1,772)	(61,910,221)
23. In force December 31 of current year	5,418	167,313,384	0	0	0	796,411	0	0	5,418	168,109,795

(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	43,865	35,205		132,010	98,341
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	101,825	102,970	794	15,600	19,284
25.2 Guaranteed renewable	17,874	16,853		9,446	8,646
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)	119,699	119,823	794	25,046	27,930
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	163,564	155,028	794	157,056	126,271



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

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,399,473		3,915		1,403,388
2. Annuity considerations	12,157,405				12,157,405
3. Deposit-type contract funds	31,874	XXX		XXX	31,874
4. Other considerations			1,391,098		1,391,098
5. Totals (Sum of Lines 1 to 4)	13,588,752	0	1,395,013	0	14,983,765
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	29,922				29,922
6.2 Applied to pay renewal premiums	57,544				57,544
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	183,026				183,026
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	270,492	0	0	0	270,492
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)	270,492	0	0	0	270,492
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,535,536				3,535,536
10. Matured endowments	2,520				2,520
11. Annuity benefits	287,131		39,430		326,561
12. Surrender values and withdrawals for life contracts	1,545,406		1,525,611		3,071,017
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	5,370,593	0	1,565,041	0	6,935,634
DETAILS OF WRITE-INS					
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	2	7,025	0	0	0	0	0	0	2	7,025
17. Incurred during current year	8	3,545,642							8	3,545,642
Settled during current year:										
18.1 By payment in full	6	3,538,056							6	3,538,056
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	3,538,056	0	0	0	0	0	0	6	3,538,056
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	3,538,056	0	0	0	0	0	0	6	3,538,056
19. Unpaid Dec. 31, current year (16+17-18.6)	4	14,611	0	0	0	0	0	0	4	14,611
POLICY EXHIBIT										
20. In force December 31, prior year	165	12,458,817	0	0	3	255,000	0	0	168	12,713,817
21. Issued during year	12	23,271,342				7,200			12	23,278,542
22. Other changes to in force (Net)	143	2,596,044			(3)	(212,200)			140	2,383,844
23. In force December 31 of current year	320	38,326,203	0	0	0	50,000	0	0	320	38,376,203

(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					
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	52,963	53,027	85		
25.2 Guaranteed renewable	7,422	7,422			
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)	60,385	60,449	85	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	60,385	60,449	85	0	0



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

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	74,981				74,981
2. Annuity considerations	33,727,601				33,727,601
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			743		743
5. Totals (Sum of Lines 1 to 4)	33,802,582	0	743	0	33,803,325
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,845				3,845
6.2 Applied to pay renewal premiums	4,452				4,452
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,221				9,221
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	17,518	0	0	0	17,518
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)	17,518	0	0	0	17,518
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	19,870				19,870
10. Matured endowments					0
11. Annuity benefits	319,945		27,186		347,131
12. Surrender values and withdrawals for life contracts	3,303,598				3,303,598
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	3,643,413	0	27,186	0	3,670,599
DETAILS OF WRITE-INS					
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	1	2,300	0	0	0	0	0	0	1	2,300
17. Incurred during current year	6	19,870							6	19,870
Settled during current year:										
18.1 By payment in full	6	19,870							6	19,870
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	19,870	0	0	0	0	0	0	6	19,870
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	19,870	0	0	0	0	0	0	6	19,870
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,300	0	0	0	0	0	0	1	2,300
POLICY EXHIBIT										
20. In force December 31, prior year	81	2,968,124	0	(a)	0	0	0	0	81	2,968,124
21. Issued during year	8	1,092,110							8	1,092,110
22. Other changes to in force (Net)	25	2,035,563			0				25	2,035,563
23. In force December 31 of current year	114	6,095,797	0	(a)	0	0	0	0	114	6,095,797

(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					
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	51,485	51,547	492		
25.2 Guaranteed renewable	11,653	11,653			
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)	63,138	63,200	492	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	63,138	63,200	492	0	0



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

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,456,390		4,823		2,461,213
2. Annuity considerations	80,718,595				80,718,595
3. Deposit-type contract funds	28,295	XXX	21,426,720	XXX	21,455,015
4. Other considerations			4,057,270		4,057,270
5. Totals (Sum of Lines 1 to 4)	83,203,280	0	25,488,813	0	108,692,094
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	14,070				14,070
6.2 Applied to pay renewal premiums	35,739				35,739
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	529,457				529,457
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	579,267	0	0	0	579,267
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)	579,267	0	0	0	579,267
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	69,369		75,360		144,729
10. Matured endowments	2,450				2,450
11. Annuity benefits	785,430		119,887		905,317
12. Surrender values and withdrawals for life contracts	7,533,747				7,533,747
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	8,390,996	0	195,247	0	8,586,243
DETAILS OF WRITE-INS					
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	1	37,553	0	0	0	0	0	0	1	37,553
17. Incurred during current year	6	41,766			1	75,360			7	117,126
Settled during current year:										
18.1 By payment in full	6	71,819			1	75,360			7	147,179
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	71,819	0	0	1	75,360	0	0	7	147,179
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	71,819	0	0	1	75,360	0	0	7	147,179
19. Unpaid Dec. 31, current year (16+17-18.6)	1	7,500	0	0	0	0	0	0	1	7,500
POLICY EXHIBIT										
20. In force December 31, prior year	420	80,423,775	0	(a)	1	6,552,000	0	0	421	86,975,775
21. Issued during year	38	12,578,899							38	12,578,899
22. Other changes to in force (Net)	98	(3,781,536)			(1)	(6,552,000)			97	(10,333,536)
23. In force December 31 of current year	556	89,221,138	0	(a)	0	0	0	0	556	89,221,138

(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	436	350			
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	202,958	203,501	2,098	150,895	150,885
25.2 Guaranteed renewable	15,426	15,128		3,337	3,337
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)	218,384	218,629	2,098	154,232	154,222
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	218,820	218,979	2,098	154,232	154,222



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

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	49,163		996		50,159
2. Annuity considerations	748,732				748,732
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			23,888		23,888
5. Totals (Sum of Lines 1 to 4)	797,895	0	24,884	0	822,779
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,670				6,670
6.2 Applied to pay renewal premiums	10,006				10,006
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,875				20,875
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	37,551	0	0	0	37,551
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)	37,551	0	0	0	37,551
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	42,371				42,371
10. Matured endowments	7,011				7,011
11. Annuity benefits	56,043		3,058		59,101
12. Surrender values and withdrawals for life contracts	236,358		152		236,510
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	341,783	0	3,210	0	344,993
DETAILS OF WRITE-INS					
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	1	7,262	0	0	0	0	0	0	1	7,262
17. Incurred during current year	4	42,120							4	42,120
Settled during current year:										
18.1 By payment in full	5	49,382							5	49,382
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	49,382	0	0	0	0	0	0	5	49,382
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	49,382	0	0	0	0	0	0	5	49,382
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	113	2,560,490	0	0	2	1,429,000	0	0	115	3,989,490
21. Issued during year		(18,601)				74,392			0	55,791
22. Other changes to in force (Net)	86	2,410,457			(2)	(1,223,392)			84	1,187,065
23. In force December 31 of current year	199	4,952,346	0	0	0	280,000	0	0	199	5,232,346

(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	332	266			
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	13,786	13,803	781		
25.2 Guaranteed renewable	17,795	17,795			
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)	31,582	31,598	781	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	31,914	31,864	781	0	0



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

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	151,538				151,538
2. Annuity considerations	381,022				381,022
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			43,166		43,166
5. Totals (Sum of Lines 1 to 4)	532,561	0	43,166	0	575,727
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,050				9,050
6.2 Applied to pay renewal premiums	13,829				13,829
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	110,837				110,837
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	133,716	0	0	0	133,716
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)	133,716	0	0	0	133,716
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	30,115		1,538		31,653
10. Matured endowments	5,000				5,000
11. Annuity benefits	160,608		23,141		183,749
12. Surrender values and withdrawals for life contracts	4,701,707				4,701,707
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	4,897,430	0	24,679	0	4,922,109
DETAILS OF WRITE-INS					
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	5	51,242			1	1,538			6	52,780
Settled during current year:										
18.1 By payment in full	3	35,115			1	1,538			4	36,653
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	35,115	0	0	1	1,538	0	0	4	36,653
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	35,115	0	0	1	1,538	0	0	4	36,653
19. Unpaid Dec. 31, current year (16+17-18.6)	2	16,127	0	0	0	0	0	0	2	16,127
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	56	303,672	0	0	0	0	0	0	56	303,672
21. Issued during year	6	7,056							6	7,056
22. Other changes to in force (Net)	245	10,606,804			0	2,000			245	10,608,804
23. In force December 31 of current year	307	10,917,532	0	0	0	2,000	0	0	307	10,919,532

(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					
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	19,859	19,883	627	7,067	7,067
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)	19,859	19,883	627	7,067	7,067
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	19,859	19,883	627	7,067	7,067



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

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	841,013		9,620		850,633
2. Annuity considerations	37,312,607				37,312,607
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			11,925,778		11,925,778
5. Totals (Sum of Lines 1 to 4)	38,153,620	0	11,935,398	0	50,089,018
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	20,184				20,184
6.2 Applied to pay renewal premiums	52,523				52,523
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	233,296				233,296
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	306,003	0	0	0	306,003
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	961				961
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	961	0	0	0	961
8. Grand Totals (Lines 6.5 plus 7.4)	306,964	0	0	0	306,964
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	77,567		105,212		182,779
10. Matured endowments	23,940				23,940
11. Annuity benefits	869,165		115,753		984,918
12. Surrender values and withdrawals for life contracts	2,924,753		10,179,094		13,103,847
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	3,895,425	0	10,400,059	0	14,295,484
DETAILS OF WRITE-INS					
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	5	8,945	0	0	0	0	0	0	5	8,945
17. Incurred during current year	27	100,186			2	105,212			29	205,398
Settled during current year:										
18.1 By payment in full	29	101,507			2	105,212			31	206,719
18.2 By payment on compromised claims									0	0
18.3 Totals paid	29	101,507	0	0	2	105,212	0	0	31	206,719
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	29	101,507	0	0	2	105,212	0	0	31	206,719
19. Unpaid Dec. 31, current year (16+17-18.6)	3	7,624	0	0	0	0	0	0	3	7,624
POLICY EXHIBIT										
20. In force December 31, prior year	431	34,149,282	0	(a) 0	3	28,666,000	0	0	434	62,815,282
21. Issued during year	62	8,833,286				105,578			62	8,938,864
22. Other changes to in force (Net)	324	7,374,569			(3)	(28,486,578)			321	(21,112,009)
23. In force December 31 of current year	817	50,357,137	0	(a) 0	0	285,000	0	0	817	50,642,137

(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	83,446	66,971		109,285	60,307
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	194,202	194,436	1,435	4,500	4,875
25.2 Guaranteed renewable	7,148	7,148			
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)	201,350	201,584	1,435	4,500	4,875
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	284,796	268,555	1,435	113,785	65,182



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

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	283,705		(579)		283,126
2. Annuity considerations	5,552,172				5,552,172
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			167,470		167,470
5. Totals (Sum of Lines 1 to 4)	5,835,877	0	166,890	0	6,002,767
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,446				6,446
6.2 Applied to pay renewal premiums	24,944				24,944
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	89,844				89,844
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	121,234	0	0	0	121,234
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)	121,234	0	0	0	121,234
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	71				71
10. Matured endowments					0
11. Annuity benefits	527,896		703,763		1,231,659
12. Surrender values and withdrawals for life contracts	1,175,803		130,095		1,305,898
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	1,703,770	0	833,858	0	2,537,628
DETAILS OF WRITE-INS					
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	1	2,000	0	0	0	0	0	0	1	2,000
17. Incurred during current year	1	(1,929)							1	(1,929)
Settled during current year:										
18.1 By payment in full	2	71							2	71
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	71	0	0	0	0	0	0	2	71
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	71	0	0	0	0	0	0	2	71
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	292	18,948,288	0	(a)	3	616,000	0	0	295	19,564,288
21. Issued during year	16	280,324				113			16	280,437
22. Other changes to in force (Net)	(28)	349,030			(3)	(615,113)			(31)	(266,083)
23. In force December 31 of current year	280	19,577,642	0	(a)	0	1,000	0	0	280	19,578,642

(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	6,511	5,226			
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	95,728	95,843	1,728	2,207	2,207
25.2 Guaranteed renewable	10,978	10,978			
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)	106,707	106,821	1,728	2,207	2,207
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	113,217	112,047	1,728	2,207	2,207



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

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,670,228		378,554		11,048,782
2. Annuity considerations	137,359,798		4,298,967		141,658,764
3. Deposit-type contract funds	3,930,597	XXX		XXX	3,930,597
4. Other considerations			48,065,947		48,065,947
5. Totals (Sum of Lines 1 to 4)	151,960,623	0	52,743,468	0	204,704,091
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	427,234				427,234
6.2 Applied to pay renewal premiums	1,134,320				1,134,320
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,187,590				3,187,590
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	4,749,144	0	0	0	4,749,144
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	3,729				3,729
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	3,729	0	0	0	3,729
8. Grand Totals (Lines 6.5 plus 7.4)	4,752,872	0	0	0	4,752,872
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,475,708		565,410		4,041,118
10. Matured endowments	230,968				230,968
11. Annuity benefits	13,165,019		4,231,099		17,396,118
12. Surrender values and withdrawals for life contracts	46,854,795		24,617,592		71,472,387
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	12				12
15. Totals	63,726,502	0	29,414,101	0	93,140,603
DETAILS OF WRITE-INS					
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	38	991,237	0	0	3	72,000	0	0	41	1,063,237
17. Incurred during current year	419	2,978,770			34	503,410			453	3,482,180
Settled during current year:										
18.1 By payment in full	422	3,695,384			37	575,410			459	4,270,794
18.2 By payment on compromised claims									0	0
18.3 Totals paid	422	3,695,384	0	0	37	575,410	0	0	459	4,270,794
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	422	3,695,384	0	0	37	575,410	0	0	459	4,270,794
19. Unpaid Dec. 31, current year (16+17-18.6)	35	274,623	0	0	0	0	0	0	35	274,623
POLICY EXHIBIT										
20. In force December 31, prior year	20,334	638,895,968	0	(a) 0	57	1,770,692,000	0	0	20,391	2,409,587,968
21. Issued during year	283	71,558,231				5,297,845			283	76,856,076
22. Other changes to in force (Net)	(4,362)	(107,368,277)			(57)	(1,763,670,022)			(4,419)	(1,871,038,299)
23. In force December 31 of current year	16,255	603,085,922	0	(a) 0	0	12,319,823	0	0	16,255	615,405,745

(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	439,949	353,118		846,456	803,401
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	1,170,268	1,189,193	28,566	73,519	73,252
25.2 Guaranteed renewable	136,449	135,982		124	124
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)	1,306,717	1,325,175	28,566	73,643	73,376
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,746,666	1,678,293	28,566	920,099	876,777



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

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	271,939		83		272,022
2. Annuity considerations	2,542,813				2,542,813
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			3,390,213		3,390,213
5. Totals (Sum of Lines 1 to 4)	2,814,752	0	3,390,296	0	6,205,048
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,208				7,208
6.2 Applied to pay renewal premiums	28,919				28,919
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	88,100				88,100
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	124,227	0	0	0	124,227
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)	124,227	0	0	0	124,227
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	45,386				45,386
10. Matured endowments	9,031				9,031
11. Annuity benefits	551,801		429		552,230
12. Surrender values and withdrawals for life contracts	716,737		951,368		1,668,105
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	1,322,955	0	951,797	0	2,274,752
DETAILS OF WRITE-INS					
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	2	2,000	0	0	0	0	0	0	2	2,000
17. Incurred during current year	12	70,392							12	70,392
Settled during current year:										
18.1 By payment in full	11	54,417							11	54,417
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	54,417	0	0	0	0	0	0	11	54,417
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	54,417	0	0	0	0	0	0	11	54,417
19. Unpaid Dec. 31, current year (16+17-18.6)	3	17,975	0	0	0	0	0	0	3	17,975
POLICY EXHIBIT										
20. In force December 31, prior year	138	13,993,978	0	0	2	1,509,000	0	0	140	15,502,978
21. Issued during year	7	636,975							7	636,975
22. Other changes to in force (Net)	150	1,432,082			(2)	(1,509,000)			148	(76,918)
23. In force December 31 of current year	295	16,063,035	0	0	0	0	0	0	295	16,063,035

