



# ANNUAL STATEMENT

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

## Ohio National Life Assurance Corporation

NAIC Group Code 0704 0704 NAIC Company Code 89206 Employer's ID Number 31-0962495  
(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 06/26/1979 Commenced Business 08/22/1979

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)

Cincinnati, OH 45242 513-794-6100  
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P. O. 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)

Cincinnati, OH 45242 513-794-6100  
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address \_\_\_\_\_

Statement Contact Richard James McDonough 513-794-6100-6500  
(Name) (Area Code) (Telephone Number) (Extension)

richard\_mcdonough@ohionational.com 513-794-4516  
(E-mail Address) (FAX Number)

Policyowner Relations Contact One Financial Way  
(Street and Number)

Cincinnati, OH 45242 513-794-6100-6377  
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

### 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>Ronald John Dolan</u>	<u>Michael Francis Haverkamp #</u>	<u>David Boyers O'Maley</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  
President

Ronald Louis Benedict  
Secretary

Arthur James Roberts  
Treasurer

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

- a. Is this an original filing? Yes [  ] 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 ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,209,650				2,209,650
2. Annuity considerations	474,451				474,451
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,684,102	0	0	0	2,684,102
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,199,324				1,199,324
10. Matured endowments					0
11. Annuity benefits	7,122				7,122
12. Surrender values and withdrawals for life contracts	485,035				485,035
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	1,691,481	0	0	0	1,691,481
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	25,000	0	0	0	0	0	0	1	25,000
17. Incurred during current year	31	1,224,324							31	1,224,324
Settled during current year:										
18.1 By payment in full	31	1,199,324							31	1,199,324
18.2 By payment on compromised claims									0	0
18.3 Totals paid	31	1,199,324	0	0	0	0	0	0	31	1,199,324
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	31	1,199,324	0	0	0	0	0	0	31	1,199,324
19. Unpaid Dec. 31, current year (16+17-18.6)	1	50,000	0	0	0	0	0	0	1	50,000
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,897	536,494,662	0	(a)	0	0	0	0	1,897	536,494,662
21. Issued during year	199	117,056,617							199	117,056,617
22. Other changes to in force (Net)	(132)	(37,624,494)							(132)	(37,624,494)
23. In force December 31 of current year	1,964	615,926,785	0	(a)	0	0	0	0	1,964	615,926,785

(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	581,949	614,526		290,925	290,925
25.2 Guaranteed renewable	8,456	(6,485)			
25.3 Non-renewable for stated reasons only	20,489	21,118			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	610,894	629,159	0	290,925	290,925
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	610,894	629,159	0	290,925	290,925



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	20,911				20,911
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	20,911	0	0	0	20,911
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	21,329				21,329
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	21,329	0	0	0	21,329
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
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
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1	250,000	0	(a)	0	0	0	0	1	250,000
21. Issued during year	13								13	0
22. Other changes to in force (Net)	2	3,183,005							2	3,183,005
23. In force December 31 of current year	16	3,433,005	0	(a)	0	0	0	0	16	3,433,005

(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					
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	4,814	4,962			
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)	4,814	4,962	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	4,814	4,962	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,127,284				1,127,284
2. Annuity considerations	224,976				224,976
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,352,260	0	0	0	1,352,260
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	178,197				178,197
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	75,453				75,453
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	253,650	0	0	0	253,650
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	50,000	0	0	0	0	0	0	1	50,000
17. Incurred during current year	2	128,197							2	128,197
Settled during current year:										
18.1 By payment in full	3	178,197							3	178,197
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	178,197	0	0	0	0	0	0	3	178,197
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	178,197	0	0	0	0	0	0	3	178,197
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	408	137,782,669	0	(a)	0	0	0	0	408	137,782,669
21. Issued during year	259	105,295,488							259	105,295,488
22. Other changes to in force (Net)	31	46,797,114							31	46,797,114
23. In force December 31 of current year	698	289,875,271	0	(a)	0	0	0	0	698	289,875,271

(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	60,431	62,287		1,159,261	1,155,741
25.2 Guaranteed renewable	3,252	3,252			
25.3 Non-renewable for stated reasons only	6,145	6,334			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	69,828	71,873	0	1,159,261	1,155,741
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	69,828	71,873	0	1,159,261	1,155,741



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF **Arkansas**

DURING THE YEAR **2002**

NAIC Group Code **0704**

**LIFE INSURANCE**

NAIC Company Code **89206**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,334,603				6,334,603
2. Annuity considerations	333,891				333,891
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,668,494	0	0	0	6,668,494
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,657,265				1,657,265
10. Matured endowments					0
11. Annuity benefits	10,800				10,800
12. Surrender values and withdrawals for life contracts	602,409				602,409
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	2,270,474	0	0	0	2,270,474
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	6	1,657,265							6	1,657,265
Settled during current year:										
18.1 By payment in full	6	1,657,265							6	1,657,265
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	1,657,265	0	0	0	0	0	0	6	1,657,265
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	1,657,265	0	0	0	0	0	0	6	1,657,265
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	725	212,023,470	0	(a)	0	0	0	0	725	212,023,470
21. Issued during year	263	118,567,182							263	118,567,182
22. Other changes to in force (Net)	(30)	(18,806,802)							(30)	(18,806,802)
23. In force December 31 of current year	958	311,783,850	0	(a)	0	0	0	0	958	311,783,850

(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	80,222	82,685			5,167
25.2 Guaranteed renewable	305	305			
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)	80,526	82,990	0	0	5,167
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	80,526	82,990	0	0	5,167



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	17,271,571				17,271,571
2. Annuity considerations	1,304,586				1,304,586
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	18,576,157	0	0	0	18,576,157
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,851,163				2,851,163
10. Matured endowments					0
11. Annuity benefits	50,857				50,857
12. Surrender values and withdrawals for life contracts	2,679,280				2,679,280
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	275				275
15. Totals	5,581,575	0	0	0	5,581,575
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	0	0	0	0	0	0	0	1	0
17. Incurred during current year	12	3,226,236							12	3,226,236
Settled during current year:										
18.1 By payment in full	12	2,851,163							12	2,851,163
18.2 By payment on compromised claims									0	0
18.3 Totals paid	12	2,851,163	0	0	0	0	0	0	12	2,851,163
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	12	2,851,163	0	0	0	0	0	0	12	2,851,163
19. Unpaid Dec. 31, current year (16+17-18.6)	1	375,073	0	0	0	0	0	0	1	375,073
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	5,650	2,712,578,854	0	(a)	0	0	0	0	5,650	2,712,578,854
21. Issued during year	2,061	1,319,368,438							2,061	1,319,368,438
22. Other changes to in force (Net)	(466)	(262,803,406)							(466)	(262,803,406)
23. In force December 31 of current year	7,245	3,769,143,886	0	(a)	0	0	0	0	7,245	3,769,143,886

(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	2,557,997	2,636,947		2,629,812	2,607,150
25.2 Guaranteed renewable	17,688	17,301		3,383	3,383
25.3 Non-renewable for stated reasons only	74,846	77,144			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,650,531	2,731,392	0	2,633,195	2,610,533
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,650,531	2,731,392	0	2,633,195	2,610,533



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,653				6,653
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,653	0	0	0	6,653
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
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
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	0	0	(a)	0	0	0	0	0	0	0
21. Issued during year	14	500,000							14	500,000
22. Other changes to in force (Net)	(7)	2,762,500							(7)	2,762,500
23. In force December 31 of current year	7	3,262,500	(a)	0	0	0	0	0	7	3,262,500

(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				48,000	48,000
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	48,000	48,000
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	48,000	48,000



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,270,673				4,270,673
2. Annuity considerations	560,298				560,298
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,830,971	0	0	0	4,830,971
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,912,162				1,912,162
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	539,971				539,971
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	2,452,133	0	0	0	2,452,133
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	9	2,180,307							9	2,180,307
Settled during current year:										
18.1 By payment in full	6	1,912,162							6	1,912,162
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	1,912,162	0	0	0	0	0	0	6	1,912,162
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	1,912,162	0	0	0	0	0	0	6	1,912,162
19. Unpaid Dec. 31, current year (16+17-18.6)	3	268,145	0	0	0	0	0	0	3	268,145
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,444	805,573,099	0	(a)	0	0	0	0	2,444	805,573,099
21. Issued during year	963	456,118,764							963	456,118,764
22. Other changes to in force (Net)	(201)	(65,746,436)							(201)	(65,746,436)
23. In force December 31 of current year	3,206	1,195,945,427	0	(a)	0	0	0	0	3,206	1,195,945,427

(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	2,018,082	2,080,053		1,111,379	1,119,021
25.2 Guaranteed renewable	37,841	37,841			
25.3 Non-renewable for stated reasons only	19,020	19,604			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,074,943	2,137,498	0	1,111,379	1,119,021
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,074,943	2,137,498	0	1,111,379	1,119,021