(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	560	449			
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	113,973	114,110	2,156	12,368	12,368
25.2 Guaranteed renewable	7,293	7,293			(800)
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)	121,266	121,403	2,156	12,368	11,568
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	121,826	121,852	2,156	12,368	11,568



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

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,185,033		4,004		1,189,038
2. Annuity considerations	32,572,932				32,572,932
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			494,655		494,655
5. Totals (Sum of Lines 1 to 4)	33,757,965	0	498,660	0	34,256,625
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	65,061				65,061
6.2 Applied to pay renewal premiums	136,686				136,686
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	278,311				278,311
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	480,058	0	0	0	480,058
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	681				681
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	681	0	0	0	681
8. Grand Totals (Lines 6.5 plus 7.4)	480,739	0	0	0	480,739
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	144,840				144,840
10. Matured endowments	23,792				23,792
11. Annuity benefits	869,356		95,799		965,155
12. Surrender values and withdrawals for life contracts	2,759,642		156,480		2,916,122
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	3,797,630	0	252,279	0	4,049,909
DETAILS OF WRITE-INS					
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	1	3,000	0	0	0	0	0	0	1	3,000
17. Incurred during current year	27	169,131							27	169,131
Settled during current year:										
18.1 By payment in full	27	168,632							27	168,632
18.2 By payment on compromised claims									0	0
18.3 Totals paid	27	168,632	0	0	0	0	0	0	27	168,632
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	27	168,632	0	0	0	0	0	0	27	168,632
19. Unpaid Dec. 31, current year (16+17-18.6)	1	3,499	0	0	0	0	0	0	1	3,499
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,066	48,637,823	0	0	7	8,922,000	0	0	1,073	57,559,823
21. Issued during year	17	2,549,963				5,044			17	2,555,007
22. Other changes to in force (Net)	89	859,862			(7)	(8,907,294)			82	(8,047,432)
23. In force December 31 of current year	1,172	52,047,648	0	0	0	19,750	0	0	1,172	52,067,398

(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	7,561	6,068		69,866	61,388
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	140,339	140,508	1,194	822	(88)
25.2 Guaranteed renewable	20,422	20,422			
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)	160,761	160,930	1,194	822	(88)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	168,322	166,998	1,194	70,688	61,300



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

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,422,223		43,936		3,466,159
2. Annuity considerations	46,345,589				46,345,589
3. Deposit-type contract funds	134,161	XXX	6,500,000	XXX	6,634,161
4. Other considerations			2,730,435		2,730,435
5. Totals (Sum of Lines 1 to 4)	49,901,973	0	9,274,371	0	59,176,344
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	201,036				201,036
6.2 Applied to pay renewal premiums	350,042				350,042
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,029,739				1,029,739
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	1,580,817	0	0	0	1,580,817
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	1,615				1,615
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	1,615	0	0	0	1,615
8. Grand Totals (Lines 6.5 plus 7.4)	1,582,431	0	0	0	1,582,431
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,310,441		173,310		1,483,751
10. Matured endowments	128,290				128,290
11. Annuity benefits	4,964,826		1,200,091		6,164,917
12. Surrender values and withdrawals for life contracts	14,465,819		1,680,519		16,146,338
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	51				51
15. Totals	20,869,427	0	3,053,920	0	23,923,347
DETAILS OF WRITE-INS					
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	28	1,363,134	0	0	4	78,667	0	0	32	1,441,801
17. Incurred during current year	263	259,191			15	146,310			278	405,501
Settled during current year:										
18.1 By payment in full	271	1,438,731			17	173,310			288	1,612,041
18.2 By payment on compromised claims									0	0
18.3 Totals paid	271	1,438,731	0	0	17	173,310	0	0	288	1,612,041
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	271	1,438,731	0	0	17	173,310	0	0	288	1,612,041
19. Unpaid Dec. 31, current year (16+17-18.6)	20	183,594	0	0	2	51,667	0	0	22	235,261
POLICY EXHIBIT										
20. In force December 31, prior year	8,135	218,651,623	0	(a) 0	8	130,253,000	0	0	8,143	348,904,623
21. Issued during year	186	38,370,366				266,993			186	38,637,359
22. Other changes to in force (Net)	(1,172)	(11,232,708)			(8)	(129,854,401)			(1,180)	(141,087,109)
23. In force December 31 of current year	7,149	245,789,281	0	(a) 0	0	665,592	0	0	7,149	246,454,873

(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	58,763	47,162		216,473	165,615
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	657,771	658,562	13,999	22,244	22,297
25.2 Guaranteed renewable	35,263	35,263		4,417	4,417
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)	693,034	693,825	13,999	26,661	26,714
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	751,798	740,987	13,999	243,134	192,329



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

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,589				7,589
2. Annuity considerations	26,413,717				26,413,717
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	26,421,306	0	0	0	26,421,306
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	299				299
6.2 Applied to pay renewal premiums	14,769				14,769
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	472				472
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	15,540	0	0	0	15,540
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)	15,540	0	0	0	15,540
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits	491,337				491,337
12. Surrender values and withdrawals for life contracts	760,919				760,919
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	1,252,256	0	0	0	1,252,256
DETAILS OF WRITE-INS					
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										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4	551,790	0	0	0	0	0	0	4	551,790
21. Issued during year	1	251,115							1	251,115
22. Other changes to in force (Net)	2	1,279,769							2	1,279,769
23. In force December 31 of current year	7	2,082,674	0	0	0	0	0	0	7	2,082,674

(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					
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	563,029	563,706	14,769	10,702	10,702
25.2 Guaranteed renewable	3,191	3,191			
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)	566,220	566,897	14,769	10,702	10,702
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	566,220	566,897	14,769	10,702	10,702



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

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	339,425		139		339,564
2. Annuity considerations	67,853,334				67,853,334
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			3,783		3,783
5. Totals (Sum of Lines 1 to 4)	68,192,759	0	3,922	0	68,196,681
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,128				1,128
6.2 Applied to pay renewal premiums	830				830
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	91,160				91,160
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	93,118	0	0	0	93,118
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)	93,118	0	0	0	93,118
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	26,716				26,716
10. Matured endowments					0
11. Annuity benefits	512,212				512,212
12. Surrender values and withdrawals for life contracts	1,811,407				1,811,407
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	2,350,335	0	0	0	2,350,335
DETAILS OF WRITE-INS					
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	3	26,716							3	26,716
Settled during current year:										
18.1 By payment in full	3	26,716							3	26,716
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	26,716	0	0	0	0	0	0	3	26,716
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	26,716	0	0	0	0	0	0	3	26,716
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	34	10,400,850	0	(a)	2	100,000	0	0	36	10,500,850
21. Issued during year	10	2,074,722							10	2,074,722
22. Other changes to in force (Net)	4	2,260,769			(2)	(100,000)			2	2,160,769
23. In force December 31 of current year	48	14,736,341	0	(a)	0	0	0	0	48	14,736,341

(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					
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	51,256	51,318		29,742	29,742
25.2 Guaranteed renewable	3,447	3,447			
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)	54,703	54,765	0	29,742	29,742
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	54,703	54,765	0	29,742	29,742



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

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	605,065		2,005		607,070
2. Annuity considerations	3,054,674				3,054,674
3. Deposit-type contract funds	233,687	XXX		XXX	233,687
4. Other considerations			966,162		966,162
5. Totals (Sum of Lines 1 to 4)	3,893,426	0	968,166	0	4,861,592
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	26,467				26,467
6.2 Applied to pay renewal premiums	16,217				16,217
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	75,081				75,081
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	117,765	0	0	0	117,765
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	373				373
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	373	0	0	0	373
8. Grand Totals (Lines 6.5 plus 7.4)	118,138	0	0	0	118,138
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	63,422		47,840		111,262
10. Matured endowments	4,610				4,610
11. Annuity benefits	461,786		15,383		477,169
12. Surrender values and withdrawals for life contracts	1,855,324		645,837		2,501,161
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	2,385,142	0	709,060	0	3,094,202
DETAILS OF WRITE-INS					
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	8	68,032			2	47,840			10	115,872
Settled during current year:										
18.1 By payment in full	8	68,032			2	47,840			10	115,872
18.2 By payment on compromised claims									0	0
18.3 Totals paid	8	68,032	0	0	2	47,840	0	0	10	115,872
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	8	68,032	0	0	2	47,840	0	0	10	115,872
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	204	23,204,845	0	(a) 0	2	3,334,000	0	0	206	26,538,845
21. Issued during year	31	5,078,186				1,491			31	5,079,677
22. Other changes to in force (Net)	147	5,801,843			(2)	(3,323,491)			145	2,478,352
23. In force December 31 of current year	382	34,084,874	0	(a) 0	0	12,000	0	0	382	34,096,874

(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	367	295		1,198	1,198
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	66,927	67,008			
25.2 Guaranteed renewable	7,467	7,467			
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)	74,394	74,475	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	74,761	74,770	0	1,198	1,198



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

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	131,768		170		131,938
2. Annuity considerations	2,123,570				2,123,570
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			87,532		87,532
5. Totals (Sum of Lines 1 to 4)	2,255,338	0	87,702	0	2,343,041
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,684				12,684
6.2 Applied to pay renewal premiums	29,383				29,383
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	43,341				43,341
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	85,407	0	0	0	85,407
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)	85,407	0	0	0	85,407
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,164				16,164
10. Matured endowments	5,150				5,150
11. Annuity benefits	61,837		1,111		62,948
12. Surrender values and withdrawals for life contracts	534,629		180,049		714,678
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	617,780	0	181,160	0	798,940
DETAILS OF WRITE-INS					
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	1	1,000	0	0	0	0	0	0	1	1,000
17. Incurred during current year	12	20,314							12	20,314
Settled during current year:										
18.1 By payment in full	13	21,314							13	21,314
18.2 By payment on compromised claims									0	0
18.3 Totals paid	13	21,314	0	0	0	0	0	0	13	21,314
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	13	21,314	0	0	0	0	0	0	13	21,314
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	461	6,399,543	0	(a) 0	3	72,000	0	0	464	6,471,543
21. Issued during year	6	1,352,161				21,272			6	1,373,433
22. Other changes to in force (Net)	(29)	2,838,235			(3)	(31,362)			(32)	2,806,873
23. In force December 31 of current year	438	10,589,939	0	(a) 0	0	61,910	0	0	438	10,651,849

(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	62	50		1,100	(7,687)
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	11,569	11,583	589	2,100	2,100
25.2 Guaranteed renewable	332	332			(1,600)
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)	11,901	11,915	589	2,100	500
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	11,963	11,965	589	3,200	(7,187)



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

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,625,869		36,236		2,662,105
2. Annuity considerations	72,851,491				72,851,491
3. Deposit-type contract funds	168,027	XXX		XXX	168,027
4. Other considerations			8,283,000		8,283,000
5. Totals (Sum of Lines 1 to 4)	75,645,386	0	8,319,236	0	83,964,622
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	41,539				41,539
6.2 Applied to pay renewal premiums	43,126				43,126
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	444,226				444,226
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	528,892	0	0	0	528,892
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)	528,892	0	0	0	528,892
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	192,546		313,620		506,166
10. Matured endowments	5,576				5,576
11. Annuity benefits	2,892,297		173,310		3,065,607
12. Surrender values and withdrawals for life contracts	15,916,588		6,152,529		22,069,117
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	19,007,007	0	6,639,459	0	25,646,466
DETAILS OF WRITE-INS					
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	1	126,045	0	0	2	54,600	0	0	3	180,645
17. Incurred during current year	28	108,008			8	259,020			36	367,028
Settled during current year:										
18.1 By payment in full	25	198,122			10	313,620			35	511,742
18.2 By payment on compromised claims									0	0
18.3 Totals paid	25	198,122	0	0	10	313,620	0	0	35	511,742
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	25	198,122	0	0	10	313,620	0	0	35	511,742
19. Unpaid Dec. 31, current year (16+17-18.6)	4	35,931	0	0	0	0	0	0	4	35,931
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	905	107,335,875	0	0	7	106,441,000	0	0	912	213,776,875
21. Issued during year	30	21,238,331				974,463			30	22,212,794
22. Other changes to in force (Net)	86	(30,452,350)			(7)	(104,965,463)			79	(135,417,813)
23. In force December 31 of current year	1,021	98,121,856	0	0	0	2,450,000	0	0	1,021	100,571,856

(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	30,901	24,800		145,501	114,548
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	394,782	395,564	12,025	27,061	28,661
25.2 Guaranteed renewable	21,557	21,249		18,450	19,250
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)	416,338	416,813	12,025	45,511	47,911
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	447,240	441,613	12,025	191,012	162,459



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

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,833,825		20,080		7,853,905
2. Annuity considerations	40,541,725				40,541,725
3. Deposit-type contract funds	111,646	XXX		XXX	111,646
4. Other considerations			7,607,574		7,607,574
5. Totals (Sum of Lines 1 to 4)	48,487,195	0	7,627,654	0	56,114,849
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	106,397				106,397
6.2 Applied to pay renewal premiums	217,882				217,882
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,498,197				1,498,197
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	1,822,476	0	0	0	1,822,476
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	11				11
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	11	0	0	0	11
8. Grand Totals (Lines 6.5 plus 7.4)	1,822,487	0	0	0	1,822,487
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	625,865		5,216		631,081
10. Matured endowments	11,101				11,101
11. Annuity benefits	2,140,443		642,610		2,783,053
12. Surrender values and withdrawals for life contracts	10,392,091		4,413,759		14,805,850
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	13,169,500	0	5,061,585	0	18,231,085
DETAILS OF WRITE-INS					
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	5	41,604	0	0	0	0	0	0	5	41,604
17. Incurred during current year	52	604,970			2	5,216			54	610,186
Settled during current year:										
18.1 By payment in full	55	636,966			2	5,216			57	642,182
18.2 By payment on compromised claims									0	0
18.3 Totals paid	55	636,966	0	0	2	5,216	0	0	57	642,182
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	55	636,966	0	0	2	5,216	0	0	57	642,182
19. Unpaid Dec. 31, current year (16+17-18.6)	2	9,608	0	0	0	0	0	0	2	9,608
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,906	140,510,747	0	0	8	14,220,000	0	0	1,914	154,730,747
21. Issued during year	108	70,575,421				31,496			108	70,606,917
22. Other changes to in force (Net)	587	40,973,591			(8)	(14,151,496)			579	26,822,095
23. In force December 31 of current year	2,601	252,059,759	0	0	0	100,000	0	0	2,601	252,159,759

(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	3,844	3,085		5,960	5,933
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	446,990	447,528	13,913	36,793	36,653
25.2 Guaranteed renewable	148,349	148,349		4,364	2,764
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)	595,339	595,877	13,913	41,157	39,417
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	599,183	598,962	13,913	47,117	45,350



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

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	24,302				24,302
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	24,302	0	0	0	24,302
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums	54				54
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,115				10,115
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	10,170	0	0	0	10,170
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)	10,170	0	0	0	10,170
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	24,214				24,214
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	24,214	0	0	0	24,214
DETAILS OF WRITE-INS					
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	1	10,000	0	0	1	10,000
17. Incurred during current year					0	(10,000)			0	(10,000)
Settled during current year:										
18.1 By payment in full					1	0			1	0
18.2 By payment on compromised claims					0	0			0	0
18.3 Totals paid	0	0	0	0	1	0	0	0	1	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	1	0	0	0	1	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	0	0	(a)	0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	(a)	0	0	0	0	0	0	0

(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					
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)	0	0	0	0	0



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

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	100,344		137		100,481
2. Annuity considerations	3,738,252				3,738,252
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			13,569		13,569
5. Totals (Sum of Lines 1 to 4)	3,838,596	0	13,706	0	3,852,302
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,097				5,097
6.2 Applied to pay renewal premiums	12,501				12,501
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	35,385				35,385
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	52,982	0	0	0	52,982
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)	52,982	0	0	0	52,982
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,609				5,609
10. Matured endowments	2,000				2,000
11. Annuity benefits	722,907				722,907
12. Surrender values and withdrawals for life contracts	1,085,069		2,288		1,087,357
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	1,815,585	0	2,288	0	1,817,873
DETAILS OF WRITE-INS					
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	4	7,609							4	7,609
Settled during current year:										
18.1 By payment in full	4	7,609							4	7,609
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	7,609	0	0	0	0	0	0	4	7,609
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	7,609	0	0	0	0	0	0	4	7,609
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	182	6,876,947	0	(a)	2	80,000	0	0	184	6,956,947
21. Issued during year	5	1,088,004							5	1,088,004
22. Other changes to in force (Net)	33	1,585,402			(2)	(80,000)			31	1,505,402
23. In force December 31 of current year	220	9,550,353	0	(a)	0	0	0	0	220	9,550,353

(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	13,054	10,477		25,232	25,232
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	26,770	26,802	126		
25.2 Guaranteed renewable	3,233	3,233			
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)	30,003	30,035	126	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	43,057	40,512	126	25,232	25,232



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

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,866				15,866
2. Annuity considerations	987,236				987,236
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,003,102	0	0	0	1,003,102
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	728				728
6.2 Applied to pay renewal premiums	2,983				2,983
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,513				4,513
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	8,224	0	0	0	8,224
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)	8,224	0	0	0	8,224
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,624		(968)		3,656
10. Matured endowments					0
11. Annuity benefits	4,656				4,656
12. Surrender values and withdrawals for life contracts	524				524
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	9,804	0	(968)	0	8,836
DETAILS OF WRITE-INS					
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	1	4,624			0	(968)			1	3,656
Settled during current year:										
18.1 By payment in full	1	4,624			0	(968)			1	3,656
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	4,624	0	0	0	(968)	0	0	1	3,656
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	4,624	0	0	0	(968)	0	0	1	3,656
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	8	648,741	0	(a)	0	0	0	0	8	648,741
21. Issued during year		10,407							0	10,407
22. Other changes to in force (Net)	28	2,014,153			0				28	2,014,153
23. In force December 31 of current year	36	2,673,301	0	(a)	0	0	0	0	36	2,673,301

(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					
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	462	463			
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)	462	463	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	462	463	0	0	0



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

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,694,306		21,363		1,715,669
2. Annuity considerations	28,786,618				28,786,618
3. Deposit-type contract funds	59,587	XXX		XXX	59,587
4. Other considerations			4,422,248		4,422,248
5. Totals (Sum of Lines 1 to 4)	30,540,512	0	4,443,610	0	34,984,122
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	22,708				22,708
6.2 Applied to pay renewal premiums	43,672				43,672
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	463,082				463,082
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	529,462	0	0	0	529,462
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)	529,462	0	0	0	529,462
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	324,001		39,084		363,085
10. Matured endowments	16,963				16,963
11. Annuity benefits	1,292,364		69,825		1,362,189
12. Surrender values and withdrawals for life contracts	17,212,561		2,674,361		19,886,922
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	18,845,889	0	2,783,270	0	21,629,159
DETAILS OF WRITE-INS					
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	2	63,165	0	0	2	51,500	0	0	4	114,665
17. Incurred during current year	21	289,344			6	(12,416)			27	276,928
Settled during current year:										
18.1 By payment in full	20	340,964			8	39,084			28	380,048
18.2 By payment on compromised claims									0	0
18.3 Totals paid	20	340,964	0	0	8	39,084	0	0	28	380,048
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	20	340,964	0	0	8	39,084	0	0	28	380,048
19. Unpaid Dec. 31, current year (16+17-18.6)	3	11,545	0	0	0	0	0	0	3	11,545
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	755	93,804,770	0	0	2	37,895,000	0	0	757	131,699,770
21. Issued during year	83	15,325,971				352,368			83	15,678,339
22. Other changes to in force (Net)	258	195,572			(2)	(37,418,292)			256	(37,222,720)
23. In force December 31 of current year	1,096	109,326,313	0	0	0	829,076	0	0	1,096	110,155,389

(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	11,188	8,979		140,033	133,562
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	178,366	178,581	680	19,035	20,002
25.2 Guaranteed renewable	38,458	38,458			
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)	216,823	217,039	680	19,035	20,002
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	228,011	226,018	680	159,068	153,564



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

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	818,765		2,628		821,393
2. Annuity considerations	23,241,461				23,241,461
3. Deposit-type contract funds	28,769	XXX		XXX	28,769
4. Other considerations			1,219,542		1,219,542
5. Totals (Sum of Lines 1 to 4)	24,088,994	0	1,222,169	0	25,311,164
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	64,519				64,519
6.2 Applied to pay renewal premiums	136,642				136,642
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	292,173				292,173
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	493,334	0	0	0	493,334
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	463				463
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	463	0	0	0	463
8. Grand Totals (Lines 6.5 plus 7.4)	493,797	0	0	0	493,797
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	315,534				315,534
10. Matured endowments	14,115				14,115
11. Annuity benefits	536,482		110,252		646,734
12. Surrender values and withdrawals for life contracts	2,361,021		394,531		2,755,552
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	35				35
15. Totals	3,227,187	0	504,783	0	3,731,970
DETAILS OF WRITE-INS					
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	4	8,115	0	0	0	0	0	0	4	8,115
17. Incurred during current year	52	333,530							52	333,530
Settled during current year:										
18.1 By payment in full	53	329,649							53	329,649
18.2 By payment on compromised claims									0	0
18.3 Totals paid	53	329,649	0	0	0	0	0	0	53	329,649
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	53	329,649	0	0	0	0	0	0	53	329,649
19. Unpaid Dec. 31, current year (16+17-18.6)	3	11,996	0	0	0	0	0	0	3	11,996
POLICY EXHIBIT										
20. In force December 31, prior year	1,782	48,143,402	0	0	9	4,098,000	0	0	1,791	52,241,402
21. Issued during year	18	9,689,000				43,557			18	9,732,557
22. Other changes to in force (Net)	57	2,499,318			(9)	(3,975,557)			48	(1,476,239)
23. In force December 31 of current year	1,857	60,331,720	0	0	0	166,000	0	0	1,857	60,497,720

(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	2,265	1,818		20,403	12,525
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	146,976	147,153	2,591	30,750	30,742
25.2 Guaranteed renewable	23,858	23,858			
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)	170,835	171,011	2,591	30,750	30,742
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	173,099	172,829	2,591	51,153	43,267



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

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	624,908		4,263		629,171
2. Annuity considerations	1,465,266				1,465,266
3. Deposit-type contract funds	38,555	XXX		XXX	38,555
4. Other considerations			2,038,854		2,038,854
5. Totals (Sum of Lines 1 to 4)	2,128,729	0	2,043,117	0	4,171,846
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,525				9,525
6.2 Applied to pay renewal premiums	31,751				31,751
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	212,239				212,239
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	253,515	0	0	0	253,515
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	48				48
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	48	0	0	0	48
8. Grand Totals (Lines 6.5 plus 7.4)	253,563	0	0	0	253,563
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	81,597		100,392		181,989
10. Matured endowments	1,000				1,000
11. Annuity benefits	667,455		248,889		916,344
12. Surrender values and withdrawals for life contracts	2,186,270		3,052,305		5,238,575
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	2,936,322	0	3,401,586	0	6,337,908
DETAILS OF WRITE-INS					
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	2	135,558	0	0	1	10,000	0	0	3	145,558
17. Incurred during current year	14	(52,961)			2	90,392			16	37,431
Settled during current year:										
18.1 By payment in full	16	82,597			3	100,392			19	182,989
18.2 By payment on compromised claims									0	0
18.3 Totals paid	16	82,597	0	0	3	100,392	0	0	19	182,989
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	16	82,597	0	0	3	100,392	0	0	19	182,989
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	767	49,897,196	0	0	5	5,723,000	0	0	772	55,620,196
21. Issued during year	43	1,759,294				84,430			43	1,843,724
22. Other changes to in force (Net)	(91)	(9,806,866)			(5)	(5,548,430)			(96)	(15,355,296)
23. In force December 31 of current year	719	41,849,624	0	0	0	259,000	0	0	719	42,108,624

(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	7,348	5,897		6,695	5,933
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	165,453	165,652	891	18,412	19,822
25.2 Guaranteed renewable	5,420	5,420			
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)	170,873	171,072	891	18,412	19,822
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	178,220	176,969	891	25,107	25,755



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

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,296,455		4,101		4,300,556
2. Annuity considerations	86,386,900				86,386,900
3. Deposit-type contract funds	215,889	XXX	5,000,000	XXX	5,215,889
4. Other considerations			15,537,465		15,537,465
5. Totals (Sum of Lines 1 to 4)	90,899,244	0	20,541,565	0	111,440,810
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,452				25,452
6.2 Applied to pay renewal premiums	66,259				66,259
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	698,058				698,058
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	789,769	0	0	0	789,769
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)	789,769	0	0	0	789,769
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	51,006		145,846		196,852
10. Matured endowments	38,813				38,813
11. Annuity benefits	1,736,055		34,390		1,770,445
12. Surrender values and withdrawals for life contracts	8,635,778		7,896,462		16,532,240
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	10,461,652	0	8,076,698	0	18,538,350
DETAILS OF WRITE-INS					
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	3	72,590	0	0	0	0	0	0	3	72,590
17. Incurred during current year	13	17,229			4	145,846			17	163,075
Settled during current year:										
18.1 By payment in full	16	89,819			4	145,846			20	235,665
18.2 By payment on compromised claims									0	0
18.3 Totals paid	16	89,819	0	0	4	145,846	0	0	20	235,665
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	16	89,819	0	0	4	145,846	0	0	20	235,665
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,037	199,725,673	0	0	7	4,165,000	0	0	1,044	203,890,673
21. Issued during year	189	36,685,947				302,817			189	36,988,764
22. Other changes to in force (Net)	175	(16,281,263)			(7)	(3,629,317)			168	(19,910,580)
23. In force December 31 of current year	1,401	220,130,357	0	0	0	838,500	0	0	1,401	220,968,857

(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	38,685	31,047		196,073	196,073
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	772,097	773,026	10,808		
25.2 Guaranteed renewable	41,272	41,272			
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)	813,370	814,298	10,808	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	852,054	845,345	10,808	196,073	196,073



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

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	214,156		596		214,752
2. Annuity considerations	1,236,764				1,236,764
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations			37,737		37,737
5. Totals (Sum of Lines 1 to 4)	1,450,920	0	38,332	0	1,489,253
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23,560				23,560
6.2 Applied to pay renewal premiums	29,955				29,955
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	72,591				72,591
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	126,107	0	0	0	126,107
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities	65				65
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	65	0	0	0	65
8. Grand Totals (Lines 6.5 plus 7.4)	126,171	0	0	0	126,171
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	159,756		20,101		179,857
10. Matured endowments	4,481				4,481
11. Annuity benefits	171,296		410		171,706
12. Surrender values and withdrawals for life contracts	904,221		353,667		1,257,888
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	1,239,754	0	374,178	0	1,613,932
DETAILS OF WRITE-INS					
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	2	22,817	0	0	0	0	0	0	2	22,817
17. Incurred during current year	16	141,545			1	20,101			17	161,646
Settled during current year:										
18.1 By payment in full	17	164,237			1	20,101			18	184,338
18.2 By payment on compromised claims									0	0
18.3 Totals paid	17	164,237	0	0	1	20,101	0	0	18	184,338
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	17	164,237	0	0	1	20,101	0	0	18	184,338
19. Unpaid Dec. 31, current year (16+17-18.6)	1	125	0	0	0	0	0	0	1	125
POLICY EXHIBIT										
20. In force December 31, prior year	643	15,264,784	0	(a) 0	5	835,000	0	0	648	16,099,784
21. Issued during year	21	1,335,702				6,044			21	1,341,746
22. Other changes to in force (Net)	(56)	(442,782)			(5)	(824,160)			(61)	(1,266,942)
23. In force December 31 of current year	608	16,157,704	0	(a) 0	0	16,884	0	0	608	16,174,588

(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	2,068	1,660		4,298	3,369
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	22,289	22,316			
25.2 Guaranteed renewable	2,565	2,565			
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)	24,853	24,881	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	26,921	26,541	0	4,298	3,369



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

DIRECT BUSINESS IN THE STATE OF Grand Aliens

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	29,157	0	0	0	29,157
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	93,460	0	93,460
5. Totals (Sum of Lines 1 to 4)	29,157	0	93,460	0	122,617
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,967	0	0	0	1,967
6.2 Applied to pay renewal premiums	1,976	0	0	0	1,976
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,401	0	0	0	13,401
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	17,344	0	0	0	17,344
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)	17,344	0	0	0	17,344
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	1,500	0	426	0	1,926
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	1,500	0	426	0	1,926
DETAILS OF WRITE-INS					
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	11,292	0	0	0	(10,000)	0	0	0	1,292
Settled during current year:										
18.1 By payment in full	0	11,292	0	0	0	(10,000)	0	0	0	1,292
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	11,292	0	0	0	(10,000)	0	0	0	1,292
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	11,292	0	0	0	(10,000)	0	0	0	1,292
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	0	0	(a)	0	No. of Policies	0	0	0	0	0
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	0	0	0	0	0
23. In force December 31 of current year	0	0	(a)	0	0	0	0	0	0	0

(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	0	0	0	0	0
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)	0	0	0	0	0



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

DIRECT BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Group Code 0704

LIFE INSURANCE

NAIC Company Code 67172

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	79,685,094	0	1,402,276	0	81,087,370
2. Annuity considerations	1,698,916,613	0	4,298,967	0	1,703,215,580
3. Deposit-type contract funds	6,908,294	XXX	83,426,720	XXX	90,335,014
4. Other considerations	0	0	175,837,007	0	175,837,007
5. Totals (Sum of Lines 1 to 4)	1,785,510,001	0	264,964,970	0	2,050,474,971
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,119,347	0	37,304	0	3,156,651
6.2 Applied to pay renewal premiums	5,911,107	0	0	0	5,911,107
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,505,759	0	0	0	20,505,759
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	29,536,212	0	37,304	0	29,573,516
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	13,541	0	0	0	13,541
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	13,541	0	0	0	13,541
8. Grand Totals (Lines 6.5 plus 7.4)	29,549,753	0	37,304	0	29,587,057
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,584,623	0	3,326,174	0	27,910,797
10. Matured endowments	1,289,740	0	0	0	1,289,740
11. Annuity benefits	70,511,209	0	15,289,924	0	85,801,133
12. Surrender values and withdrawals for life contracts	351,920,698	0	105,141,442	0	457,062,140
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	254	0	5,000	0	5,254
15. Totals	448,306,524	0	123,762,540	0	572,069,064
DETAILS OF WRITE-INS					
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	215	3,561,151	0	0	29	688,545	0	0	244	4,249,696
17. Incurred during current year	2,397	25,684,162	0	0	155	2,826,421	0	0	2,552	28,510,583
Settled during current year:										
18.1 By payment in full	2,392	25,874,363	0	0	177	3,326,174	0	0	2,569	29,200,537
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2,392	25,874,363	0	0	177	3,326,174	0	0	2,569	29,200,537
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	2,392	25,874,363	0	0	177	3,326,174	0	0	2,569	29,200,537
19. Unpaid Dec. 31, current year (16+17-18.6)	220	3,370,950	0	0	7	188,792	0	0	227	3,559,742
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	89,457	3,857,498,882	0	(a) 0	243	3,332,948,000	0	0	89,700	7,190,446,882
21. Issued during year	2,696	701,958,432	0	0	0	11,466,335	0	0	2,696	713,424,767
22. Other changes to in force (Net)	(5,226)	(250,947,889)	0	0	(243)	(3,315,071,335)	0	0	(5,469)	(3,566,019,224)
23. In force December 31 of current year	86,927	4,308,509,425	0	(a) 0	0	29,343,000	0	0	86,927	4,337,852,425

(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	1,639,733	1,316,063	0	4,483,622	4,041,624
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	10,780,412	10,813,765	209,938	1,093,688	1,100,860
25.2 Guaranteed renewable	1,616,276	1,612,910	0	87,929	83,929
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)	12,396,688	12,426,675	209,938	1,181,617	1,184,789
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	14,036,422	13,742,738	209,938	5,665,239	5,226,413