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,153,621				2,153,621
2. Annuity considerations	213,465				213,465
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,367,086	0	0	0	2,367,086
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	315,904				315,904
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	239,587				239,587
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	18				18
15. Totals	555,509	0	0	0	555,509
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	100,000	0	0	0	0	0	0	1	100,000
17. Incurred during current year	1	348,904							1	348,904
Settled during current year:										
18.1 By payment in full	1	315,904							1	315,904
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	315,904	0	0	0	0	0	0	1	315,904
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	315,904	0	0	0	0	0	0	1	315,904
19. Unpaid Dec. 31, current year (16+17-18.6)	1	133,000	0	0	0	0	0	0	1	133,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,116	498,745,992	0	(a)	0	0	0	0	1,116	498,745,992
21. Issued during year	427	273,546,837							427	273,546,837
22. Other changes to in force (Net)	(98)	(55,306,638)							(98)	(55,306,638)
23. In force December 31 of current year	1,445	716,986,191	0	(a)	0	0	0	0	1,445	716,986,191

(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	130,667	135,709			
25.2 Guaranteed renewable	20,557	19,559		12,000	12,000
25.3 Non-renewable for stated reasons only	10,426	10,746			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	161,650	166,014	0	12,000	12,000
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	161,650	166,014	0	12,000	12,000



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	107,732				107,732
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	107,732	0	0	0	107,732
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	478,219				478,219
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	2,477				2,477
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	480,696	0	0	0	480,696
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	10	478,219							10	478,219
Settled during current year:										
18.1 By payment in full	10	478,219							10	478,219
18.2 By payment on compromised claims									0	0
18.3 Totals paid	10	478,219	0	0	0	0	0	0	10	478,219
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	10	478,219	0	0	0	0	0	0	10	478,219
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	280	75,166,530	0	(a)	0	0	0	0	280	75,166,530
21. Issued during year	40	12,192,177							40	12,192,177
22. Other changes to in force (Net)	(110)	(26,593,136)							(110)	(26,593,136)
23. In force December 31 of current year	210	60,765,571	0	(a)	0	0	0	0	210	60,765,571

(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	36,561	37,143			
25.2 Guaranteed renewable	3,444	3,444			
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)	40,005	40,587	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	40,005	40,587	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	83,252				83,252
2. Annuity considerations	147,990				147,990
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	231,242	0	0	0	231,242
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	3,355				3,355
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	3,355	0	0	0	3,355
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
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
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	64	19,906,739	0	0	0	0	0	0	64	19,906,739
21. Issued during year	27	4,350,671							27	4,350,671
22. Other changes to in force (Net)	(20)	(912,296)							(20)	(912,296)
23. In force December 31 of current year	71	23,345,114	0	0	0	0	0	0	71	23,345,114

(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	65,106	67,105			
25.2 Guaranteed renewable	781	781			
25.3 Non-renewable for stated reasons only	5,823	6,002			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	71,710	73,888	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	71,710	73,888	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,438,734				10,438,734
2. Annuity considerations	423,347				423,347
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,862,081	0	0	0	10,862,081
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,170,183				2,170,183
10. Matured endowments	4,000				4,000
11. Annuity benefits	135,385		0		135,385
12. Surrender values and withdrawals for life contracts	779,759				779,759
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	3,089,327	0	0	0	3,089,327
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	575,000	0	0	0	0	0	0	3	575,000
17. Incurred during current year	46	3,039,768							46	3,039,768
Settled during current year:										
18.1 By payment in full	42	2,174,183							42	2,174,183
18.2 By payment on compromised claims									0	0
18.3 Totals paid	42	2,174,183	0	0	0	0	0	0	42	2,174,183
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	42	2,174,183	0	0	0	0	0	0	42	2,174,183
19. Unpaid Dec. 31, current year (16+17-18.6)	7	1,440,585	0	0	0	0	0	0	7	1,440,585
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	3,319	1,090,865,617	0	(a)	0	0	0	0	3,319	1,090,865,617
21. Issued during year	1,484	728,939,224							1,484	728,939,224
22. Other changes to in force (Net)	(89)	(39,247,163)							(89)	(39,247,163)
23. In force December 31 of current year	4,714	1,780,557,678	0	(a)	0	0	0	0	4,714	1,780,557,678

(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	987,610	1,023,070		912,134	887,018
25.2 Guaranteed renewable	29,505	23,292		35,796	37,781
25.3 Non-renewable for stated reasons only	36,858	37,990			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,053,973	1,084,352	0	947,930	924,799
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,053,973	1,084,352	0	947,930	924,799



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,888,945				6,888,945
2. Annuity considerations	1,288,540				1,288,540
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,177,485	0	0	0	8,177,485
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	981,807				981,807
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	883,703				883,703
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	1,865,510	0	0	0	1,865,510
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	100,000	0	0	0	0	0	0	3	100,000
17. Incurred during current year	37	1,131,807							37	1,131,807
Settled during current year:										
18.1 By payment in full	38	981,807							38	981,807
18.2 By payment on compromised claims									0	0
18.3 Totals paid	38	981,807	0	0	0	0	0	0	38	981,807
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	38	981,807	0	0	0	0	0	0	38	981,807
19. Unpaid Dec. 31, current year (16+17-18.6)	2	250,000	0	0	0	0	0	0	2	250,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	4,489	1,572,397,222	0	(a)	0	0	0	0	4,489	1,572,397,222
21. Issued during year	1,014	483,177,515							1,014	483,177,515
22. Other changes to in force (Net)	(308)	(109,033,602)							(308)	(109,033,602)
23. In force December 31 of current year	5,195	1,946,541,135	0	(a)	0	0	0	0	5,195	1,946,541,135

(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	573,285	593,340		264,968	254,126
25.2 Guaranteed renewable	36,333	33,955		29,540	30,032
25.3 Non-renewable for stated reasons only	14,451	14,895			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	624,069	642,190	0	294,508	284,158
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	624,069	642,190	0	294,508	284,158



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	53,450				53,450
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	53,450	0	0	0	53,450
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
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
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1	103,963	0	0	0	0	0	0	1	103,963
21. Issued during year	14	646,000							14	646,000
22. Other changes to in force (Net)	(4)	2,699,641							(4)	2,699,641
23. In force December 31 of current year	11	3,449,604	0	0	0	0	0	0	11	3,449,604

(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	9,413	9,702			
25.2 Guaranteed renewable	832	832			
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)	10,245	10,534	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	10,245	10,534	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,913,476				4,913,476
2. Annuity considerations	200,000				200,000
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,113,476	0	0	0	5,113,476
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,155,336				1,155,336
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	859,674				859,674
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	2,015,010	0	0	0	2,015,010
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	1,230,043	0	0	0	0	0	0	3	1,230,043
17. Incurred during current year	19	165,099							19	165,099
Settled during current year:										
18.1 By payment in full	21	1,155,336							21	1,155,336
18.2 By payment on compromised claims									0	0
18.3 Totals paid	21	1,155,336	0	0	0	0	0	0	21	1,155,336
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	21	1,155,336	0	0	0	0	0	0	21	1,155,336
19. Unpaid Dec. 31, current year (16+17-18.6)	1	239,806	0	0	0	0	0	0	1	239,806
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	3,162	664,854,306	0	(a)	0	0	0	0	3,162	664,854,306
21. Issued during year	324	125,889,949							324	125,889,949
22. Other changes to in force (Net)	(338)	(79,307,055)							(338)	(79,307,055)
23. In force December 31 of current year	3,148	711,437,200	0	(a)	0	0	0	0	3,148	711,437,200

(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	352,781	363,614		121,357	115,178
25.2 Guaranteed renewable	44,101	44,101			
25.3 Non-renewable for stated reasons only	613	632			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	397,495	408,347	0	121,357	115,178
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	397,495	408,347	0	121,357	115,178



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,407,485				6,407,485
2. Annuity considerations	5,222,308				5,222,308
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	11,629,794	0	0	0	11,629,794
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,757,713				2,757,713
10. Matured endowments					0
11. Annuity benefits	14,048				14,048
12. Surrender values and withdrawals for life contracts	597,368				597,368
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	39				39
15. Totals	3,369,168	0	0	0	3,369,168
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	26	4,942,818							26	4,942,818
Settled during current year:										
18.1 By payment in full	20	2,757,713							20	2,757,713
18.2 By payment on compromised claims									0	0
18.3 Totals paid	20	2,757,713	0	0	0	0	0	0	20	2,757,713
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	20	2,757,713	0	0	0	0	0	0	20	2,757,713
19. Unpaid Dec. 31, current year (16+17-18.6)	6	2,185,105	0	0	0	0	0	0	6	2,185,105
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	3,591	1,186,556,094	0	(a)	0	0	0	0	3,591	1,186,556,094
21. Issued during year	1,045	534,812,812							1,045	534,812,812
22. Other changes to in force (Net)	(237)	(87,021,054)							(237)	(87,021,054)
23. In force December 31 of current year	4,399	1,634,347,852	0	(a)	0	0	0	0	4,399	1,634,347,852

(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	377,583	392,085		40,604	41,907
25.2 Guaranteed renewable	28,348	25,527		21,105	21,105
25.3 Non-renewable for stated reasons only	39,941	41,168			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	445,872	458,780	0	61,709	63,012
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	445,872	458,780	0	61,709	63,012