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year	9,003,781
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$20,212,913 Transferred into the Reserve Net of Taxes of \$ 7,074,519	13,138,394
3. Adjustment for Current Year's Liability Gains/(Losses) Released From the reserve	0
4. Balance before Reduction for Amount Transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	22,142,175
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4)	2,951,893
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	19,190,282

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	1,115,270	1,836,623	0	2,951,893
2. 2003	841,871	1,555,155	0	2,397,026
3. 2004	657,439	1,239,963	0	1,897,402
4. 2005	549,878	1,157,927	0	1,707,805
5. 2006	460,828	1,076,683	0	1,537,511
6. 2007	394,498	989,094	0	1,383,592
7. 2008	350,356	897,591	0	1,247,947
8. 2009	345,507	809,101	0	1,154,608
9. 2010	362,493	717,208	0	1,079,701
10. 2011	356,697	620,740	0	977,437
11. 2012	344,196	515,522	0	859,718
12. 2013	336,112	419,717	0	755,829
13. 2014	336,198	346,402	0	682,600
14. 2015	335,442	260,571	0	596,013
15. 2016	350,478	179,612	0	530,090
16. 2017	373,432	79,973	0	453,405
17. 2018	376,341	30,372	0	406,713
18. 2019	340,948	26,689	0	367,637
19. 2020	292,542	22,045	0	314,587
20. 2021	219,760	16,320	0	236,080
21. 2022	131,324	11,259	0	142,583
22. 2023	63,999	12,917	0	76,916
23. 2024	32,987	22,768	0	55,755
24. 2025	19,235	32,198	0	51,433
25. 2026	11,234	43,912	0	55,146
26. 2027	6,394	55,685	0	62,079
27. 2028	1,186	55,920	0	57,106
28. 2029	(1,260)	45,097	0	43,837
29. 2030	(1,176)	33,371	0	32,195
30. 2031	(428)	20,744	0	20,316
31. 2032 and Later	0	7,215	0	7,215
32. Total (Lines 1 to 31)	9,003,781	13,138,394	0	22,142,175

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL 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	30,015,935	8,715,431	38,731,366	22,554,405	780,748	23,335,152	62,066,519
2. Realized Capital Gains/(Losses) Net of Taxes - General Account	(64,865,187)	241,736	(64,623,451)	11,628,133	(59,263)	11,568,870	(53,054,581)
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts	0	0	0	0	0	0	0
4. Unrealized Capital Gains/(Losses) - General Account	(9,883,572)	0	(9,883,572)	(21,159,483)	0	(21,159,483)	(31,043,055)
5. Unrealized Capital Gains/(Losses) - Separate Accounts	0	0	0	1,141,951	0	1,141,951	1,141,951
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic Contribution	13,264,999	2,528,724	15,793,723	0	0	0	15,793,723
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7)	(31,467,825)	11,485,891	(19,981,934)	14,165,006	721,485	14,886,490	(5,095,443)
9. Maximum Reserve	60,932,208	9,381,047	70,313,255	5,664,126	1,198,374	6,862,500	77,175,755
10. Reserve Objective	40,407,046	5,967,087	46,374,133	5,664,126	1,198,374	6,862,500	53,236,633
11. 20% of (Line 10 - Line 8)	14,374,974	(1,103,761)	13,271,213	(1,700,176)	95,378	(1,604,798)	11,666,415
12. Balance Before Transfers (Lines 8 + 11)	(17,092,851)	10,382,130	(6,710,720)	12,464,830	816,863	13,281,692	6,570,972
13. Transfers	1,001,084	(1,001,084)	0	(45,753)	45,753	0	XXX
14. Voluntary Contribution	0	0	0	0	0	0	0
15. Adjustment down to Maximum/up to Zero	16,091,767	0	16,091,767	(6,754,951)	335,758	(6,419,193)	9,672,574
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	0	9,381,046	9,381,047	5,664,126	1,198,374	6,862,499	16,243,546

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

**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)
LONG - TERM BONDS												
1		Exempt Obligations	79,565,425	XXX	XXX	79,565,425	0.0000	0	0.0000	0	0.0000	0
2	1	Highest Quality	2,748,857,358	XXX	XXX	2,748,857,358	0.0005	1,374,429	0.0015	4,123,286	0.0030	8,246,572
3	2	High Quality	1,807,709,036	XXX	XXX	1,807,709,036	0.0020	3,615,418	0.0060	10,846,254	0.0100	18,077,090
4	3	Medium Quality	266,648,753	XXX	XXX	266,648,753	0.0105	2,799,812	0.0280	7,466,165	0.0400	10,665,950
5	4	Low Quality	108,133,251	XXX	XXX	108,133,251	0.0270	2,919,598	0.0630	6,812,395	0.0900	9,731,993
6	5	Lower Quality	38,135,594	XXX	XXX	38,135,594	0.0670	2,555,085	0.1200	4,576,271	0.2000	7,627,119
7	6	In or Near Default	21,936,511	XXX	XXX	21,936,511	0.0000	0	0.3000	6,580,953	0.3000	6,580,953
8		Total Unrated Multi-Class Securities Acquired by Conversion	0	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)	5,070,985,928	XXX	XXX	5,070,985,928	XXX	13,264,341	XXX	40,405,325	XXX	60,929,677
PREFERRED STOCK												
10	1	Highest Quality	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
11	2	High Quality	101,234	XXX	XXX	101,234	0.0065	658	0.0170	1,721	0.0250	2,531
12	3	Medium Quality	0	XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
13	4	Low Quality	0	XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
14	5	Lower Quality	0	XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated Life with AVR	0	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)	101,234	XXX	XXX	101,234	XXX	658	XXX	1,721	XXX	2,531
SHORT - TERM BONDS												
18		Exempt Obligations	4,966,910	XXX	XXX	4,966,910	0.0000	0	0.0000	0	0.0000	0
19	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
20	2	High Quality	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
21	3	Medium Quality	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
22	4	Low Quality	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
23	5	Lower Quality	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
24	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
25		Total Short - Term Bonds (Sum of lines 18 thru 24)	4,966,910	XXX	XXX	4,966,910	XXX	0	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL 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)
DERIVATIVE INSTRUMENTS												
26		Exchange Traded	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
27	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
28	2	High Quality	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
29	3	Medium Quality	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
30	4	Low Quality	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
31	5	Lower Quality	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
32	6	In or Near Default	0	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)	5,076,054,072	XXX	XXX	5,076,054,072	XXX	13,264,999	XXX	40,407,046	XXX	60,932,208
MORTGAGE LOANS												
In Good Standing:												
35		Farm Mortgages	0	0	XXX	0	0.0032 (a)	0	0.0140 (a)	0	0.0225 (a)	0
36		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential Mortgages - All Other	48,594	0	XXX	48,594	0.0013	63	0.0030	146	0.0050	243
38		Commercial Mortgages - Insured or Guaranteed	41,265	0	XXX	41,265	0.0003	12	0.0006	25	0.0010	41
39		Commercial Mortgages - All Other	780,945,530	0	XXX	780,945,530	0.0032 (a)	2,459,978	0.0070 (a)	5,466,619	0.0113 (a)	8,785,637
40		In Good Standing With Restructured Terms	1,120,394	0	XXX	1,120,394	0.0210 (b)	23,528	0.0465 (b)	52,098	0.0750 (b)	84,030
Overdue, Not in Process:												
41		Farm Mortgages	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential Mortgages - All Other	0	0	XXX	0	0.0025	0	0.0060	0	0.0100	0
44		Commercial Mortgages - Insured or Guaranteed	186,529	0	XXX	186,529	0.0005	93	0.0012	224	0.0020	373
45		Commercial Mortgages - All Other	1,072,594	0	XXX	1,072,594	0.0420	45,049	0.0915	98,142	0.1500	160,889
In Process of Foreclosure:												
46		Farm Mortgages	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0
47		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0200	0	0.0200	0
49		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial Mortgages - All Other	1,749,168	0	XXX	1,749,168	0.0000	0	0.2000	349,834	0.2000	349,834
51		Total Schedule B Mortgages (Sum of Lines 35 thru 50) (Page 2, Line 3, Net Admitted Asset)	785,164,074	0	XXX	785,164,074	XXX	2,528,724	XXX	5,967,087	XXX	9,381,047
52		Total Schedule DA Mortgages	0	0	XXX	0	(c)	0	(c)	0	(c)	0
53		Total Mortgage Loans on Real Estate (Line 51 + 52)	785,164,074	0	XXX	785,164,074	XXX	2,528,724	XXX	5,967,087	XXX	9,381,047

(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.

**ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated - Public	12,678,098	XXX	XXX	12,678,098	0.0000	0	0.3000 ^(d)	3,803,429	0.3000 ^(d)	3,803,429
2		Unaffiliated - Private	0	XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
3		Affiliated - Life with AVR	122,519,297	XXX	XXX	122,519,297	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
4		Fixed Income - Exempt Obligations	0	0	0	0	XXX	0	XXX	0	XXX	0
5		Fixed Income - Highest Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
6		Fixed Income - High Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
7		Fixed Income - Medium Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
8		Fixed Income - Low Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
9		Fixed Income - Lower Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
10		Fixed Income - In/Near Default	0	0	0	0	XXX	0	XXX	0	XXX	0
11		Unaffiliated Common Stock - Public	0	0	0	0	0.0000	0	0.2000 ^(d)	0	0.2000 ^(d)	0
12		Unaffiliated Common Stock - Private	0	0	0	0	0.0000	0	0.2500	0	0.2500	0
13		Mortgage Loans	0	0	0	0	^(c)	0	^(c)	0	^(c)	0
14		Real Estate	0	0	0	0	^(e)	0	^(e)	0	^(e)	0
15		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	6,217,337	XXX	XXX	6,217,337	0.0000	0	0.2000	1,243,467	0.2000	1,243,467
16		Affiliated - All Other	2,468,918	XXX	XXX	2,468,918	0.0000	0	0.2500	617,230	0.2500	617,230
17		Total Common Stock (Sum of Lines 1 thru 16)(Page 2, Line 2.2, Net Admitted Asset)	143,883,650	0	0	143,883,650	XXX	0	XXX	5,664,126	XXX	5,664,126
REAL ESTATE												
18		Home Office Property (General Account only)	0	0	0	0	0.0000	0	0.0750	0	0.0750	0
19		Investment Properties	3,081,994	0	0	3,081,994	0.0000	0	0.0750	231,150	0.0750	231,150
20		Properties Acquired in Satisfaction of Debt	8,718,347	0	0	8,718,347	0.0000	0	0.1100	959,018	0.1100	959,018
21		Total Real Estate (Sum of Lines 18 thru 20)	11,800,341	0	0	11,800,341	XXX	0	XXX	1,190,168	XXX	1,190,168
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
24	2	High Quality	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
25	3	Medium Quality	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
26	4	Low Quality	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
27	5	Lower Quality	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
28	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
29		Total with Bond characteristics (Sum of Lines 22 thru 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30	1	Highest Quality	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
31	2	High Quality	0	XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
32	3	Medium Quality	0	XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
33	4	Low Quality	0	XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
34	5	Lower Quality	0	XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
35	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
36		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37		Total with Preferred Stock characteristics (Sum of Lines 30 thru 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
38		Farm Mortgages	0	0	XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0
39		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
40		Residential Mortgages - All Other	0	XXX	XXX	0	0.0013	0	0.0030	0	0.0050	0
41		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
42		Commercial Mortgages - All Other	0	0	XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0
43		In Good Standing With Restructured Terms	0	0	XXX	0	0.2800 (b)	0	0.6200 (b)	0	1.0000 (b)	0
Overdue, Not in Process:												
44		Farm Mortgages	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
45		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
46		Residential Mortgages - All Other	0	0	XXX	0	0.0025	0	0.0060	0	0.0100	0
47		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
48		Commercial Mortgages - All Other	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
In Process of Foreclosure:												
49		Farm Mortgages	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0
50		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
51		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0200	0	0.0200	0
52		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
53		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0
54		Total with Mortgage Loan Characteristics (Sum of Lines 38 thru 53)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1		2	3	4		5		6		7		8		9		10	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances			Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)						
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCKS																		
55		Unaffiliated Public	0	XXX	XXX	0	0	0.0000	0	0	0.3000 (d)	0	0.3000 (d)	0	0	0.3000 (d)	0			
56		Unaffiliated Private	0	XXX	XXX	0	0	0.0000	0	0	0.2500	0	0.2500	0	0	0.2500	0			
57		Affiliated Life with AVR	0	XXX	XXX	0	0	0.0000	0	0	0.0000	0	0.0000	0	0	0.0000	0			
58		Affiliated Certain Other (See SVO Purposes & Procedures Manual)	0	XXX	XXX	0	0	0.0000	0	0	0.2000	0	0.2000	0	0	0.2000	0			
59		Affiliated Other - All Other	0	XXX	XXX	0	0	0.0000	0	0	0.2500	0	0.2500	0	0	0.2500	0			
60		Total with Common Stock Characteristics (Sum of Lines 55 thru 59)	0	XXX	XXX	0	0	XXX	0	0	XXX	0	XXX	0	0	XXX	0			
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE																		
61		Home Office Property (General Account only)	0	0	0	0	0	0.0000	0	0	0.0750	0	0.0750	0	0	0.0750	0			
62		Investment Properties	0	0	0	0	0	0.0000	0	0	0.0750	0	0.0750	0	0	0.0750	0			
63		Properties Acquired in Satisfaction of Debt	0	0	0	0	0	0.0000	0	0	0.1100	0	0.1100	0	0	0.1100	0			
64		Total with Real Estate Characteristics of Real Estate (Lines 61 thru 63)	0	0	0	0	0	XXX	0	0	XXX	0	XXX	0	0	XXX	0			
		ALL OTHER INVESTMENTS																		
65		Other Invested Assets - Schedule BA	41,032	XXX	XXX	0	41,032	0.0000	0	0	0.2000	0	0.2000	0	0	0.2000	0			8,206
66		Other Short Term Invested Assets - Schedule DA	0	XXX	XXX	0	0	0.0000	0	0	0.2000	0	0.2000	0	0	0.2000	0			0
67		Total All Other (Sum of Lines 65 + 66)	41,032	XXX	XXX	0	41,032	XXX	0	0	XXX	0	XXX	0	0	XXX	0			8,206
68		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67)	41,032	0	0	0	41,032	XXX	0	0	XXX	0	XXX	0	0	XXX	0			8,206

(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.

(d) Times the company's weighted average portfolio beta (Minimum .15, Maximum .30).

(e) Determined using same factors and breakdowns used for directly owned real estate.