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,352,976				7,352,976
2. Annuity considerations	931,576				931,576
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,284,552	0	0	0	8,284,552
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,733,398				1,733,398
10. Matured endowments					0
11. Annuity benefits	108,000				108,000
12. Surrender values and withdrawals for life contracts	1,313,135				1,313,135
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	3,154,533	0	0	0	3,154,533
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	100,000	0	0	0	0	0	0	1	100,000
17. Incurred during current year	15	1,643,398							15	1,643,398
Settled during current year:										
18.1 By payment in full	14	1,733,398							14	1,733,398
18.2 By payment on compromised claims									0	0
18.3 Totals paid	14	1,733,398	0	0	0	0	0	0	14	1,733,398
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	14	1,733,398	0	0	0	0	0	0	14	1,733,398
19. Unpaid Dec. 31, current year (16+17-18.6)	2	10,000	0	0	0	0	0	0	2	10,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	3,309	826,657,639	0	(a)	0	0	0	0	3,309	826,657,639
21. Issued during year	499	205,981,367							499	205,981,367
22. Other changes to in force (Net)	(278)	(77,373,495)							(278)	(77,373,495)
23. In force December 31 of current year	3,530	955,265,511	0	(a)	0	0	0	0	3,530	955,265,511

(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	412,956	426,426		384,562	549,948
25.2 Guaranteed renewable	26,957	26,192			
25.3 Non-renewable for stated reasons only	1,184	1,220			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	441,097	453,838	0	384,562	549,948
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	441,097	453,838	0	384,562	549,948



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,852,258				5,852,258
2. Annuity considerations	948,729				948,729
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,800,987	0	0	0	6,800,987
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	651,064				651,064
10. Matured endowments					0
11. Annuity benefits	6,631				6,631
12. Surrender values and withdrawals for life contracts	2,218,804				2,218,804
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	2,876,499	0	0	0	2,876,499
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	300,000	0	0	0	0	0	0	3	300,000
17. Incurred during current year	23	360,950							23	360,950
Settled during current year:										
18.1 By payment in full	24	651,064							24	651,064
18.2 By payment on compromised claims									0	0
18.3 Totals paid	24	651,064	0	0	0	0	0	0	24	651,064
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	24	651,064	0	0	0	0	0	0	24	651,064
19. Unpaid Dec. 31, current year (16+17-18.6)	2	9,886	0	0	0	0	0	0	2	9,886
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	4,808	792,595,193	0	(a)	0	0	0	0	4,808	792,595,193
21. Issued during year	355	111,955,499							355	111,955,499
22. Other changes to in force (Net)	(407)	(134,819,264)							(407)	(134,819,264)
23. In force December 31 of current year	4,756	769,731,428	0	(a)	0	0	0	0	4,756	769,731,428

(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	215,143	222,054		7,017	7,134
25.2 Guaranteed renewable	74,860	74,565		1,258	5,805
25.3 Non-renewable for stated reasons only	1,388	1,431			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	291,391	298,050	0	8,275	12,939
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	291,391	298,050	0	8,275	12,939



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,347,139				6,347,139
2. Annuity considerations	1,145,435				1,145,435
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,492,573	0	0	0	7,492,573
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,141,710				1,141,710
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	380,812				380,812
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	66				66
15. Totals	1,522,588	0	0	0	1,522,588
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	22	1,141,710							22	1,141,710
Settled during current year:										
18.1 By payment in full	22	1,141,710							22	1,141,710
18.2 By payment on compromised claims									0	0
18.3 Totals paid	22	1,141,710	0	0	0	0	0	0	22	1,141,710
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	22	1,141,710	0	0	0	0	0	0	22	1,141,710
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,298	633,658,326	0	(a)	0	0	0	0	2,298	633,658,326
21. Issued during year	813	376,168,216							813	376,168,216
22. Other changes to in force (Net)	(254)	(76,754,870)							(254)	(76,754,870)
23. In force December 31 of current year	2,857	933,071,672	0	(a)	0	0	0	0	2,857	933,071,672

(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	350,448	361,210		89,243	95,083
25.2 Guaranteed renewable	23,859	23,859		2,880	11,100
25.3 Non-renewable for stated reasons only	12,094	12,465			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	386,401	397,534	0	92,123	106,183
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	386,401	397,534	0	92,123	106,183



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,831,477				3,831,477
2. Annuity considerations	485,208				485,208
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,316,685	0	0	0	4,316,685
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	409,817				409,817
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	609,183				609,183
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	1,019,000	0	0	0	1,019,000
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	22	409,817							22	409,817
Settled during current year:										
18.1 By payment in full	22	409,817							22	409,817
18.2 By payment on compromised claims									0	0
18.3 Totals paid	22	409,817	0	0	0	0	0	0	22	409,817
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	22	409,817	0	0	0	0	0	0	22	409,817
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,610	623,451,361	0	(a)	0	0	0	0	2,610	623,451,361
21. Issued during year	352	127,954,330							352	127,954,330
22. Other changes to in force (Net)	(270)	(55,465,521)							(270)	(55,465,521)
23. In force December 31 of current year	2,692	695,940,170	0	(a)	0	0	0	0	2,692	695,940,170

(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	332,748	342,966		278,536	273,518
25.2 Guaranteed renewable	12,744	12,744			
25.3 Non-renewable for stated reasons only	3,317	3,419			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	348,809	359,129	0	278,536	273,518
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	348,809	359,129	0	278,536	273,518



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	932,447				932,447
2. Annuity considerations	162,395				162,395
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,094,842	0	0	0	1,094,842
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	304,998				304,998
10. Matured endowments					0
11. Annuity benefits	42,135				42,135
12. Surrender values and withdrawals for life contracts	193,328				193,328
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	540,461	0	0	0	540,461
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	304,998							3	304,998
Settled during current year:										
18.1 By payment in full	3	304,998							3	304,998
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	304,998	0	0	0	0	0	0	3	304,998
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	304,998	0	0	0	0	0	0	3	304,998
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	573	185,440,498	0	(a)	0	0	0	0	573	185,440,498
21. Issued during year	202	113,081,930							202	113,081,930
22. Other changes to in force (Net)	(62)	(33,317,298)							(62)	(33,317,298)
23. In force December 31 of current year	713	265,205,130	0	(a)	0	0	0	0	713	265,205,130

(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	190,892	196,754		41,100	41,954
25.2 Guaranteed renewable	2,472	2,472			
25.3 Non-renewable for stated reasons only	1,941	2,001			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	195,305	201,227	0	41,100	41,954
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	195,305	201,227	0	41,100	41,954



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF **Maine**

DURING THE YEAR **2002**

NAIC Group Code **0704**

**LIFE INSURANCE**

NAIC Company Code **89206**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	255,856				255,856
2. Annuity considerations	900				900
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	256,756	0	0	0	256,756
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	4,211				4,211
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	4,211	0	0	0	4,211
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
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
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	47	19,200,500	0	0	0	0	0	0	47	19,200,500
21. Issued during year	175	66,042,249							175	66,042,249
22. Other changes to in force (Net)	(11)	(4,386,760)							(11)	(4,386,760)
23. In force December 31 of current year	211	80,855,989	0	0	0	0	0	0	211	80,855,989

(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	5,153	5,311			
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)	5,153	5,311	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	5,153	5,311	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,135,375				3,135,375
2. Annuity considerations	866,901				866,901
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,002,276	0	0	0	4,002,276
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	584,596				584,596
10. Matured endowments	1,514				1,514
11. Annuity benefits	7,888		0		7,888
12. Surrender values and withdrawals for life contracts	192,491				192,491
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	786,489	0	0	0	786,489
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	250,000	0	0	0	0	0	0	1	250,000
17. Incurred during current year	30	336,110							30	336,110
Settled during current year:										
18.1 By payment in full	31	586,110							31	586,110
18.2 By payment on compromised claims									0	0
18.3 Totals paid	31	586,110	0	0	0	0	0	0	31	586,110
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	31	586,110	0	0	0	0	0	0	31	586,110
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,029	482,875,635	0	(a)	0	0	0	0	2,029	482,875,635
21. Issued during year	356	201,243,363							356	201,243,363
22. Other changes to in force (Net)	(134)	(17,216,748)							(134)	(17,216,748)
23. In force December 31 of current year	2,251	666,902,250	0	(a)	0	0	0	0	2,251	666,902,250

(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					
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	533,007	559,112		121,369	109,171
25.2 Guaranteed renewable	23,868	13,618			
25.3 Non-renewable for stated reasons only	12,452	12,834			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	569,327	585,564	0	121,369	109,171
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	569,327	585,564	0	121,369	109,171



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,865,374				2,865,374
2. Annuity considerations	6,765,267				6,765,267
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	9,630,641	0	0	0	9,630,641
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	103,601				103,601
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	403,521				403,521
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	507,122	0	0	0	507,122
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	4	103,601							4	103,601
Settled during current year:										
18.1 By payment in full	4	103,601							4	103,601
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	103,601	0	0	0	0	0	0	4	103,601
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	103,601	0	0	0	0	0	0	4	103,601
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	991	591,975,654	0	(a)	0	0	0	0	991	591,975,654
21. Issued during year	486	291,985,118							486	291,985,118
22. Other changes to in force (Net)	(128)	(94,134,857)							(128)	(94,134,857)
23. In force December 31 of current year	1,349	789,825,915	0	(a)	0	0	0	0	1,349	789,825,915

(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	194,572	200,547			
25.2 Guaranteed renewable	34,692	34,692			
25.3 Non-renewable for stated reasons only	20,142	20,761			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	249,406	256,000	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	249,406	256,000	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,666,285				10,666,285
2. Annuity considerations	2,663,558				2,663,558
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	13,329,843	0	0	0	13,329,843
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,291,179				2,291,179
10. Matured endowments					0
11. Annuity benefits	85,205				85,205
12. Surrender values and withdrawals for life contracts	1,970,951				1,970,951
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	4,347,335	0	0	0	4,347,335
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	29	2,761,179							29	2,761,179
Settled during current year:										
18.1 By payment in full	27	2,291,179							27	2,291,179
18.2 By payment on compromised claims									0	0
18.3 Totals paid	27	2,291,179	0	0	0	0	0	0	27	2,291,179
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	27	2,291,179	0	0	0	0	0	0	27	2,291,179
19. Unpaid Dec. 31, current year (16+17-18.6)	2	470,000	0	0	0	0	0	0	2	470,000
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	6,443	1,780,602,013	0	(a)	0	0	0	0	6,443	1,780,602,013
21. Issued during year	759	322,471,367							759	322,471,367
22. Other changes to in force (Net)	(511)	(242,164,877)							(511)	(242,164,877)
23. In force December 31 of current year	6,691	1,860,908,503	0	(a)	0	0	0	0	6,691	1,860,908,503

(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	860,540	888,166		512,123	611,607
25.2 Guaranteed renewable	50,924	49,759		8,000	15,500
25.3 Non-renewable for stated reasons only	18,756	19,332			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	930,220	957,257	0	520,123	627,107
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	930,220	957,257	0	520,123	627,107



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,689,669				2,689,669
2. Annuity considerations	848,363				848,363
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	3,538,032	0	0	0	3,538,032
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,123				1,123
10. Matured endowments					0
11. Annuity benefits	14,206				14,206
12. Surrender values and withdrawals for life contracts	1,939,717				1,939,717
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	1,955,046	0	0	0	1,955,046
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	100,000	0	0	0	0	0	0	1	100,000
17. Incurred during current year	2	(98,877)							2	(98,877)
Settled during current year:										
18.1 By payment in full	3	1,123							3	1,123
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	1,123	0	0	0	0	0	0	3	1,123
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	1,123	0	0	0	0	0	0	3	1,123
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,673	477,653,067	0	(a)	0	0	0	0	1,673	477,653,067
21. Issued during year	521	318,784,370							521	318,784,370
22. Other changes to in force (Net)	(117)	(36,629,550)							(117)	(36,629,550)
23. In force December 31 of current year	2,077	759,807,887	0	(a)	0	0	0	0	2,077	759,807,887

(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	274,806	283,245		2,156	376
25.2 Guaranteed renewable	27,330	27,330			
25.3 Non-renewable for stated reasons only	30,621	31,561			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	332,757	342,136	0	2,156	376
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	332,757	342,136	0	2,156	376



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,190,099				2,190,099
2. Annuity considerations	209,306				209,306
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,399,405	0	0	0	2,399,405
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	631,177				631,177
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	192,011				192,011
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	823,188	0	0	0	823,188
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	50,000	0	0	0	0	0	0	1	50,000
17. Incurred during current year	10	581,177							10	581,177
Settled during current year:										
18.1 By payment in full	11	631,177							11	631,177
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	631,177	0	0	0	0	0	0	11	631,177
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	631,177	0	0	0	0	0	0	11	631,177
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	821	309,448,576	0	(a)	0	0	0	0	821	309,448,576
21. Issued during year	173	101,293,107							173	101,293,107
22. Other changes to in force (Net)	(68)	3,466,190							(68)	3,466,190
23. In force December 31 of current year	926	414,207,873	0	(a)	0	0	0	0	926	414,207,873

(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					
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	208,484	215,980		36,304	36,270
25.2 Guaranteed renewable	5,817	4,756		3,990	4,045
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)	214,301	220,736	0	40,294	40,315
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	214,301	220,736	0	40,294	40,315



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,460,252				5,460,252
2. Annuity considerations	584,491				584,491
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,044,743	0	0	0	6,044,743
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	535,419				535,419
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	512,320				512,320
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	1,047,739	0	0	0	1,047,739
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	693,582	0	0	0	0	0	0	4	693,582
17. Incurred during current year	38	(108,163)							38	(108,163)
Settled during current year:										
18.1 By payment in full	41	535,419							41	535,419
18.2 By payment on compromised claims									0	0
18.3 Totals paid	41	535,419	0	0	0	0	0	0	41	535,419
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	41	535,419	0	0	0	0	0	0	41	535,419
19. Unpaid Dec. 31, current year (16+17-18.6)	1	50,000	0	0	0	0	0	0	1	50,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	3,533	787,097,692	0	(a)	0	0	0	0	3,533	787,097,692
21. Issued during year	673	242,850,606							673	242,850,606
22. Other changes to in force (Net)	(361)	(113,475,384)							(361)	(113,475,384)
23. In force December 31 of current year	3,845	916,472,914	0	(a)	0	0	0	0	3,845	916,472,914

(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	326,992	337,996		146,550	144,078
25.2 Guaranteed renewable	16,405	15,471		10,116	10,116
25.3 Non-renewable for stated reasons only	1,990	2,051			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	345,387	355,518	0	156,666	154,194
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	345,387	355,518	0	156,666	154,194



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	838,290				838,290
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	838,290	0	0	0	838,290
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	156,562				156,562
10. Matured endowments					0
11. Annuity benefits	3,020				3,020
12. Surrender values and withdrawals for life contracts	56,314				56,314
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	215,896	0	0	0	215,896
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	156,562							3	156,562
Settled during current year:										
18.1 By payment in full	3	156,562							3	156,562
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	156,562	0	0	0	0	0	0	3	156,562
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	156,562	0	0	0	0	0	0	3	156,562
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	556	135,764,887	0	(a)	0	0	0	0	556	135,764,887
21. Issued during year	283	122,662,576							283	122,662,576
22. Other changes to in force (Net)	(50)	(9,422,248)							(50)	(9,422,248)
23. In force December 31 of current year	789	249,005,215	0	(a)	0	0	0	0	789	249,005,215

(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	46,384	47,808		44,537	44,537
25.2 Guaranteed renewable	2,816	2,816			
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)	49,201	50,624	0	44,537	44,537
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	49,201	50,624	0	44,537	44,537



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,025,338				4,025,338
2. Annuity considerations	138,000				138,000
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,163,338	0	0	0	4,163,338
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,037,689				1,037,689
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	758,627				758,627
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	1,796,316	0	0	0	1,796,316
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	23	1,312,689							23	1,312,689
Settled during current year:										
18.1 By payment in full	21	1,037,689							21	1,037,689
18.2 By payment on compromised claims									0	0
18.3 Totals paid	21	1,037,689	0	0	0	0	0	0	21	1,037,689
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	21	1,037,689	0	0	0	0	0	0	21	1,037,689
19. Unpaid Dec. 31, current year (16+17-18.6)	2	275,000	0	0	0	0	0	0	2	275,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	4,400	633,217,921	0	(a)	0	0	0	0	4,400	633,217,921
21. Issued during year	295	104,810,711							295	104,810,711
22. Other changes to in force (Net)	(314)	(72,378,843)							(314)	(72,378,843)
23. In force December 31 of current year	4,381	665,649,789	0	(a)	0	0	0	0	4,381	665,649,789

(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	175,758	181,236		68,107	66,240
25.2 Guaranteed renewable	21,972	21,894		247	467
25.3 Non-renewable for stated reasons only	19,069	19,655			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	216,798	222,785	0	68,354	66,707
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	216,798	222,785	0	68,354	66,707



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	500,833				500,833
2. Annuity considerations	1,020,103				1,020,103
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,520,935	0	0	0	1,520,935
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,386,740				1,386,740
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	125,259				125,259
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	1,511,999	0	0	0	1,511,999
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	5	1,386,740							5	1,386,740
Settled during current year:										
18.1 By payment in full	5	1,386,740							5	1,386,740
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	1,386,740	0	0	0	0	0	0	5	1,386,740
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	1,386,740	0	0	0	0	0	0	5	1,386,740
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	164	80,471,856	0	(a)	0	0	0	0	164	80,471,856
21. Issued during year	115	77,479,595							115	77,479,595
22. Other changes to in force (Net)	11	3,997,632							11	3,997,632
23. In force December 31 of current year	290	161,949,083	0	(a)	0	0	0	0	290	161,949,083

(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	85,343	87,964		41,500	41,500
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only	2,674	2,756			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	88,018	90,720	0	41,500	41,500
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	88,018	90,720	0	41,500	41,500