Asset Valuation Reserve (continued)

Basic Contributions, Reserve Objective and Maximum Reserve Calculations Replications (Synthetic) Assets

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Totals								

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SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	7,890,083
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(183,034)
2.2 Totals, Part 3, Column 7.....	0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9).....	4,449,847
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	84,425
4.2 Totals, Part 3, Column 9.....	0
5. Total profit (loss) on sales, Part 3, Column 14.....	(95,026)
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	0
6.2 Totals, Part 3, Column 8.....	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	345,954
8. Book/adjusted carrying value at end of current period.....	11,800,341
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	11,800,341
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	11,800,341

SCHEDULE B VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....	723,940,464
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions.....	160,955,520
2.2 Additional investment made after acquisitions.....	381,132
3. Accrual of discount and mortgage interest points and commitment fees.....	161,336,652
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	313,656
6. Amounts paid on account or in full during the year.....	100,426,699
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	785,164,073
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	785,164,073
12. Total nonadmitted amounts.....	
13. Statement value of mortgages owned at end of current period.....	785,164,073

SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	45,857
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	0
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount.....	0
4. Increase (decrease) by adjustment.....	0
5. Total profit (loss) on sale.....	0
6. Amounts paid on account or in full during the year.....	4,826
7. Amortization of premium.....	0
8. Increase (decrease) by foreign exchange adjustment.....	0
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	41,031
10. Total valuation allowance.....	0
11. Subtotal (Lines 9 plus 10).....	41,031
12. Total nonadmitted amounts.....	0
13. Statement value of long-term invested assets at end of current period.....	41,031

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL 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)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	13,749,430	34,642,850	2,049,914	34,090,141	.0	84,532,335	1.7	54,583,695	1.4	80,381,420	4,150,915
1.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	13,749,430	34,642,850	2,049,914	34,090,141	0	84,532,335	1.7	54,583,695	1.4	80,381,420	4,150,915
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	.0	.0	.0	2,993,221	.0	2,993,221	0.1	55,706,564	1.4	2,993,221	.0
2.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.7 Totals	0	0	0	2,993,221	0	2,993,221	0.1	55,706,564	1.4	2,993,221	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	393,889	2,635,926	4,762,963	13,505,000	.0	21,297,778	0.4	8,425,556	0.2	12,177,778	9,120,000
3.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	393,889	2,635,926	4,762,963	13,505,000	0	21,297,778	0.4	8,425,556	0.2	12,177,778	9,120,000
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	.0	3,595,000	.0	10,008,966	.0	13,603,966	0.3	13,604,460	0.4	13,603,966	.0
4.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	3,595,000	0	10,008,966	0	13,603,966	0.3	13,604,460	0.4	13,603,966	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	(15,592,951)	(62,375,159)	281,643,739	201,754,350	20,914,520	426,344,499	8.4	81,052,850	2.1	411,344,499	15,000,000
5.2 Class 2	481,968	2,368,807	4,745,185	9,151,325	5,648,074	22,395,359	0.4	18,631,654	0.5	12,739,838	9,655,522
5.3 Class 3	437,262	3,228,405	2,000,335	.0	.0	5,666,002	0.1	.0	0.0	.0	5,666,002
5.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.6 Class 6	0	0	0	0	0	0	0.0	486,500	0.0	0	0
5.7 Totals	(14,673,721)	(56,777,947)	288,389,259	210,905,675	26,562,594	454,405,860	9.0	100,171,004	2.6	424,084,337	30,321,524

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL 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)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1	7,214,085	23,078,932	20,218,590	60,160,199	17,203,837	127,875,643	2.5	136,407,284	3.5	74,831,935	53,043,709
6.2 Class 2	10,394,762	68,237,708	78,755,528	37,601,395	32,872,155	227,861,548	4.5	294,922,704	7.6	193,952,302	33,909,246
6.3 Class 3	192,218	13,483,926	45,886,827	37,013,858	1,061,696	97,638,525	1.9	41,387,461	1.1	90,638,525	7,000,000
6.4 Class 4	50,571	3,271,458	14,840,282	20,483,821	8,085,838	46,731,970	0.9	4,761,000	0.1	24,873,335	21,858,635
6.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Class 6	0	0	0	0	0	0	0.0	897,000	0.0	0	0
6.7 Totals	17,851,636	108,072,024	159,701,227	155,259,273	59,223,526	500,107,686	9.9	478,375,449	12.4	384,296,097	115,811,590
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	83,246,073	293,057,304	702,157,521	534,344,009	497,221,087	2,110,025,994	41.6	1,382,745,376	35.8	1,671,111,749	438,914,245
7.2 Class 2	41,350,438	311,827,887	825,523,435	193,553,349	185,197,019	1,557,452,128	30.7	1,351,016,768	35.0	1,001,547,413	555,904,716
7.3 Class 3	13,126,796	47,339,212	63,293,931	28,053,240	11,531,047	163,344,226	3.2	275,803,701	7.1	64,457,736	98,886,490
7.4 Class 4	2,640,426	9,739,620	22,891,767	10,084,606	11,128,294	56,484,713	1.1	67,940,902	1.8	25,213,993	31,270,719
7.5 Class 5	3,047,144	15,694,542	1,904,345	17,489,563	0	38,135,594	0.8	16,620,298	0.4	20,055,841	18,079,753
7.6 Class 6	993,291	4,354,993	3,982,613	133,758	12,471,856	21,936,511	0.4	13,847,697	0.4	7,962,412	13,974,099
7.7 Totals	144,404,168	682,013,558	1,619,753,612	783,658,525	717,549,303	3,947,379,166	77.8	3,107,974,742	80.4	2,790,349,144	1,157,030,022
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1	685,840	5,262,331	7,525,213	28,947,409	4,295,473	46,716,266	0.9	39,059,410	1.0	0	46,716,265
8.2 Class 2	0	0	0	0	0	0	0.0	5,115,561	0.1	0	0
8.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4	71,588	385,638	815,522	3,643,821	0	4,916,569	0.1	1,687,229	0.0	0	4,916,569
8.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	757,428	5,647,969	8,340,735	32,591,230	4,295,473	51,632,835	1.0	45,862,200	1.2	0	51,632,834
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6	0	0	0	0	0	0	0.0	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 NATIONAL 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)
10. Total Bonds Current Year											
10.1 Class 1	89,696,366	299,897,184	1,018,357,940	885,803,295	539,634,917	2,833,389,702	55.8	XXX	XXX	2,266,444,568	566,945,134
10.2 Class 2	52,227,168	382,434,402	909,024,148	240,306,069	223,717,248	1,807,709,035	35.6	XXX	XXX	1,208,239,553	599,469,484
10.3 Class 3	13,756,276	64,051,543	111,181,093	65,067,098	12,592,743	266,648,753	5.3	XXX	XXX	155,096,261	111,552,492
10.4 Class 4	2,762,585	13,396,716	38,547,571	34,212,248	19,214,132	108,133,252	2.1	XXX	XXX	50,087,328	58,045,923
10.5 Class 5	3,047,144	15,694,542	1,904,345	17,489,563		38,135,594	0.8	XXX	XXX	20,055,841	18,079,753
10.6 Class 6	993,291	4,354,993	3,982,613	133,758	12,471,856	21,936,511	0.4	XXX	XXX	7,962,412	13,974,099
10.7 Totals	162,482,830	779,829,380	2,082,997,710	1,243,012,031	807,630,896	5,075,952,847	100.0	XXX	XXX	3,707,885,963	1,368,066,885
10.8 Line 10.7 as a % of Col. 6	3.2	15.4	41.0	24.5	15.9	100.0	XXX	XXX	XXX	73.0	27.0
11. Total Bonds Prior Year											
11.1 Class 1	77,464,523	467,884,660	539,008,571	471,409,130	215,818,310	XXX	XXX	1,771,585,194	45.8	1,221,276,729	550,308,465
11.2 Class 2	61,132,665	446,127,645	579,531,211	324,876,243	258,018,922	XXX	XXX	1,669,686,686	43.2	916,896,673	752,790,014
11.3 Class 3	22,982,139	128,789,421	114,860,517	50,311,994	247,091	XXX	XXX	317,191,162	8.2	209,425,203	107,765,960
11.4 Class 4	10,248,318	42,910,254	12,119,739	9,110,821		XXX	XXX	74,389,132	1.9	46,810,037	27,579,094
11.5 Class 5	543,365	5,519,259	633,510	9,924,164		XXX	XXX	16,620,298	0.4	7,190,231	9,430,067
11.6 Class 6	0	0	0	0	15,231,197	XXX	XXX	15,231,197	0.4	10,941,291	4,289,906
11.7 Totals	172,371,010	1,091,231,239	1,246,153,548	865,632,352	489,315,520	XXX	XXX	3,864,703,669	100.0	2,412,540,164	1,452,163,506
11.8 Line 11.7 as a % of Col. 8	4.5	28.2	32.2	22.4	12.7	XXX	XXX	100.0	XXX	62.4	37.6
12. Total Publicly Traded Bonds											
12.1 Class 1	62,449,388	174,544,371	855,143,776	710,480,143	463,826,890	2,266,444,568	44.7	1,221,276,729	31.6	2,266,444,568	XXX
12.2 Class 2	17,829,138	170,157,899	625,499,960	174,554,582	220,197,974	1,208,239,553	23.8	916,896,674	23.7	1,208,239,553	XXX
12.3 Class 3	2,474,021	22,976,951	72,133,853	44,918,693	12,592,743	155,096,261	3.1	209,425,202	5.4	155,096,261	XXX
12.4 Class 4	146,766	2,380,806	9,878,261	18,467,363	19,214,132	50,087,328	1.0	46,810,038	1.2	50,087,328	XXX
12.5 Class 5	282,438	1,388,353	1,904,345	16,480,705		20,055,841	0.4	7,190,231	0.2	20,055,841	XXX
12.6 Class 6	82,705	406,977	443,218	0	7,029,512	7,962,412	0.2	10,941,291	0.3	7,962,412	XXX
12.7 Totals	83,264,456	371,855,357	1,565,003,413	964,901,486	722,861,251	3,707,885,963	73.0	2,412,540,165	62.4	3,707,885,963	XXX
12.8 Line 12.7 as a % of Col. 6	2.2	10.0	42.2	26.0	19.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	1.6	7.3	30.8	19.0	14.2	73.0	XXX	XXX	XXX	73.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1	27,246,978	125,352,813	163,214,164	175,323,152	75,808,027	566,945,134	11.2	550,308,466	14.2	XXX	566,945,134
13.2 Class 2	34,398,030	212,276,503	283,524,188	65,751,488	3,519,274	599,469,483	11.8	752,790,013	19.5	XXX	599,469,483
13.3 Class 3	11,282,256	41,074,591	39,047,240	20,148,405		111,552,492	2.2	107,765,959	2.8	XXX	111,552,492
13.4 Class 4	2,615,819	11,015,910	28,669,310	15,744,884		58,045,923	1.1	27,579,094	0.7	XXX	58,045,923
13.5 Class 5	2,764,706	14,306,189		1,008,858		18,079,753	0.4	9,430,067	0.2	XXX	18,079,753
13.6 Class 6	910,586	3,948,016	3,539,394	133,758	5,442,345	13,974,099	0.3	4,289,906	0.1	XXX	13,974,099
13.7 Totals	79,218,375	407,974,022	517,994,296	278,110,545	84,769,646	1,368,066,884	27.0	1,452,163,505	37.6	XXX	1,368,066,884
13.8 Line 13.7 as a % of Col. 6	5.8	29.8	37.9	20.3	6.2	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	1.6	8.0	10.2	5.5	1.7	27.0	XXX	XXX	XXX	XXX	27.0

(a) Includes \$ 620,465,133 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 121,566,701 current year, \$ 249,718,022 prior year of bonds with Z designations and \$ 0, current year, \$ 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.

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL 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
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	13,644,739	34,374,663	1,804,746	33,911,424	0	83,735,572	1.6	53,399,212	1.4	79,584,657	4,150,915
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	104,691	268,187	245,168	178,717	0	796,763	0.0	1,184,483	0.0	796,763	0
1.7 Totals	13,749,430	34,642,850	2,049,914	34,090,141	0	84,532,335	1.7	54,583,695	1.4	80,381,420	4,150,915
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	0	0	0	2,993,221	0	2,993,221	0.1	55,706,564	1.4	2,993,221	0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	2,993,221	0	2,993,221	0.1	55,706,564	1.4	2,993,221	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	393,889	2,635,926	4,762,963	13,505,000	0	21,297,778	0.4	8,425,556	0.2	12,177,778	9,120,000
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	393,889	2,635,926	4,762,963	13,505,000	0	21,297,778	0.4	8,425,556	0.2	12,177,778	9,120,000
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	0	3,595,000	0	10,008,966	0	13,603,966	0.3	13,604,460	0.4	13,603,966	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	3,595,000	0	10,008,966	0	13,603,966	0.3	13,604,460	0.4	13,603,966	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	1,328,161	7,541,425	11,502,157	23,099,707	16,120,442	59,591,892	1.2	35,688,170	0.9	29,270,369	30,321,523
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	48,163	93,368	30,581	4,700	0	176,812	0.0	288,062	0.0	176,813	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	(16,050,046)	(64,412,740)	276,856,522	187,801,268	10,442,152	394,637,156	7.8	64,194,771	1.7	394,637,156	0
5.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	(14,673,722)	(56,777,947)	288,389,260	210,905,675	26,562,594	454,405,860	9.0	100,171,003	2.6	424,084,338	30,321,523

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL 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
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations	17,670,674	107,151,999	157,942,006	153,173,705	59,223,526	495,161,910	9.8	473,429,675	12.3	384,296,096	110,865,815
6.2 Single Class Mortgage-Backed/Asset-Based Securities	180,962	920,024	1,759,221	2,085,568	0	4,945,775	0.1	4,945,775	0.1	0	4,945,775
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals	17,851,636	108,072,023	159,701,227	155,259,273	59,223,526	500,107,685	9.9	478,375,450	12.4	384,296,096	115,811,590
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	107,381,270	418,875,613	1,209,240,250	473,144,807	574,104,436	2,782,746,376	54.8	2,340,428,069	60.6	1,824,408,902	958,337,473
7.2 Single Class Mortgage-Backed/Asset-Based Securities	5,041,894	27,138,241	27,390,445	28,671,907	1,494,674	89,737,161	1.8	86,840,136	2.2	22,746,931	66,990,230
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined	10,591,544	58,377,293	205,905,646	148,951,642	70,441,661	494,267,786	9.7	185,167,225	4.8	480,821,125	13,446,662
7.4 Other	15,948,520	127,259,236	139,306,020	111,523,012	66,865,705	460,902,493	9.1	375,734,725	9.7	411,779,771	49,122,721
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	801,822	3,914,794	1,244,965	1,408,349	0	7,369,930	0.1	16,244,544	0.4	3,871,549	3,498,381
7.6 Other	4,639,118	46,448,381	36,666,287	19,958,808	4,642,828	112,355,422	2.2	103,560,043	2.7	46,720,866	65,634,556
7.7 Totals	144,404,168	682,013,558	1,619,753,613	783,658,525	717,549,304	3,947,379,168	77.8	3,107,974,742	80.4	2,790,349,144	1,157,030,023
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations	757,427	5,647,969	8,340,735	32,591,230	4,295,473	51,632,834	1.0	45,862,200	1.2	0	51,632,834
8.7 Totals	757,427	5,647,969	8,340,735	32,591,230	4,295,473	51,632,834	1.0	45,862,200	1.2	0	51,632,834
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Based Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 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 NATIONAL 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
10. Total Bonds Current Year											
10.1 Issuer Obligations	141,176,160	579,822,595	1,393,592,857	742,428,060	653,743,877	3,510,763,549	69.2	XXX	XXX	2,346,334,989	1,164,428,560
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	5,375,710	28,419,820	29,425,415	30,940,892	1,494,674	95,656,511	1.9	XXX	XXX	23,720,507	71,936,005
10.3 Defined	(5,458,502)	(6,035,447)	482,762,168	336,752,910	80,883,813	888,904,942	17.5	XXX	XXX	875,458,281	13,446,662
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	15,948,520	127,259,236	139,306,020	111,523,012	66,865,705	460,902,493	9.1	XXX	XXX	411,779,771	49,122,721
10.5 Defined	801,822	3,914,794	1,244,965	1,408,349	0	7,369,930	0.1	XXX	XXX	3,871,549	3,498,381
10.6 Other	4,639,118	46,448,381	36,666,287	19,958,808	4,642,828	112,355,422	2.2	XXX	XXX	46,720,866	65,634,556
10.7 Totals	162,482,828	779,829,379	2,082,997,712	1,243,012,031	807,630,897	5,075,952,847	100.0	XXX	XXX	3,707,885,963	1,368,066,885
10.8 Line 10.7 as a % of Col. 6	3.2	15.4	41.0	24.5	15.9	100.0	XXX	XXX	XXX	73.0	27.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	126,104,938	762,894,025	974,573,301	723,340,804	439,630,837	XXX	XXX	3,026,543,905	78.3	1,777,291,631	1,249,252,274
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	5,277,030	29,574,811	33,406,643	24,999,972	0	XXX	XXX	93,258,456	2.4	25,283,392	67,975,065
11.3 Defined	12,630,898	101,119,485	78,679,037	48,651,304	8,281,272	XXX	XXX	249,361,996	6.5	238,128,823	11,233,173
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	23,599,891	157,519,338	121,718,122	40,732,122	32,165,253	XXX	XXX	375,734,726	9.7	309,699,673	66,035,052
11.5 Defined	800,593	4,025,487	2,958,393	5,428,762	3,031,308	XXX	XXX	16,244,543	0.4	12,745,671	3,498,873
11.6 Other	3,957,660	36,098,092	34,818,054	22,479,386	6,206,850	XXX	XXX	103,560,042	2.7	49,390,974	54,169,069
11.7 Totals	172,371,010	1,091,231,238	1,246,153,550	865,632,350	489,315,520	XXX	XXX	3,864,703,668	100.0	2,412,540,164	1,452,163,506
11.8 Line 11.7 as a % of Col. 8	4.5	28.2	32.2	22.4	12.7	XXX	XXX	100.0	XXX	62.4	37.6
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	76,469,006	252,595,157	929,780,554	500,463,733	587,026,538	2,346,334,988	46.2	1,777,291,631	46.0	2,346,334,988	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	1,274,732	6,211,619	8,494,068	7,740,088	0	23,720,507	0.5	25,283,392	0.7	23,720,507	XXX
12.3 Defined	(7,309,805)	(12,335,537)	479,694,126	335,429,018	79,980,478	875,458,280	17.2	238,128,823	6.2	875,458,280	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	11,618,094	109,325,583	133,118,192	105,961,395	51,756,508	411,779,772	8.1	309,699,673	8.0	411,779,772	XXX
12.5 Defined	657,939	3,213,610	0	0	0	3,871,549	0.1	12,745,671	0.3	3,871,549	XXX
12.6 Other	554,489	12,844,924	13,916,475	15,307,252	4,097,727	46,720,867	0.9	49,390,974	1.3	46,720,867	XXX
12.7 Totals	83,264,455	371,855,356	1,565,003,415	964,901,486	722,861,251	3,707,885,963	73.0	2,412,540,164	62.4	3,707,885,963	XXX
12.8 Line 12.7 as a % of Col. 6	2.2	10.0	42.2	26.0	19.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	1.6	7.3	30.8	19.0	14.2	73.0	XXX	XXX	XXX	73.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations	64,707,154	327,227,437	463,812,303	241,964,327	66,717,339	1,164,428,560	22.9	1,249,252,274	32.3	XXX	1,164,428,560
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	4,100,979	22,208,201	20,931,347	23,200,804	1,494,674	71,936,005	1.4	67,975,065	1.8	XXX	71,936,005
13.3 Defined	1,851,302	6,300,090	3,068,042	1,323,892	903,336	13,446,662	0.3	11,233,173	0.3	XXX	13,446,662
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	4,330,426	17,933,653	6,187,828	5,561,617	15,109,197	49,122,721	1.0	66,035,052	1.7	XXX	49,122,721
13.5 Defined	143,883	701,184	1,244,965	1,408,349	0	3,498,381	0.1	3,498,873	0.1	XXX	3,498,381
13.6 Other	4,084,629	33,603,458	22,749,812	4,651,556	545,101	65,634,556	1.3	54,169,069	1.4	XXX	65,634,556
13.7 Totals	79,218,373	407,974,023	517,994,297	278,110,545	84,769,647	1,368,066,885	27.0	1,452,163,506	37.6	XXX	1,368,066,885
13.8 Line 13.7 as a % of Col. 6	5.8	29.8	37.9	20.3	6.2	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	1.6	8.0	10.2	5.5	1.7	27.0	XXX	XXX	XXX	XXX	27.0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL 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	5,615,918	5,615,918	0	0	0
2. Cost of short-term investments acquired	488,969,894	488,969,894	0	0	0
3. Increase (decrease) by adjustment	0	0	0	0	0
4. Increase (decrease) by foreign exchange adjustment	0	0	0	0	0
5. Total profit (loss) on disposal of short-term investments	0	0	0	0	0
6. Consideration received on disposal of short-term investments	489,618,903	489,618,903	0	0	0
7. Book/adjusted carrying value, current year	4,966,909	4,966,909	0	0	0
8. Total valuation allowance	0	0	0	0	0
9. Subtotal (Lines 7 plus 8)	4,966,909	4,966,909	0	0	0
10. Total nonadmitted amounts	0	0	0	0	0
11. Statement value (Lines 9 minus 10)	4,966,909	4,966,909	0	0	0
12. Income collected during year	139,608	139,608	0	0	0
13. Income earned during year	139,608	139,608	0	0	0