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	628,070				628,070
2. Annuity considerations	174,939				174,939
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	803,008	0	0	0	803,008
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	100,358				100,358
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	17,965				17,965
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	118,323	0	0	0	118,323
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	100,358							1	100,358
Settled during current year:										
18.1 By payment in full	1	100,358							1	100,358
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	100,358	0	0	0	0	0	0	1	100,358
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	100,358	0	0	0	0	0	0	1	100,358
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	247	99,455,180	0	(a)	0	0	0	0	247	99,455,180
21. Issued during year	254	66,844,773							254	66,844,773
22. Other changes to in force (Net)	(12)	7,850,917							(12)	7,850,917
23. In force December 31 of current year	489	174,150,870	0	(a)	0	0	0	0	489	174,150,870

(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	22,904	23,607			
25.2 Guaranteed renewable	2,307	2,307			
25.3 Non-renewable for stated reasons only	3,686	3,799			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	28,897	29,713	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	28,897	29,713	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	785,038				785,038
2. Annuity considerations	253,513				253,513
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,038,551	0	0	0	1,038,551
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	371,301				371,301
10. Matured endowments					0
11. Annuity benefits	1,200				1,200
12. Surrender values and withdrawals for life contracts	1,256,160				1,256,160
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	1,628,661	0	0	0	1,628,661
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	5	371,301							5	371,301
Settled during current year:										
18.1 By payment in full	5	371,301							5	371,301
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	371,301	0	0	0	0	0	0	5	371,301
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	371,301	0	0	0	0	0	0	5	371,301
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	230	71,915,333	0	(a)	0	0	0	0	230	71,915,333
21. Issued during year	223	143,011,693							223	143,011,693
22. Other changes to in force (Net)	67	42,506,615							67	42,506,615
23. In force December 31 of current year	520	257,433,641	0	(a)	0	0	0	0	520	257,433,641

(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	458,587	509,299		338,742	339,748
25.2 Guaranteed renewable	39,499	1,915			347
25.3 Non-renewable for stated reasons only	24,841	25,604			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	522,927	536,818	0	338,742	340,095
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	522,927	536,818	0	338,742	340,095



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	271,996				271,996
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	271,996	0	0	0	271,996
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	148,284				148,284
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	148,284	0	0	0	148,284
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
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
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	187	34,978,068	0	0	0	0	0	0	187	34,978,068
21. Issued during year	49	15,504,000							49	15,504,000
22. Other changes to in force (Net)	1	6,521,146							1	6,521,146
23. In force December 31 of current year	237	57,003,214	0	0	0	0	0	0	237	57,003,214

(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	40,425	41,666		1,763	626
25.2 Guaranteed renewable	1,375	1,375			
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)	41,801	43,041	0	1,763	626
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	41,801	43,041	0	1,763	626



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	336,084				336,084
2. Annuity considerations	50,000				50,000
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	386,084	0	0	0	386,084
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	(1,368)				(1,368)
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	41,964				41,964
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	40,596	0	0	0	40,596
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	(1,368)							3	(1,368)
Settled during current year:										
18.1 By payment in full	3	(1,368)							3	(1,368)
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	(1,368)	0	0	0	0	0	0	3	(1,368)
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	(1,368)	0	0	0	0	0	0	3	(1,368)
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	27	371,337	0	(a)	0	0	0	0	27	371,337
21. Issued during year	42	41,015,500							42	41,015,500
22. Other changes to in force (Net)	83	65,343,425							83	65,343,425
23. In force December 31 of current year	152	106,730,262	0	(a)	0	0	0	0	152	106,730,262

(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	44,528	45,895			(1,800)
25.2 Guaranteed renewable	532	532			
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)	45,061	46,427	0	0	(1,800)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	45,061	46,427	0	0	(1,800)



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,774,193				4,774,193
2. Annuity considerations	310,951				310,951
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,085,144	0	0	0	5,085,144
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	268,085				268,085
10. Matured endowments					0
11. Annuity benefits	36,680				36,680
12. Surrender values and withdrawals for life contracts	318,621				318,621
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	623,386	0	0	0	623,386
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	33	333,115							33	333,115
Settled during current year:										
18.1 By payment in full	31	268,085							31	268,085
18.2 By payment on compromised claims									0	0
18.3 Totals paid	31	268,085	0	0	0	0	0	0	31	268,085
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	31	268,085	0	0	0	0	0	0	31	268,085
19. Unpaid Dec. 31, current year (16+17-18.6)	2	65,030	0	0	0	0	0	0	2	65,030
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,273	644,343,849	0	(a)	0	0	0	0	2,273	644,343,849
21. Issued during year	417	234,903,538							417	234,903,538
22. Other changes to in force (Net)	(39)	(24,510,329)							(39)	(24,510,329)
23. In force December 31 of current year	2,651	854,737,058	0	(a)	0	0	0	0	2,651	854,737,058

(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	580,343	603,524		117,374	140,873
25.2 Guaranteed renewable	36,094	30,894			
25.3 Non-renewable for stated reasons only	15,393	15,866			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	631,830	650,284	0	117,374	140,873
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	631,830	650,284	0	117,374	140,873



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,603,385				1,603,385
2. Annuity considerations	110,133				110,133
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,713,518	0	0	0	1,713,518
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	844,912				844,912
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	523,599				523,599
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	1,368,511	0	0	0	1,368,511
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	7	844,912							7	844,912
Settled during current year:										
18.1 By payment in full	7	844,912							7	844,912
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	844,912	0	0	0	0	0	0	7	844,912
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	844,912	0	0	0	0	0	0	7	844,912
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,035	209,487,208	0	(a)	0	0	0	0	1,035	209,487,208
21. Issued during year	129	24,213,061							129	24,213,061
22. Other changes to in force (Net)	(124)	(28,148,505)							(124)	(28,148,505)
23. In force December 31 of current year	1,040	205,551,764	0	(a)	0	0	0	0	1,040	205,551,764

(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	47,760	49,358			
25.2 Guaranteed renewable	8,876	8,749		467	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)	56,636	58,107	0	467	467
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	56,636	58,107	0	467	467



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	37,329,336				37,329,336
2. Annuity considerations	8,780,555				8,780,555
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	46,109,892	0	0	0	46,109,892
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	7,972,935				7,972,935
10. Matured endowments					0
11. Annuity benefits	20,249				20,249
12. Surrender values and withdrawals for life contracts	8,959,696				8,959,696
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	16,952,880	0	0	0	16,952,880
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	1,080,589	0	0	0	0	0	0	3	1,080,589
17. Incurred during current year	105	7,686,902							105	7,686,902
Settled during current year:										
18.1 By payment in full	94	7,974,552							94	7,974,552
18.2 By payment on compromised claims									0	0
18.3 Totals paid	94	7,974,552	0	0	0	0	0	0	94	7,974,552
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	94	7,974,552	0	0	0	0	0	0	94	7,974,552
19. Unpaid Dec. 31, current year (16+17-18.6)	14	792,939	0	0	0	0	0	0	14	792,939
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	18,398	4,734,606,088	0	(a)	0	0	0	0	18,398	4,734,606,088
21. Issued during year	2,147	941,966,132							2,147	941,966,132
22. Other changes to in force (Net)	(1,504)	(550,708,526)							(1,504)	(550,708,526)
23. In force December 31 of current year	19,041	5,125,863,694	0	(a)	0	0	0	0	19,041	5,125,863,694

(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	1,943,179	2,004,064		731,480	752,281
25.2 Guaranteed renewable	106,449	105,234		16,797	13,030
25.3 Non-renewable for stated reasons only	78,792	81,212			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,128,420	2,190,510	0	748,277	765,311
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,128,420	2,190,510	0	748,277	765,311



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,694,738				1,694,738
2. Annuity considerations	589,097				589,097
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,283,835	0	0	0	2,283,835
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	201,253				201,253
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	232,205				232,205
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	433,458	0	0	0	433,458
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	201,253							3	201,253
Settled during current year:										
18.1 By payment in full	3	201,253							3	201,253
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	201,253	0	0	0	0	0	0	3	201,253
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	201,253	0	0	0	0	0	0	3	201,253
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	373	114,542,286	0	(a)	0	0	0	0	373	114,542,286
21. Issued during year	325	109,051,581							325	109,051,581
22. Other changes to in force (Net)	(18)	1,932,992							(18)	1,932,992
23. In force December 31 of current year	680	225,526,859	0	(a)	0	0	0	0	680	225,526,859

(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	102,875	106,034		22,499	22,499
25.2 Guaranteed renewable	8,918	8,918			
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)	111,793	114,952	0	22,499	22,499
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	111,793	114,952	0	22,499	22,499



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,896,821				1,896,821
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,896,821	0	0	0	1,896,821
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	964,253				964,253
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	639,387				639,387
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	40				40
15. Totals	1,603,680	0	0	0	1,603,680
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	9	964,253							9	964,253
Settled during current year:										
18.1 By payment in full	9	964,253							9	964,253
18.2 By payment on compromised claims									0	0
18.3 Totals paid	9	964,253	0	0	0	0	0	0	9	964,253
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	9	964,253	0	0	0	0	0	0	9	964,253
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,231	361,992,663	0	(a)	0	0	0	0	1,231	361,992,663
21. Issued during year	274	107,494,211							274	107,494,211
22. Other changes to in force (Net)	(109)	(40,756,726)							(109)	(40,756,726)
23. In force December 31 of current year	1,396	428,730,148	0	(a)	0	0	0	0	1,396	428,730,148

(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	414,183	429,423		42,800	22,953
25.2 Guaranteed renewable	67,618	65,173		20,450	20,717
25.3 Non-renewable for stated reasons only	32,028	33,012			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	513,830	527,608	0	63,250	43,670
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	513,830	527,608	0	63,250	43,670



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	19,674,510				19,674,510
2. Annuity considerations	6,961,665				6,961,665
3. Deposit-type contract funds	85,983	XXX		XXX	85,983
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	26,722,157	0	0	0	26,722,157
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,823,333				2,823,333
10. Matured endowments	8,000				8,000
11. Annuity benefits	197,080		0		197,080
12. Surrender values and withdrawals for life contracts	2,457,860				2,457,860
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	638				638
15. Totals	5,486,911	0	0	0	5,486,911
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	1,803,081	0	0	0	0	0	0	8	1,803,081
17. Incurred during current year	233	1,082,192							233	1,082,192
Settled during current year:										
18.1 By payment in full	234	2,831,333							234	2,831,333
18.2 By payment on compromised claims									0	0
18.3 Totals paid	234	2,831,333	0	0	0	0	0	0	234	2,831,333
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	234	2,831,333	0	0	0	0	0	0	234	2,831,333
19. Unpaid Dec. 31, current year (16+17-18.6)	7	53,940	0	0	0	0	0	0	7	53,940
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	12,075	1,312,434,019	0	(a)	0	0	0	0	12,075	1,312,434,019
21. Issued during year	726	399,679,636							726	399,679,636
22. Other changes to in force (Net)	(575)	(69,702,297)							(575)	(69,702,297)
23. In force December 31 of current year	12,226	1,642,411,358	0	(a)	0	0	0	0	12,226	1,642,411,358

(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	883,220	989,261		198,486	193,605
25.2 Guaranteed renewable	301,147	218,110		50,876	51,229
25.3 Non-renewable for stated reasons only	44,506	45,873			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,228,873	1,253,244	0	249,362	244,834
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,228,873	1,253,244	0	249,362	244,834



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,971,680				1,971,680
2. Annuity considerations	104,700				104,700
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,076,380	0	0	0	2,076,380
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	94,429				94,429
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	94,429	0	0	0	94,429
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
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
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	612	428,358,483	0	(a)	0	0	0	0	612	428,358,483
21. Issued during year	107	51,436,762							107	51,436,762
22. Other changes to in force (Net)	(58)	(39,536,327)							(58)	(39,536,327)
23. In force December 31 of current year	661	440,258,918	0	(a)	0	0	0	0	661	440,258,918

(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	90,819	93,608		6,080	4,307
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only	12,535	12,920			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	103,355	106,528	0	6,080	4,307
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	103,355	106,528	0	6,080	4,307



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	569,487				569,487
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	569,487	0	0	0	569,487
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	251,966				251,966
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	19,187				19,187
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	271,153	0	0	0	271,153
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	251,966							2	251,966
Settled during current year:										
18.1 By payment in full	2	251,966							2	251,966
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	251,966	0	0	0	0	0	0	2	251,966
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	251,966	0	0	0	0	0	0	2	251,966
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	248	76,010,665	0	(a)	0	0	0	0	248	76,010,665
21. Issued during year	186	62,263,961							186	62,263,961
22. Other changes to in force (Net)	(32)	(6,547,279)							(32)	(6,547,279)
23. In force December 31 of current year	402	131,727,347	0	(a)	0	0	0	0	402	131,727,347

(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	17,029	17,552			
25.2 Guaranteed renewable	548	548			
25.3 Non-renewable for stated reasons only	3,448	3,554			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	21,025	21,654	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	21,025	21,654	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,207,521				1,207,521
2. Annuity considerations	11,480				11,480
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,219,002	0	0	0	1,219,002
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	287,987				287,987
10. Matured endowments					0
11. Annuity benefits	8,904				8,904
12. Surrender values and withdrawals for life contracts	436,960				436,960
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	733,851	0	0	0	733,851
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	16	287,987							16	287,987
Settled during current year:										
18.1 By payment in full	16	287,987							16	287,987
18.2 By payment on compromised claims									0	0
18.3 Totals paid	16	287,987	0	0	0	0	0	0	16	287,987
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	16	287,987	0	0	0	0	0	0	16	287,987
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	856	228,357,552	0	(a)	0	0	0	0	856	228,357,552
21. Issued during year	288	137,473,153							288	137,473,153
22. Other changes to in force (Net)	(42)	(125,757)							(42)	(125,757)
23. In force December 31 of current year	1,102	365,704,948	0	(a)	0	0	0	0	1,102	365,704,948

(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	99,037	102,078		55,848	44,148
25.2 Guaranteed renewable	11,677	11,677			
25.3 Non-renewable for stated reasons only	212	219			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	110,926	113,974	0	55,848	44,148
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	110,926	113,974	0	55,848	44,148



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	323,750				323,750
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	323,750	0	0	0	323,750
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	5,000				5,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	230,680				230,680
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	235,680	0	0	0	235,680
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	10,000							1	10,000
Settled during current year:										
18.1 By payment in full		5,000							0	5,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	5,000	0	0	0	0	0	0	0	5,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	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)	1	5,000	0	0	0	0	0	0	1	5,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	282	43,246,513	0	(a)	0	0	0	0	282	43,246,513
21. Issued during year	49	17,954,384							49	17,954,384
22. Other changes to in force (Net)	(5)	11,237,519							(5)	11,237,519
23. In force December 31 of current year	326	72,438,416	0	(a)	0	0	0	0	326	72,438,416

(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	24,976	25,743			
25.2 Guaranteed renewable	403	403			
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)	25,379	26,146	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	25,379	26,146	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,983,952				9,983,952
2. Annuity considerations	1,867,923				1,867,923
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	11,851,874	0	0	0	11,851,874
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,866,249				1,866,249
10. Matured endowments					0
11. Annuity benefits	11,372				11,372
12. Surrender values and withdrawals for life contracts	3,728,308				3,728,308
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	5,605,929	0	0	0	5,605,929
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	712,595	0	0	0	0	0	0	2	712,595
17. Incurred during current year	19	1,663,654							19	1,663,654
Settled during current year:										
18.1 By payment in full	19	1,866,249							19	1,866,249
18.2 By payment on compromised claims									0	0
18.3 Totals paid	19	1,866,249	0	0	0	0	0	0	19	1,866,249
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	19	1,866,249	0	0	0	0	0	0	19	1,866,249
19. Unpaid Dec. 31, current year (16+17-18.6)	2	510,000	0	0	0	0	0	0	2	510,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	4,945	1,947,027,725	0	(a)	0	0	0	0	4,945	1,947,027,725
21. Issued during year	732	471,405,635							732	471,405,635
22. Other changes to in force (Net)	(543)	(278,758,796)							(543)	(278,758,796)
23. In force December 31 of current year	5,134	2,139,674,564	0	(a)	0	0	0	0	5,134	2,139,674,564

(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	543,004	560,333		208,000	209,242
25.2 Guaranteed renewable	15,565	14,930		6,000	6,000
25.3 Non-renewable for stated reasons only	14,609	15,058			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	573,178	590,321	0	214,000	215,242
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	573,178	590,321	0	214,000	215,242



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,221,868				13,221,868
2. Annuity considerations	2,517				2,517
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	13,224,385	0	0	0	13,224,385
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,336,283				2,336,283
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	2,162,355				2,162,355
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	89				89
15. Totals	4,498,727	0	0	0	4,498,727
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	25,000	0	0	0	0	0	0	1	25,000
17. Incurred during current year	35	2,740,283							35	2,740,283
Settled during current year:										
18.1 By payment in full	33	2,336,283							33	2,336,283
18.2 By payment on compromised claims									0	0
18.3 Totals paid	33	2,336,283	0	0	0	0	0	0	33	2,336,283
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	33	2,336,283	0	0	0	0	0	0	33	2,336,283
19. Unpaid Dec. 31, current year (16+17-18.6)	3	429,000	0	0	0	0	0	0	3	429,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	5,254	1,831,157,517	0	(a)	0	0	0	0	5,254	1,831,157,517
21. Issued during year	1,630	809,895,930							1,630	809,895,930
22. Other changes to in force (Net)	(391)	(153,260,756)							(391)	(153,260,756)
23. In force December 31 of current year	6,493	2,487,792,691	0	(a)	0	0	0	0	6,493	2,487,792,691

(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	1,524,162	1,570,966		657,615	667,818
25.2 Guaranteed renewable	13,298	13,298			
25.3 Non-renewable for stated reasons only	69	71			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,537,530	1,584,335	0	657,615	667,818
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,537,530	1,584,335	0	657,615	667,818



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

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

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,049				1,049
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,049	0	0	0	1,049
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
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
<b>POLICY EXHIBIT</b>						No. of Policies				
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 ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	578,949				578,949
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	578,949	0	0	0	578,949
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	13,808				13,808
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	13,808	0	0	0	13,808
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
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
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	211	109,838,275	0	(a)	0	0	0	0	211	109,838,275
21. Issued during year	125	63,518,354							125	63,518,354
22. Other changes to in force (Net)	(13)	(544,732)							(13)	(544,732)
23. In force December 31 of current year	323	172,811,897	0	(a)	0	0	0	0	323	172,811,897