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

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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 NATIONAL 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
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	12,352,330	XXX	507,167	XXX	0	XXX	0	XXX	10,664,237	XXX	1,176,797	XXX	4,129	XXX	0	XXX	0	XXX
2. Premiums earned	12,326,849	XXX	516,617	XXX	0	XXX	0	XXX	10,629,513	XXX	1,176,574	XXX	4,145	XXX	0	XXX	0	XXX
3. Incurred claims	10,159,000	82.4	337,515	65.3	0	0.0	0	0.0	9,463,839	89.0	357,744	30.4	(98)	(2.4)	0	0.0	0	0.0
4. Increase in contract reserves	1,043,932	8.5	0	0.0	0	0.0	0	0.0	821,134	7.7	222,930	18.9	(132)	(3.2)	0	0.0	0	0.0
5. Commissions (a)	629,051	5.1	265,933	51.5	0	0.0	0	0.0	291,135	2.7	71,983	6.1	0	0.0	0	0.0	0	0.0
6. General insurance expenses	4,499,228	36.5	395,195	76.5	0	0.0	0	0.0	3,571,793	33.6	532,240	45.2	0	0.0	0	0.0	0	0.0
7. Taxes, licenses and fees	719,678	5.8	157,108	30.4	0	0.0	0	0.0	489,612	4.6	72,958	6.2	0	0.0	0	0.0	0	0.0
8. Total expenses incurred	5,847,957	47.4	818,236	158.4	0	0.0	0	0.0	4,352,540	40.9	677,181	57.6	0	0.0	0	0.0	0	0.0
9. Aggregate write-ins for deductions	255,029	2.1	0	0.0	0	0.0	0	0.0	254,835	2.4	194	0.0	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds	(4,979,069)	(40.4)	(639,134)	(123.7)	0	0.0	0	0.0	(4,262,835)	(40.1)	(81,475)	(6.9)	4,375	105.5	0	0.0	0	0.0
11. Dividends or refunds	368,745	3.0	0	0.0	0	0.0	0	0.0	368,745	3.5	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting after dividends or refunds	(5,347,814)	(43.4)	(639,134)	(123.7)	0	0.0	0	0.0	(4,631,580)	(43.6)	(81,475)	(6.9)	4,375	105.5	0	0.0	0	0.0
DETAILS OF WRITE-INS																		
0901. Surrenders and Return of Premium Benefits	255,029	2.1	0	0.0	0	0.0	0	0.0	254,835	2.4	194	0.0	0	0.0	0	0.0	0	0.0
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)	255,029	2.1	0	0.0	0	0.0	0	0.0	254,835	2.4	194	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$ 0 reported as "Contract, membership and other fees retained by agents."

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL 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
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	(312,695)	0	0	0	(290,682)	(22,366)	353	0	0
2. Advance premiums	292,647	0	0	0	246,565	46,082	0	0	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	(20,048)	0	0	0	(44,117)	23,716	353	0	0
5. Total premium reserves, prior year	(45,529)	9,450	0	0	(78,841)	23,493	369	0	0
6. Increase in total premium reserves	25,481	(9,450)	0	0	34,724	223	(16)	0	0
B. Contract Reserves:									
1. Additional reserves	17,648,511	0	0	0	16,059,814	1,587,050	1,647	0	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	17,648,511	0	0	0	16,059,814	1,587,050	1,647	0	0
4. Total contract reserves, prior year	16,604,579	0	0	0	15,238,680	1,364,120	1,779	0	0
5. Increase in contract reserves	1,043,932	0	0	0	821,134	222,930	(132)	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	47,336,389	3,241,781	0	0	43,233,582	859,802	1,224	0	0
2. Total prior year	44,367,444	3,872,567	0	0	39,774,790	718,765	1,322	0	0
3. Increase	2,968,945	(630,786)	0	0	3,458,792	141,037	(98)	0	0

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	9,025,043	3,291,336	0	0	5,572,689	161,018	0	0	0
1.2 On claims incurred during current year	(1,834,989)	(2,323,036)	0	0	432,358	55,689	0	0	0
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	42,510,174	3,147,508	0	0	38,916,226	446,440	0	0	0
2.2 On claims incurred during current year	4,826,215	94,273	0	0	4,317,356	413,362	1,224	0	0
3. Test:									
3.1 Line 1.1 and 2.1	51,535,217	6,438,844	0	0	44,488,915	607,458	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	44,367,444	3,872,567	0	0	39,774,790	718,765	1,322	0	0
3.3 Line 3.1 minus Line 3.2	7,167,773	2,566,277	0	0	4,714,125	(111,307)	(1,322)	0	0

PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	6,537,296	0	0	0	6,100,560	432,607	4,129	0	0
2. Premiums earned	6,537,721	0	0	0	6,100,890	432,686	4,145	0	0
3. Incurred claims	8,297,697	0	0	0	8,114,808	182,987	(98)	0	0
4. Commissions	1,081,369	0	0	0	953,475	127,894	0	0	0
B. Reinsurance Ceded:									
1. Premiums written	8,009,981	804,686	0	0	6,326,689	878,606	0	0	0
2. Premiums earned	7,807,249	805,570	0	0	6,133,568	868,111	0	0	0
3. Incurred claims	2,389,707	(120,051)	0	0	2,524,215	(14,457)	0	0	0
4. Commissions	3,581,778	0	0	0	3,158,872	422,906	0	0	0

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SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	23,501	0	4,227,509	4,251,010
2. Beginning Claim Reserves and Liabilities	36,000	0	22,501,441	22,537,441
3. Ending Claim Reserves and Liabilities	27,000	0	21,089,255	21,116,255
4. Claims Paid	32,501	0	5,639,695	5,672,196
B. Assumed Reinsurance:				
5. Incurred Claims	0	0	8,297,697	8,297,697
6. Beginning Claim Reserves and Liabilities	0	0	38,103,133	38,103,133
7. Ending Claim Reserves and Liabilities	0	0	40,921,786	40,921,786
8. Claims Paid	0	0	5,479,044	5,479,044
C. Ceded Reinsurance:				
9. Incurred Claims	0	0	2,389,707	2,389,707
10. Beginning Claim Reserves and Liabilities	0	0	18,919,154	18,919,154
11. Ending Claim Reserves and Liabilities	0	0	14,870,358	14,870,358
12. Claims Paid	0	0	6,438,503	6,438,503
D. Net:				
13. Incurred Claims.....	23,501	0	10,135,499	10,159,000
14. Beginning Claim Reserves and Liabilities	36,000	0	41,685,420	41,721,420
15. Ending Claim Reserves and Liabilities	27,000	0	47,140,683	47,167,683
16. Claims Paid	32,501	0	4,680,236	4,712,737

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	564,877	3,053,138	123,573	153,093	300,057
2. 1998	2,880,730	944,220	40,561	40,194	69,471
3. 1999 .....	.XXX	2,729,291	486,956	83,179	91,949
4. 2000 .....	.XXX	.XXX	1,840,971	821,040	243,058
5. 2001 .....	.XXX	.XXX	.XXX	1,252,907	(2,236,921)
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	8,431

Section B - Other Accident and Health

1. Prior	1,908,496	3,151,222	2,605,605	2,376,398	2,770,906
2. 1998	(125,357)	876,345	621,228	439,348	493,389
3. 1999 .....	.XXX	560,933	978,950	873,546	732,789
4. 2000 .....	.XXX	.XXX	435,621	995,541	891,312
5. 2001 .....	.XXX	.XXX	.XXX	350,802	845,311
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	488,047

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	4,732,859	1,574,218	1,349,236	XXX	XXX
2. 1999	XXX	3,865,976	1,244,396	587,356	XXX
3. 2000	XXX	XXX	3,314,180	1,751,985	1,014,200
4. 2001	XXX	XXX	XXX	2,778,646	(1,289,597)
5. 2002	XXX	XXX	XXX	XXX	102,979

Section B - Other Accident and Health

1. 1998	6,832,643	5,287,708	4,616,543	XXX	XXX
2. 1999	XXX	8,220,792	6,960,239	6,651,452	XXX
3. 2000	XXX	XXX	5,930,884	6,335,727	6,456,508
4. 2001	XXX	XXX	XXX	5,147,533	6,108,136
5. 2002	XXX	XXX	XXX	XXX	5,219,989

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		0
2. Ordinary Life		0
3. Individual Annuity		0
4. Supplementary Contracts		0
5. Credit Life		0
6. Group Life		0
7.		
Group Accident and Health	Standard Factor and Other	3,241,781
8. Credit Accident and Health		0
9.		
Other Accident and Health	Standard Factor and Other	44,094,608
10. Total		47,336,389

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

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed for Life Insurance, Annuities, Deposit Funds and Other Liabilities without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Amount in Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
89206	31-0962495	09/19/1979	Ohio National Life Assurance Corporation	Cincinnati, OH	DIS/I	0	0	(2)	0	0	0
89206	31-0962495	09/17/1979	Ohio National Life Assurance Corporation	Cincinnati, OH	YRT/I	0	0	(385,274)	0	0	0
89206	31-0962495	01/01/1981	Ohio National Life Assurance Corporation	Cincinnati, OH	DIS/I	0	0	(27)	0	0	0
89206	31-0962495	01/01/1981	Ohio National Life Assurance Corporation	Cincinnati, OH	YRT/I	0	0	(4,538,753)	0	0	0
89206	31-0962495	01/01/1994	Ohio National Life Assurance Corporation	Cincinnati, OH	DIS/I	0	0	(26)	0	0	0
89206	31-0962495	01/01/1994	Ohio National Life Assurance Corporation	Cincinnati, OH	YRT/I	0	0	(5,810,259)	0	0	0
0199999 - General Account, Affiliates						0	0	(10,734,341)	0	0	0
60895	35-0145825	05/27/1970	American United Life Insurance Company	Indianapolis, IN	YRT/I	85,382	1,418	2,145	0	0	0
93572	43-1235868	06/26/1978	RGA Reinsurance Company	St. Louis, MO	YRT/I	42,374,880	46,005	278,581	39,729	0	0
65676	35-0472300	03/28/1977	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	3,610,931	48,077	91,994	0	0	0
65978	13-5581829	12/01/1954	Metropolitan Life Insurance Company	New York, NY	OTH/G	0	0	(4)	0	0	0
0299999 - General Account, Non-Affiliates						46,071,193	95,500	372,716	39,729	0	0
0399999 - Total General Account						46,071,193	95,500	(10,361,625)	39,729	0	0
0799999 Totals						46,071,193	95,500	(10,361,625)	39,729	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL 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
89206	31-0962495	08/30/1979	Ohio National Life Assurance Corporation	Cincinnati, Ohio	CO/I	6,537,101	113,072	52,300,091	305,652	0	0
0199999 - Total Affiliates						6,537,101	113,072	52,300,091	305,652	0	0
0399999 Totals						6,537,101	113,072	52,300,091	305,652	0	0

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

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Re- insurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance	
							8 Current Year	9 Previous Year		11 Current Year	12 Prior Year			
89206	31-0962495	07/01/1992	The Ohio National Life Assurance Corporation	Cincinnati, OH	ADB/I	0	0	0	0	0	0	0	0	
89206	31-0962495	07/01/1992	The Ohio National Life Assurance Corporation	Cincinnati, OH	DIS/I	0	0	56,446	0	0	0	0	0	
89206	31-0962495	07/01/1992	The Ohio National Life Assurance Corporation	Cincinnati, OH	YRT/I	0	0	74,682	(44,434)	0	0	0	0	
89206	31-0962495	01/01/1994	The Ohio National Life Assurance Corporation	Cincinnati, OH	DIS/I	0	0	70,309	0	0	0	0	0	
89206	31-0962495	01/01/1994	The Ohio National Life Assurance Corporation	Cincinnati, OH	YRT/I	0	0	190,382	(105,991)	0	0	0	0	
89206	31-0962495	08/01/1998	The Ohio National Life Assurance Corporation	Cincinnati, OH	DIS/I	0	0	7,448	0	0	0	0	0	
89206	31-0962495	08/01/1998	The Ohio National Life Assurance Corporation	Cincinnati, OH	YRT/I	0	0	152,425	(58,771)	0	0	0	0	
0199999 - General Account, Affiliates							0	0	551,692	(209,196)	0	0	0	0
00000	AA-3190770	06/01/2000	Ace Tempest Reinsurance Company, Ltd.	Hamilton, Bermuda	OTH/I	0	98,301	0	89,512	0	0	0	0	
00000	AA-3190770	01/01/2001	Ace Tempest Reinsurance Company, Ltd.	Hamilton, Bermuda	OTH/I	0	0	0	430,587	0	0	0	0	
90611	41-1366075	03/01/1980	Allianz Life Insurance Co. of North America	Minneapolis, MN	ADB/I	0	25	108	51	0	0	0	0	
90611	41-1366075	03/01/1980	Allianz Life Insurance Co. of North America	Minneapolis, MN	DIS/I	0	307	655	349	0	0	0	0	
90611	41-1366075	03/01/1980	Allianz Life Insurance Co. of North America	Minneapolis, MN	YRT/I	4,481,949	53,769	58,681	87,285	0	0	0	0	
90611	41-1366075	01/01/1994	Allianz Life Insurance Co. of North America	Minneapolis, MN	DIS/I	0	492	442	10	0	0	0	0	
90611	41-1366075	01/01/1994	Allianz Life Insurance Co. of North America	Minneapolis, MN	YRT/I	5,200,048	17,475	53,973	14,182	0	0	0	0	
90611	41-1366075	02/01/1999	Allianz Life Insurance Co. of North America	Minneapolis, MN	DIS/I	0	1,843	1,848	1,667	0	0	0	0	
90611	41-1366075	02/01/1999	Allianz Life Insurance Co. of North America	Minneapolis, MN	YRT/I	13,640,892	28,882	35,228	15,942	0	0	0	0	
90611	41-1366075	09/01/2000	Allianz Life Insurance Co. of North America	Minneapolis, MN	DIS/I	0	1,188	0	6,356	0	0	0	0	
90611	41-1366075	09/01/2000	Allianz Life Insurance Co. of North America	Minneapolis, MN	YRT/I	10,402,337	34,080	0	16,225	0	0	0	0	
90611	41-1366075	01/01/2002	Allianz Life Insurance Co. of North America	Minneapolis, MN	ADB/I	0	1	0	2	0	0	0	0	
90611	41-1366075	01/01/2002	Allianz Life Insurance Co. of North America	Minneapolis, MN	DIS/I	0	816	0	1,725	0	0	0	0	
90611	41-1366075	01/01/2002	Allianz Life Insurance Co. of North America	Minneapolis, MN	YRT/I	24,006,687	39,888	0	268	0	0	0	0	
60895	35-0145825	05/27/1970	American United Life Insurance Company	Indianapolis, IN	ADB/I	0	13	13	25	0	0	0	0	
60895	35-0145825	05/27/1970	American United Life Insurance Company	Indianapolis, IN	YRT/I	343,035	7,770	9,223	31,843	0	0	0	0	
00000	AA-3190775	01/01/1994	Annuity & Life Reassurance, LTD.	Hamilton, Bermuda	DIS/I	0	1,532	390	3,840	0	0	0	0	
00000	AA-3190775	01/01/1994	Annuity & Life Reassurance, LTD.	Hamilton, Bermuda	YRT/I	12,623,813	39,316	43,672	5,871	0	0	0	0	
00000	AA-3190775	01/01/2001	Annuity & Life Reassurance, LTD.	Hamilton, Bermuda	ACOFW/I	0	375,692,709	218,860,085	156,036,073	0	0	0	372,790,110	
00000	AA-3190775	06/01/2000	Annuity & Life Reassurance, LTD.	Hamilton, Bermuda	OTH/I	0	45,539	0	47,810	0	0	0	0	
00000	AA-3190775	01/01/2002	Annuity & Life Reassurance, LTD.	Hamilton, Bermuda	ADB/I	0	1	0	1	0	0	0	0	
00000	AA-3190775	01/01/2002	Annuity & Life Reassurance, LTD.	Hamilton, Bermuda	DIS/I	0	554	0	1,198	0	0	0	0	
00000	AA-3190775	01/01/2002	Annuity & Life Reassurance, LTD.	Hamilton, Bermuda	YRT/I	18,658,011	30,597	0	287	0	0	0	0	
61492	44-0188050	07/08/1960	Business Men's Assurance Company of America	Kansas City, MO	OTH/G	0	0	1,501	(1,057)	0	0	0	0	
61492	44-0188050	07/08/1960	Business Men's Assurance Company of America	Kansas City, MO	YRT/I	28,303	1,215	1,199	1,422	0	0	0	0	
00000	AA-1561041	08/01/1999	Clarica Life Insurance Company	Brookfield, WI	OTH/I	0	0	0	458,192	0	0	0	0	
86258	13-2572994	05/01/1981	General & Cologne Life Re of America	Stamford, CT	DIS/I	0	1	1	2	0	0	0	0	
86258	13-2572994	05/01/1981	General & Cologne Life Re of America	Stamford, CT	YRT/I	86,982	684	651	1,693	0	0	0	0	
86258	13-2572994	01/01/1991	General & Cologne Life Re of America	Stamford, CT	YRT/I	127,325	539	503	1,265	0	0	0	0	
86258	13-2572994	01/01/1991	General & Cologne Life Re of America	Stamford, CT	YRT/I	196,160	616	579	1,086	0	0	0	0	
62308	06-0303370	04/04/1980	Connecticut General Life Insurance Company	Stamford, CT	DIS/I	0	4	4	8	0	0	0	0	
62308	06-0303370	04/04/1980	Connecticut General Life Insurance Company	Stamford, CT	YRT/I	210,677	5,714	5,502	35,229	0	0	0	0	
62413	36-0947200	09/07/1982	Continental Assurance Company	Chicago, IL	YRT/I	75,254	515	581	0	0	0	0	0	
39845	48-0921045	11/01/1997	Employers Reinsurance Corporation	Kansas City, MO	OTH/G	1,292,000	671,533	560,292	86,811	0	0	0	0	
64645	35-0413330	07/01/1990	Indianapolis Life Insurance Company	Indianapolis, IN	CO/I	26,155,435	3,374,611	3,716,129	200,220	0	0	0	0	
65676	35-0472300	01/01/1947	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	14,344	455	438	1,168	0	0	0	0	
65676	35-0472300	01/01/1977	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	57,641	30,830	0	0	0	0	0	
65676	35-0472300	01/01/1977	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	427,766	13,670	13,468	27,273	0	0	0	0	
65676	35-0472300	03/28/1977	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	0	28,026	0	0	0	0	0	
65676	35-0472300	03/28/1977	Lincoln National Life Insurance Company	Ft. Wayne, IN	OTH/G	0	0	693	83	0	0	0	0	
65676	35-0472300	03/28/1977	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	311,160	10,417	10,061	15,476	0	0	0	0	
65676	35-0472300	01/01/1980	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	206,899	4,528	4,487	6,992	0	0	0	0	
65676	35-0472300	01/01/1981	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	76	76	154	0	0	0	0	
65676	35-0472300	01/01/1981	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	1,016,226	14,262	13,712	23,809	0	0	0	0	
65676	35-0472300	01/01/1983	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	352	352	718	0	0	0	0	
65676	35-0472300	01/01/1983	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	4,182,015	88,878	84,833	120,855	0	0	0	0	
65676	35-0472300	02/01/1984	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	0	0	0	841	0	0	0	0	
65676	35-0472300	01/01/1994	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	493	499	0	0	0	0	0	
65676	35-0472300	01/01/1994	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	5,204,632	17,497	49,890	12,870	0	0	0	0	
65676	35-0472300	03/09/1998	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	200	168	84	0	0	0	0	
65676	35-0472300	03/09/1998	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	1,222,713	3,700	3,547	1,648	0	0	0	0	
65676	35-0472300	08/01/1998	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	258	359	583	0	0	0	0	

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65676	35-0472300	08/01/1998	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	1,791,468	4,247	4,599	3,015	0	0	0	0
65676	35-0472300	02/01/1999	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	68	106	1,058	0	0	0	0
65676	35-0472300	02/01/1999	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	1,428,859	2,144	2,213	1,158	0	0	0	0
65676	35-0472300	04/15/1999	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	1,776	1,743	3,724	0	0	0	0
65676	35-0472300	04/15/1999	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	10,160,838	23,686	30,179	13,593	0	0	0	0
65676	35-0472300	09/01/2000	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	1,272	0	3,404	0	0	0	0
65676	35-0472300	09/01/2000	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	9,516,279	29,841	0	16,613	0	0	0	0
65676	35-0472300	01/01/2002	Lincoln National Life Insurance Company	Ft. Wayne, IN	ADB/I	0	1	0	2	0	0	0	0
65676	35-0472300	01/01/2002	Lincoln National Life Insurance Company	Ft. Wayne, IN	DIS/I	0	628	0	1,450	0	0	0	0
65676	35-0472300	01/01/2002	Lincoln National Life Insurance Company	Ft. Wayne, IN	YRT/I	21,184,353	36,465	0	458	0	0	0	0
00000	AA-5320028	08/01/1999	Manulife Reinsurance Corporation	Toronto, Canada	OTH/I	0	0	0	311,899	0	0	0	0
66346	58-0828824	02/09/1978	Munich American Reassurance Company	Atlanta, GA	DIS/I	0	5	5	9	0	0	0	0
66346	58-0828824	02/09/1978	Munich American Reassurance Company	Atlanta, GA	OTH/G	0	0	181	(17,204)	0	0	0	0
66346	58-0828824	02/09/1978	Munich American Reassurance Company	Atlanta, GA	YRT/I	124,559	1,867	1,769	2,234	0	0	0	0
66346	58-0828824	01/01/1994	Munich American Reassurance Company	Atlanta, GA	DIS/I	0	492	442	641	0	0	0	0
66346	58-0828824	01/01/1994	Munich American Reassurance Company	Atlanta, GA	YRT/I	5,200,048	17,475	49,323	10,324	0	0	0	0
66346	58-0828824	03/09/1998	Munich American Reassurance Company	Atlanta, GA	DIS/I	0	200	168	25	0	0	0	0
66346	58-0828824	03/09/1998	Munich American Reassurance Company	Atlanta, GA	YRT/I	1,222,714	3,700	3,547	328	0	0	0	0
66346	58-0828824	08/01/1998	Munich American Reassurance Company	Atlanta, GA	DIS/I	0	258	359	1,168	0	0	0	0
66346	58-0828824	08/01/1998	Munich American Reassurance Company	Atlanta, GA	YRT/I	1,791,470	4,247	4,599	2,337	0	0	0	0
66346	58-0828824	02/01/1999	Munich American Reassurance Company	Atlanta, GA	DIS/I	0	68	106	2	0	0	0	0
66346	58-0828824	02/01/1999	Munich American Reassurance Company	Atlanta, GA	YRT/I	1,427,786	2,144	2,213	629	0	0	0	0
66346	58-0828824	04/15/1999	Munich American Reassurance Company	Atlanta, GA	DIS/I	0	1,775	1,742	2,996	0	0	0	0
66346	58-0828824	04/15/1999	Munich American Reassurance Company	Atlanta, GA	YRT/I	9,405,138	21,675	28,313	8,062	0	0	0	0
66346	58-0828824	09/01/2000	Munich American Reassurance Company	Atlanta, GA	DIS/I	0	1,188	0	3,401	0	0	0	0
66346	58-0828824	09/01/2000	Munich American Reassurance Company	Atlanta, GA	YRT/I	8,907,503	29,010	0	16,225	0	0	0	0
66346	58-0828824	01/01/2002	Munich American Reassurance Company	Atlanta, GA	ADB/I	0	1	0	2	0	0	0	0
66346	58-0828824	01/01/2002	Munich American Reassurance Company	Atlanta, GA	DIS/I	0	627	0	1,384	0	0	0	0
66346	58-0828824	01/01/2002	Munich American Reassurance Company	Atlanta, GA	YRT/I	21,139,528	35,991	0	378	0	0	0	0
67814	06-0493340	05/01/1996	Phoenix Life Insurance Company	East Greenbush, NY	OTH/G	0	0	0	1,164	0	0	0	0
68241	22-1211670	09/26/1965	Prudential Insurance Company of America	Newark, NJ	YRT/I	437,665	4,649	4,420	0	0	0	0	0
93572	43-1235868	01/01/1977	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	275,541	0	0	0	0	0	0
93572	43-1235868	01/01/1977	RGA Reinsurance Company	St. Louis, MO	YRT/I	1,505,158	3,565	3,517	2,040	0	0	0	0
93572	43-1235868	01/01/1977	RGA Reinsurance Company	St. Louis, MO	OTH/G	0	0	281	(201)	0	0	0	0
93572	43-1235868	01/01/1980	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	4,947	251,701	0	0	0	0	0
93572	43-1235868	01/01/1980	RGA Reinsurance Company	St. Louis, MO	YRT/I	62,500,787	378,623	397,402	101,122	0	0	0	0
93572	43-1235868	01/01/1983	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	0	0	57	0	0	0	0
93572	43-1235868	01/01/1983	RGA Reinsurance Company	St. Louis, MO	YRT/I	26,192	132	1,286	415,297	0	0	0	0
93572	43-1235868	01/01/1984	RGA Reinsurance Company	St. Louis, MO	ADB/I	0	0	30	(22)	0	0	0	0
93572	43-1235868	01/01/1984	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	827	5,329	10,783	0	0	0	0
93572	43-1235868	01/01/1984	RGA Reinsurance Company	St. Louis, MO	YRT/I	11,514,261	95,849	107,249	48,508	0	0	0	0
93572	43-1235868	01/01/1994	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	4,665	4,823	7,316	0	0	0	0
93572	43-1235868	01/01/1994	RGA Reinsurance Company	St. Louis, MO	YRT/I	34,714,051	113,426	180,511	42,054	0	0	0	0
93572	43-1235868	03/09/1998	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	918	1,054	1,500	0	0	0	0
93572	43-1235868	03/09/1998	RGA Reinsurance Company	St. Louis, MO	YRT/I	16,909,078	60,161	72,468	13,285	0	0	0	0
93572	43-1235868	02/01/1999	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	102	159	282	0	0	0	0
93572	43-1235868	02/01/1999	RGA Reinsurance Company	St. Louis, MO	YRT/I	2,142,215	3,279	3,359	618	0	0	0	0
93572	43-1235868	04/15/1999	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	2,662	2,613	3,412	0	0	0	0
93572	43-1235868	04/15/1999	RGA Reinsurance Company	St. Louis, MO	YRT/I	17,036,445	38,100	47,706	7,412	0	0	0	0
93572	43-1235868	09/01/2000	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	1,915	0	5,451	0	0	0	0
93572	43-1235868	09/01/2000	RGA Reinsurance Company	St. Louis, MO	YRT/I	16,515,390	64,985	0	30,804	0	0	0	0
93572	43-1235868	01/01/2001	RGA Reinsurance Company	St. Louis, MO	ACOFW/I	0	574,985,678	218,860,085	358,709,583	0	0	0	571,326,655
93572	43-1235868	01/01/2002	RGA Reinsurance Company	St. Louis, MO	ADB/I	0	1	0	2	0	0	0	0
93572	43-1235868	01/01/2002	RGA Reinsurance Company	St. Louis, MO	DIS/I	0	955	0	2,273	0	0	0	0
93572	43-1235868	01/01/2002	RGA Reinsurance Company	St. Louis, MO	YRT/I	49,279,541	85,310	0	1,748	0	0	0	0
00000	AA-3770192	07/01/2000	Scottish Annuity & Life Insurance Company	Grand Cayman, Cayman Islands	OTH/I	0	0	0	(19,055)	0	0	0	0
87572	23-2038295	01/01/1994	Scottish Re U.S. Inc	Dover, DE	DIS/I	0	217	196	477	0	0	0	0
87572	23-2038295	01/01/1994	Scottish Re U.S. Inc	Dover, DE	YRT/I	2,293,690	7,711	21,765	2,935	0	0	0	0
87572	23-2038295	09/01/2000	Scottish Re U.S. Inc	Dover, DE	DIS/I	0	524	0	1,443	0	0	0	0
87572	23-2038295	09/01/2000	Scottish Re U.S. Inc	Dover, DE	YRT/I	3,926,383	12,691	0	82	0	0	0	0
87572	23-2038295	01/01/2002	Scottish Re U.S. Inc	Dover, DE	ADB/I	0	0	0	1	0	0	0	0