(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	64,821	66,812		121,038	121,038
25.2 Guaranteed renewable	2,389	2,389			
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)	67,210	69,201	0	121,038	121,038
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	67,210	69,201	0	121,038	121,038



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	85,281				85,281
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	85,281	0	0	0	85,281
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	496,558				496,558
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	496,558	0	0	0	496,558
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	496,558							1	496,558
Settled during current year:										
18.1 By payment in full	1	496,558							1	496,558
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	496,558	0	0	0	0	0	0	1	496,558
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	496,558	0	0	0	0	0	0	1	496,558
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	39	13,225,000	0	0	0	0	0	0	39	13,225,000
21. Issued during year	48	14,880,000							48	14,880,000
22. Other changes to in force (Net)		12,400,000							0	12,400,000
23. In force December 31 of current year	87	40,505,000	0	0	0	0	0	0	87	40,505,000

(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	1,037	1,069			
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)	1,037	1,069	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,037	1,069	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,876,211				6,876,211
2. Annuity considerations	649,420				649,420
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,525,631	0	0	0	7,525,631
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	995,231				995,231
10. Matured endowments	2,000				2,000
11. Annuity benefits	1,200				1,200
12. Surrender values and withdrawals for life contracts	426,443				426,443
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	1,424,874	0	0	0	1,424,874
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	29	1,045,231							29	1,045,231
Settled during current year:										
18.1 By payment in full	28	997,231							28	997,231
18.2 By payment on compromised claims									0	0
18.3 Totals paid	28	997,231	0	0	0	0	0	0	28	997,231
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	28	997,231	0	0	0	0	0	0	28	997,231
19. Unpaid Dec. 31, current year (16+17-18.6)	1	48,000	0	0	0	0	0	0	1	48,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,357	671,879,143	0	(a)	0	0	0	0	2,357	671,879,143
21. Issued during year	663	349,568,392							663	349,568,392
22. Other changes to in force (Net)	(130)	(47,364,423)							(130)	(47,364,423)
23. In force December 31 of current year	2,890	974,083,112	0	(a)	0	0	0	0	2,890	974,083,112

(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	514,329	524,745		388,365	385,073
25.2 Guaranteed renewable	14,563	19,781		3,927	2,632
25.3 Non-renewable for stated reasons only	7,189	7,410			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	536,081	551,936	0	392,292	387,705
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	536,081	551,936	0	392,292	387,705



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION**

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2002

NAIC Group Code 0704

**LIFE INSURANCE**

NAIC Company Code 89206

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,330,235				5,330,235
2. Annuity considerations	24,601				24,601
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,354,835	0	0	0	5,354,835
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,018,857				1,018,857
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	449,577				449,577
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	13				13
15. Totals	1,468,447	0	0	0	1,468,447
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	22	1,018,857							22	1,018,857
Settled during current year:										
18.1 By payment in full	22	1,018,857							22	1,018,857
18.2 By payment on compromised claims									0	0
18.3 Totals paid	22	1,018,857	0	0	0	0	0	0	22	1,018,857
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	22	1,018,857	0	0	0	0	0	0	22	1,018,857
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,927	647,966,915	0	(a)	0	0	0	0	1,927	647,966,915
21. Issued during year	499	263,385,670							499	263,385,670
22. Other changes to in force (Net)	(144)	(95,310,291)							(144)	(95,310,291)
23. In force December 31 of current year	2,282	816,042,294	0	(a)	0	0	0	0	2,282	816,042,294

(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	664,211	686,637		565,753	538,464
25.2 Guaranteed renewable	46,914	44,945		17,483	17,606
25.3 Non-renewable for stated reasons only	13,033	13,433			
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	724,157	745,015	0	583,236	556,070
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	724,157	745,015	0	583,236	556,070



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2002

Table with columns: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Life insurance, Annuity considerations, Deposit-type contract funds, and various dividend and claim categories.

Table with columns: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, 1 Ordinary, 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Unpaid December 31, Incurred during current year, and POLICY EXHIBIT.

(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 \$ \_\_\_\_\_



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION

**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	317,060	326,796		25,407	25,097
25.2 Guaranteed renewable	7,088	7,088			
25.3 Non-renewable for stated reasons only	4,314	4,446			
25.4 Other accident only					
25.5 All other	328,462	338,330	0	25,407	25,097
25.6 Totals (Sum of Lines 25.1 to 25.5)	328,462	338,330	0	25,407	25,097
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	328,462	338,330	0	25,407	25,097



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2002

LIFE INSURANCE table with columns for Ordinary, Credit Life (Group and Individual), Group, Industrial, and Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with columns for Ordinary, Credit Life (Group and Individual), Group, Industrial, and Total. Rows include Direct Death Benefits and Matured Endowments Incurred, and Policy Exhibit.

(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

Table with columns for Direct Premiums, Direct Premiums Earned, Dividends Paid Or Credited On Direct Business, Direct Losses Paid, and Direct Losses Incurred. Rows include Group Policies, Federal Employees Health Benefits Program premium, and Collectively Renewable Policies.



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2002

LIFE INSURANCE table with columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS.

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED table with columns: 1 Ordinary, 2 Amount, 3 No. of Ind. Pols. & Gr. Certs., 4 Amount, 5 No. of Certs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include: 16 Unpaid December 31, prior year, 17 Incurred during current year, 18.1 By payment in full, 18.2 By payment on compromised claims, 18.3 Totals paid, 18.4 Reduction by compromise, 18.5 Amount rejected, 18.6 Total settlements, 19 Unpaid Dec. 31, current year, and POLICY EXHIBIT.

(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

ACCIDENT AND HEALTH INSURANCE table with columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24 Group Policies, 24.1 Federal Employees Health Benefits Program premium, 24.2 Credit (Group and Individual), 24.3 Collectively Renewable 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), and 26 Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION

DIRECT BUSINESS IN THE STATE OF Grand Allens

DURING THE YEAR 2002

LIFE INSURANCE table with columns for Ordinary, Credit Life (Group and Individual), Group, Industrial, and Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with columns for Ordinary, Credit Life (Group and Individual), Group, Industrial, and Total. Rows include Direct Death Benefits and Matured Endowments Incurred, and Policy Exhibit.

(a) Includes Individual Credit Life Insurance: prior year \$ .00 current year \$ .00
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .00 current year \$ .00
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .00 current year \$ .00

ACCIDENT AND HEALTH INSURANCE

Table with columns for Direct Premiums, Direct Premiums Earned, Dividends Paid Or Credited On Direct Business, Direct Losses Paid, and Direct Losses Incurred. Rows include Group Policies, Federal Employees Health Benefits Program premium, and Other Individual Policies.



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO NATIONAL LIFE ASSURANCE CORPORATION

DIRECT BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

LIFE INSURANCE
Table with columns: NAIC Group Code 0704, NAIC Company Code 80206, and 5 columns for Direct Premiums and Annuit Considerations (1-5).

Table with columns: 1-10 for Direct Death Benefits and Matured Endowments Incurred, including sub-columns for Ordinary, Credit Life, Group, Industrial, and Total.

(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
Table with columns: 1-5 for Direct Premiums, Direct Premiums Earned, Dividends Paid Or Credited On Direct Business, Direct Losses Paid, and Direct Losses Incurred.

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**Interest Maintenance Reserve**

	1 Amount
1. Reserve as of December 31, Prior Year .....	(817,792)
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ 3,938,474 Transferred into the Reserve Net of Taxes of \$ 1,378,466 .....	2,560,006
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) .....	1,742,214
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4) .....	212,051
6. Reserve as of December 31, Current Year (Line 4 minus Line 5) .....	1,530,163

**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 .....	70,017	142,034	0	212,051
2. 2003 .....	4,587	178,827	0	183,414
3. 2004 .....	(37,387)	139,856	0	102,469
4. 2005 .....	(49,238)	136,738	0	87,500
5. 2006 .....	(56,295)	134,581	0	78,286
6. 2007 .....	(56,805)	134,997	0	78,192
7. 2008 .....	(57,883)	127,144	0	69,261
8. 2009 .....	(51,590)	115,519	0	63,929
9. 2010 .....	(44,308)	103,232	0	58,924
10. 2011 .....	(43,467)	90,401	0	46,934
11. 2012 .....	(46,392)	77,293	0	30,901
12. 2013 .....	(50,894)	69,230	0	18,336
13. 2014 .....	(53,526)	71,039	0	17,513
14. 2015 .....	(55,697)	72,024	0	16,327
15. 2016 .....	(57,417)	71,474	0	14,057
16. 2017 .....	(52,032)	75,200	0	23,168
17. 2018 .....	(39,448)	79,320	0	39,872
18. 2019 .....	(26,887)	86,905	0	60,018
19. 2020 .....	(12,877)	97,889	0	85,012
20. 2021 .....	(6,082)	107,505	0	101,423
21. 2022 .....	(6,997)	119,152	0	112,155
22. 2023 .....	(9,839)	113,847	0	104,008
23. 2024 .....	(12,263)	91,757	0	79,494
24. 2025 .....	(13,989)	67,968	0	53,979
25. 2026 .....	(14,175)	42,480	0	28,305
26. 2027 .....	(12,681)	13,594	0	913
27. 2028 .....	(10,221)	0	0	(10,221)
28. 2029 .....	(7,571)	0	0	(7,571)
29. 2030 .....	(4,732)	0	0	(4,732)
30. 2031 .....	(1,703)	0	0	(1,703)
31. 2032 and Later .....	0	0	0	0
32. Total (Lines 1 to 31) .....	(817,792)	2,560,006	0	1,742,214