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87572	23-2038295	01/01/2002	Scottish Re U.S. Inc.	Dover, DE	DIS/I	0	277	0	550	0	0	0	0
87572	23-2038295	01/01/2002	Scottish Re U.S. Inc.	Dover, DE	YRT/I	9,328,223	15,859	0	0	0	0	0	0
68713	84-0499703	01/01/1994	Security Life of Denver Insurance Company	Denver, CO	DIS/I	0	4,498	4,649	7,261	0	0	0	0
68713	84-0499703	01/01/1994	Security Life of Denver Insurance Company	Denver, CO	YRT/I	35,249,796	95,298	195,413	60,213	0	0	0	0
68713	84-0499703	03/09/1998	Security Life of Denver Insurance Company	Denver, CO	DIS/I	0	401	336	1,500	0	0	0	0
68713	84-0499703	03/09/1998	Security Life of Denver Insurance Company	Denver, CO	YRT/I	2,685,467	11,412	11,792	3,602	0	0	0	0
68713	84-0499703	08/01/1998	Security Life of Denver Insurance Company	Denver, CO	DIS/I	0	517	718	1,577	0	0	0	0
68713	84-0499703	08/01/1998	Security Life of Denver Insurance Company	Denver, CO	YRT/I	3,582,928	8,524	9,174	3,531	0	0	0	0
68713	84-0499703	02/01/1999	Security Life of Denver Insurance Company	Denver, CO	DIS/I	0	102	159	304	0	0	0	0
68713	84-0499703	02/01/1999	Security Life of Denver Insurance Company	Denver, CO	YRT/I	2,142,215	3,279	3,359	1,017	0	0	0	0
68713	84-0499703	04/15/1999	Security Life of Denver Insurance Company	Denver, CO	DIS/I	0	2,662	2,613	3,836	0	0	0	0
68713	84-0499703	04/15/1999	Security Life of Denver Insurance Company	Denver, CO	YRT/I	14,111,228	32,528	45,152	11,650	0	0	0	0
68713	84-0499703	09/01/2000	Security Life of Denver Insurance Company	Denver, CO	DIS/I	0	1,839	0	5,799	0	0	0	0
68713	84-0499703	09/01/2000	Security Life of Denver Insurance Company	Denver, CO	YRT/I	16,112,831	55,391	0	35,753	0	0	0	0
68713	84-0499703	01/01/2002	Security Life of Denver Insurance Company	Denver, CO	ADB/I	0	1	0	2	0	0	0	0
68713	84-0499703	01/01/2002	Security Life of Denver Insurance Company	Denver, CO	DIS/I	0	1,037	0	2,382	0	0	0	0
68713	84-0499703	01/01/2002	Security Life of Denver Insurance Company	Denver, CO	YRT/I	37,506,151	180,216	0	975	0	0	0	0
82627	13-1562932	02/01/1965	Swiss Re Life & Health America, Inc.	Stamford, CT	DIS/I	0	15	15	31	0	0	0	0
82627	13-1562932	02/01/1965	Swiss Re Life & Health America, Inc.	Stamford, CT	YRT/I	399,032	10,918	10,443	20,149	0	0	0	0
82627	13-1562932	09/01/1984	Swiss Re Life & Health America, Inc.	Stamford, CT	DIS/I	0	4,549	5,597	8,915	0	0	0	0
82627	13-1562932	09/01/1984	Swiss Re Life & Health America, Inc.	Stamford, CT	YRT/I	63,269,285	396,395	424,607	486,924	0	0	0	0
82627	13-1562932	01/01/1994	Swiss Re Life & Health America, Inc.	Stamford, CT	DIS/I	0	12,398	12,966	21,366	0	0	0	0
82627	13-1562932	01/01/1994	Swiss Re Life & Health America, Inc.	Stamford, CT	YRT/I	83,717,300	226,070	360,644	171,387	0	0	0	0
82627	13-1562932	03/09/1998	Swiss Re Life & Health America, Inc.	Stamford, CT	DIS/I	0	401	336	945	0	0	0	0
82627	13-1562932	03/09/1998	Swiss Re Life & Health America, Inc.	Stamford, CT	YRT/I	2,445,416	7,460	7,056	3,246	0	0	0	0
82627	13-1562932	08/01/1998	Swiss Re Life & Health America, Inc.	Stamford, CT	DIS/I	0	517	718	3,752	0	0	0	0
82627	13-1562932	08/01/1998	Swiss Re Life & Health America, Inc.	Stamford, CT	YRT/I	3,582,928	8,524	9,174	5,938	0	0	0	0
82627	13-1562932	04/15/1999	Swiss Re Life & Health America, Inc.	Stamford, CT	DIS/I	0	2,792	2,799	7,162	0	0	0	0
82627	13-1562932	04/15/1999	Swiss Re Life & Health America, Inc.	Stamford, CT	YRT/I	19,136,257	40,955	50,673	22,969	0	0	0	0
82627	13-1562932	09/01/2000	Swiss Re Life & Health America, Inc.	Stamford, CT	DIS/I	0	1,782	0	6,014	0	0	0	0
82627	13-1562932	09/01/2000	Swiss Re Life & Health America, Inc.	Stamford, CT	YRT/I	13,400,107	43,549	0	26,999	0	0	0	0
82627	13-1562932	01/01/2002	Swiss Re Life & Health America, Inc.	Stamford, CT	ADB/I	0	1	0	43,682	0	0	0	0
82627	13-1562932	01/01/2002	Swiss Re Life & Health America, Inc.	Stamford, CT	DIS/I	0	990	0	2,368	0	0	0	0
82627	13-1562932	01/01/2002	Swiss Re Life & Health America, Inc.	Stamford, CT	YRT/I	54,482,724	252,786	0	921	0	0	0	0
82627	13-1562932	02/01/1965	Swiss Re Life & Health America, Inc.	Stamford, CT	OTH/G	134,711	58,806	104,360	28,280	0	0	0	0
67121	95-1060502	01/01/1973	Transamerica Occidental Life Insurance Company	Charlotte, NC	YRT/I	254,644	8,448	8,114	14,796	0	0	0	0
0299999 - General Account, Non-Affiliates						803,757,305	958,222,438	444,961,127	518,584,026	0	0	0	944,116,765
0399999 - Total General Account						803,757,305	958,222,438	445,512,819	518,374,830	0	0	0	944,116,765
0799999 Totals						803,757,305	958,222,438	445,512,819	518,374,830	0	0	0	944,116,765

63.2

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

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
0199999 - Total Affiliates												
65765	38-0779740	05/27/1970	Reassure America Life Insurance Company	Jacksonville, IL	.CO/I	9,593	.53	283,712	0	0	0	0
82627	13-1562932	10/26/1977	Swiss Re Life & Health America, Inc	Stamford, CT	.CO/I	2,045,537	375,259	5,586,158	0	0	0	0
67598	04-1768571	01/01/1977	Paul Revere Life Insurance Company	Worcester, MA	.CO/I	15,194	1,305	115,057	0	0	0	0
66346	58-0828824	01/01/1999	Munich American Reassurance Company	Atlanta, GA	.CO/I	2,569,050	604,874	1,705,726	0	0	0	0
86258	13-2572994	01/01/1999	General & Cologne Life Reinsurance of America	Stamford, CT	.CO/I	2,569,297	604,874	1,705,727	0	0	0	0
39845	48-0921045	11/01/1997	Employers Reinsurance Corporation	Kansas City, MO	OTH/G	801,414	0	8,827,052	0	0	0	0
80799	06-0641618	10/01/1990	Celtic Life Insurance Company	Chicago, IL	OTH/G	(104)	0	0	0	0	0	0
62235	01-0278678	04/13/1978	UNUM Life Insurance Company of America	Portland, OR	OTH/G	0	0	520,216	0	0	0	0
0299999 - Total - Non-Affiliates												
						8,009,981	1,586,365	18,743,648	0	0	0	0
0399999 Totals												
						8,009,981	1,586,365	18,743,648	0	0	0	0

SCHEDULE S - PART 5

Five Year Exhibit of Reinsurance Ceded Business (000 Omitted)

	1 2002	2 2001	3 2000	4 1999	5 1998
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	526,385	455,285	23,589	21,636	18,346
2. Commissions and reinsurance expense allowances	33,372	26,799	2,738	2,345	1,851
3. Contract claims	15,933	18,010	21,213	20,454	11,890
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	513,940	440,731	(6,733)	3,482	3,731
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	0	959	2,217	1,188	1,895
9. Aggregate reserves for life and accident and health contracts	978,552	464,612	25,081	22,181	6,977
10. Liability for deposit-type contracts	0	0	0	0	0
11. Contract claims unpaid	459	1,810	2,406	2,594	2,552
12. Amounts recoverable on reinsurance	658	3,000	3,682	5,074	1,828
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	2,935	1,316	10	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)	372,790	217,588	0	0	0
18. Letters of credit (L)	100	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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 11)	6,198,368,356	0	6,198,368,356
2. Reinsurance ceded (Line 12)	658,340	(658,340)	0
3. Life & annuity premiums deferred & uncollected (Line 16)	12,075,137	0	12,075,137
4. Accident and health premiums due and unpaid (Line 17)	216,852	0	216,852
5. Net credit for ceded reinsurance	XXX	978,846,359	978,846,359
6. All other admitted assets (balance)	135,527,946	0	135,527,946
7. Total assets excluding Separate Accounts (Line 25)	6,346,846,631	978,188,019	7,325,034,650
8. Separate Account assets (Line 26)	1,586,135,603	0	1,586,135,603
9. Total assets (Line 27)	7,932,982,234	978,188,019	8,911,170,253
LIABILITIES, CAPITAL AND SURPLUS (PAGE 3)			
10. Contract reserves (Lines 1 and 2)	3,568,586,320	980,664,468	4,549,250,788
11. Liability for deposit-type contracts (Line 3)	1,160,254,381	0	1,160,254,381
12. Claim reserves (Line 4)	5,830,630	458,618	6,289,248
13. Policyholder dividends/reserves (Lines 5 through 7)	33,364,613	0	33,364,613
14. Premium & annuity considerations received in advance (Line 8)	790,853	0	790,853
15. Other contract liabilities (Line 9)	19,190,280	0	19,190,280
16. Reinsurance in unauthorized companies (Line 24.2)	2,935,067	(2,935,067)	0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3)	372,790,110	XXX	372,790,110
18. All other liabilities (balance)	674,667,768	0	674,667,768
19. Total liabilities excluding Separate Accounts (Line 26)	5,838,410,022	978,188,019	6,816,598,041
20. Separate Account liabilities (Line 27)	1,575,423,242	0	1,575,423,242
21. Total liabilities (Line 28)	7,413,833,264	978,188,019	8,392,021,283
22. Capital & surplus (Line 38)	519,148,970	XXX	519,148,970
23. Total liabilities, capital & surplus (Line 39)	7,932,982,234	978,188,019	8,911,170,253
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves	980,664,468		
25. Claim reserves	458,618		
26. Policyholder dividends/reserves	0		
27. Premium and annuity considerations received in advance	0		
28. Liability for premium & other deposit funds	0		
29. Other contract liabilities	0		
30. Reinsurance ceded assets	658,340		
31. Other ceded reinsurance recoverables	0		
32. Total ceded reinsurance recoverables	981,781,426		
33. Life & annuity premiums deferred & uncollected	0		
34. Accident and health premiums due and unpaid	0		
35. Reinsurance in unauthorized companies	2,935,067		
36. Other ceded reinsurance payables/offsets	0		
37. Total ceded reinsurance payable/offsets	2,935,067		
38. Total net credit for ceded reinsurance	978,846,359		

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

SCHEDULE Y (continued)
PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
67172	31-0397080	The Ohio National Life Insurance Company	12,000,000	50,000,000	0	0	14,049,050	0		0	76,049,050	52,737,644
89206	31-0962495	Ohio National Life Assurance Corporation	(12,000,000)	0	0	0	(20,000,000)	0		0	(32,000,000)	(52,737,644)
00000	31-1614097	Ohio National Financial Services	0	(50,000,000)	0	0	13,666,631	0		0	(36,333,369)	0
85472	13-2740556	National Security Life and Annuity Company	0	0	0	0	(1,536,854)	0		0	(1,536,854)	0
00000	31-1688439	ONFlight Inc.	0	0	0	0	(1,713,000)	0		0	(1,713,000)	0
00000	31-1454699	Ohio National Equities Inc.	0	0	0	0	(952,659)	0		0	(952,659)	0
00000	31-0742113	The O.N. Equity Sales Company	0	0	0	0	(688,168)	0		0	(688,168)	0
00000	31-1454693	Ohio National Investments Inc.	0	0	0	0	(2,650,000)	0		0	(2,650,000)	0
00000	31-1614095	Ohio National Mutual Holdings Inc.	0	0	0	0	(175,000)	0		0	(175,000)	0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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:

1.  6 7 1 7 2 2 0 0 2 4 2 0 0 0 0 0 0

2.  6 7 1 7 2 2 0 0 2 3 6 0 5 8 0 0 0

4.  6 7 1 7 2 2 0 0 2 4 9 0 0 0 0 0 0

10.  6 7 1 7 2 2 0 0 2 4 9 5 0 0 0 0 0

11.  6 7 1 7 2 2 0 0 2 3 4 0 0 0 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

12. 
6 7 1 7 2 2 0 0 2 3 3 0 5 8 0 0 0

14. 
6 7 1 7 2 2 0 0 2 2 8 0 0 0 0 0 0

15. 
6 7 1 7 2 2 0 0 2 2 3 0 5 8 0 0 0

OVERFLOW PAGE FOR WRITE-INS

L002 Additional Aggregate Lines for Page 02 Line 24.

*ASSETS				
2404. NSCC deposit.....	10,000	0	10,000	696,310
2405. State taxes recoverable.....	916	0	916	0
2406. Overfunded pension asset.....	8,594,878	8,594,878	0	0
2407. Surplus note issuance cost.....	252,001	252,001	0	0
2408. Prepaid expenses.....	229,019	229,019	0	0
2497. Summary of remaining write-ins for Line 24 from Page 02	9,086,814	9,075,898	10,916	696,310

L003 Additional Aggregate Lines for Page 03 Line 25.

*LIAB		
2504. Unearned revenue on sale of group business.....	0	1,165,134
2505. Liability for group conversions.....	0	17,729
2597. Summary of remaining write-ins for Line 25 from Page 3	0	1,182,863

L004 Additional Aggregate Lines for Page 04 Line 8.3.

*SUMOPS		
08.304. Admin charges on separate accounts.....	1,147,187	0
08.305. COI charges on separate accounts.....	745,738	0
08.306. Separate account income.....	0	26,274,383
08.397. Summary of remaining write-ins for Line 8.3 from Page 4	1,892,925	26,274,383

L005 Additional Aggregate Lines for Page 05 Line 07.

*CASH		
0704. Income from succession rights on group lines.....	1,165,134	5,014,866
0705. Admin charges on separate accounts.....	1,147,187	0
0706. COI charges on separate accounts.....	745,738	0
0707. Separate account income.....	0	26,274,383
0797. Summary of remaining write-ins for Line 7 from page 5	3,058,059	31,289,249

L011 Additional Aggregate Lines for Page 11 Line 09.3.

*EXGENEXP				
09.304. Regional General Agents Development.....	139,024	12,104	0	151,128
09.397. Summary of remaining write-ins for Line 9.3 from page 11	139,024	12,104	0	151,128

L018 Additional Aggregate Lines for Page 18 Line 05.

*EXNONADMIT			
0504. Agents credit balances.....	0	1,664,636	1,664,636
0597. Summary of remaining write-ins for Line 5 from page 18	0	1,664,636	1,664,636

OVERFLOW PAGE FOR WRITE-INS

L006 Additional Aggregate Lines for Page 06 Line 08.3.

*ANAOPS

08.304. Admin charges on separate accounts.....	1,147,187	0	0	1,147,187	0	0	0	0	0	0	0	0
08.305. COI charges on separate accounts.....	745,738	0	0	745,738	0	0	0	0	0	0	0	0
08.397. Summary of remaining write-ins for Line 6 from page 6	1,892,925	0	0	1,892,925	0	0	0	0	0	0	0	0