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 2-6)
	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 .....	7,621,953	4,005,695	11,627,648	0	1,717,878	1,717,878	13,345,526
2. Realized Capital Gains/(Losses) Net of Taxes - General Account .....	(7,926,372)	0	(7,926,372)	0	0	0	(7,926,372)
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts .....	0	0	0	0	0	0	0
4. Unrealized Capital Gains/(Losses) - General Account .....	(6,433,147)	0	(6,433,147)	0	0	0	(6,433,147)
5. Unrealized Capital Gains/(Losses) - Separate Accounts .....	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....	0	0	0	0	0	0	0
7. Basic Contribution .....	1,959,873	1,131,016	3,090,889	0	68,745	68,745	3,159,634
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7) .....	(4,777,693)	5,136,711	359,018	0	1,786,623	1,786,623	2,145,641
9. Maximum Reserve .....	9,272,641	4,039,343	13,311,983	0	8,066,735	8,066,735	21,378,719
10. Reserve Objective .....	6,108,485	2,512,650	8,701,135	0	7,987,906	7,987,906	16,689,042
11. 20% of (Line 10 - Line 8) .....	2,193,236	(524,812)	1,668,423	0	1,240,257	1,240,257	2,908,680
12. Balance Before Transfers (Lines 8 + 11) .....	(2,584,457)	4,611,899	2,027,442	0	3,026,880	3,026,880	5,054,321
13. Transfers .....	572,556	(572,556)	0	0	0	0	XXX
14. Voluntary Contribution .....	0	0	0	0	0	0	0
15. Adjustment down to Maximum/Up to Zero .....	2,011,901	0	2,011,901	0	0	0	2,011,901
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15) .....	0	4,039,343	4,039,343	0	3,026,880	3,026,880	7,066,222

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

Line Number	NAIC Designation	Description	1	2	3	4	5 Basic Contribution		7 Reserve Objective		9 Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	Factor	Amount (Cols. 4+5)	Factor	Amount (Cols. 4+7)	Factor	Amount (Cols. 4+9)
<b>LONG - TERM BONDS</b>												
1		Exempt Obligations	85,661,853	XXX	XXX	85,661,853	0.0000	0	0.0000	0	0.0000	0
2	1	Highest Quality	498,032,811	XXX	XXX	498,032,811	0.0005	244,016	0.0015	732,049	0.0030	1,464,098
3	2	High Quality	270,094,196	XXX	XXX	270,094,196	0.0050	558,198	0.0050	1,674,565	0.0100	2,790,942
4	3	Medium Quality	48,564,213	XXX	XXX	48,564,213	0.0105	509,924	0.0280	1,359,798	0.0400	1,942,569
5	4	Low Quality	22,995,046	XXX	XXX	22,995,046	0.0270	620,866	0.0630	1,446,888	0.0900	2,069,554
6	5	Lower Quality	401,162	XXX	XXX	401,162	0.0670	26,678	0.1200	46,139	0.2000	80,232
7	6	In or Near Default	3,084,151	XXX	XXX	3,084,151	0.0000	0	0.3000	925,245	0.3000	925,245
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)	927,833,432	XXX	XXX	927,833,432	XXX	1,959,873	XXX	6,188,485	XXX	9,272,641
<b>PREFERRED STOCK</b>												
10	1	Highest Quality	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
11	2	High Quality	0	XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
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)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>SHORT - TERM BONDS</b>												
18		Exempt Obligations	0	XXX	XXX	0	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	0.0185	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)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num-ber	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 (Cols. 1+2+3)	Factor	Amount (Cols. 4+5)	Factor	Amount (Cols. 4+7)	Factor	Amount (Cols. 4+9)
<b>DERIVATIVE INSTRUMENTS</b>												
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	0.0930	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 (Lines 26 - 33)	927,833,432	XXX	XXX	927,833,432	XXX	1,959,873	XXX	6,188,485	XXX	9,272,641
<b>MORTGAGE LOANS</b>												
35		In Good Standing:	0	0	XXX	0	0.0032 <sup>(a)</sup>	0	0.0070 <sup>(a)</sup>	0	0.0113 <sup>(a)</sup>	0
36		Farm Mortgages	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0013	0	0.0030	0	0.0050	0
38		Residential Mortgages - All Other	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial Mortgages - Insured or Guaranteed	330,312,906	0	XXX	330,312,906	0.0032 <sup>(a)</sup>	1,040,486	0.0070 <sup>(a)</sup>	2,312,190	0.0113 <sup>(a)</sup>	3,716,020
40		Commercial Mortgages - All Other	4,310,968	0	XXX	4,310,968	0.0210 <sup>(a)</sup>	90,530	0.0465 <sup>(a)</sup>	200,460	0.0750 <sup>(a)</sup>	323,323
41		In Good Standing With Restructured Terms:	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Farm Mortgages	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
44		Residential Mortgages - All Other	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
46		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0000	0	0.0000	0
47		In Process of Foreclosure:	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Farm Mortgages	0	0	XXX	0	0.0000	0	0.0000	0	0.0000	0
49		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
51		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0000	0	0.0000	0
52		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0000	0	0.0000	0
53		Total Schedule B Mortgages (Sum of Lines 35 thru 50) (Page 2, Line 3, Net Admitted Asset)	334,623,874	0	XXX	334,623,874	XXX <sup>(b)</sup>	1,131,016	XXX <sup>(b)</sup>	2,512,650	XXX <sup>(b)</sup>	4,039,343
54		Total Schedule D-A Mortgages	0	0	XXX	0	0	0	0	0	0	0
55		TOTAL Mortgage Loans on Real Estate (Line 51 + 52)	334,623,874	0	XXX	334,623,874	XXX <sup>(c)</sup>	1,131,016	XXX <sup>(c)</sup>	2,512,650	XXX <sup>(c)</sup>	4,039,343

(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	BALANCE FOR AVR RESERVE CALCULATIONS (Col. 1 + 2 + 3)				BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 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)
<b>COMMON STOCK</b>												
1		Unaffiliated - Public	.0	XXX	XXX	.0	0.0000	.0	0.3000 <sup>(6)</sup>	.0	0.3000 <sup>(6)</sup>	.0
2		Unaffiliated - Private	.0	XXX	XXX	.0	0.0000	.0	0.2500	.0	0.2500	.0
3		Affiliated - Life with AVR	.0	XXX	XXX	.0	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 <sup>(6)</sup>	.0	0.2000 <sup>(6)</sup>	.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	.0	.0	.0	.0	.0	.0
14		Real Estate	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	.0	XXX	XXX	.0	0.0000	.0	0.2000	.0	0.2000	.0
16		Affiliated - All Other	.0	XXX	XXX	.0	0.0000	.0	0.2500	.0	0.2500	.0
17		Total Common Stock (Sum of Lines 1 thru 16) (Page 2, Line 2.2, Net Admitted Asset)	0	0	0	0	XXX	0	XXX	0	XXX	0
<b>REAL ESTATE</b>												
18		Home Office Property (General Account only)	28,190,650	.0	.0	28,190,650	0.0000	.0	0.0750	2,114,299	0.0750	2,114,299
19		Investment Properties	.0	.0	.0	.0	0.0000	.0	0.0750	.0	0.0750	.0
20		Properties Acquired in Satisfaction of Debt	.0	.0	.0	.0	0.0000	.0	0.1100	.0	0.1100	.0
21		Total Real Estate (Sum of Lines 18 thru 20)	28,190,650	0	0	28,190,650	XXX	0	XXX	2,114,299	XXX	2,114,299
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22		Exempt Obligations	.0	XXX	XXX	.0	0.0000	.0	0.0000	.0	0.0000	.0
23	1	Highest Quality	293,134	XXX	XXX	293,134	0.0005	142	0.0015	425	0.0030	849
24	2	High Quality	.0	XXX	XXX	.0	0.0020	.0	0.0060	.0	0.0100	.0
25	3	Medium Quality	6,533,688	XXX	XXX	6,533,688	0.0105	68,604	0.0280	182,943	0.0400	261,348
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)	6,816,822	XXX	XXX	6,816,822	XXX	68,745	XXX	183,368	XXX	262,197

**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)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS</b>												
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
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS</b>												
<b>In Good Standing:</b>												
38		Farm Mortgages	.0	.0	XXX	.0	.0 0063	.0	.0 0140	.0	.0 0225	.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 0039	.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	.0	.0 0140	.0	.0 0225	.0
43		In Good Standing With Restructured Terms	.0	.0	XXX	.0	.0 2800	.0	.0 6200	.0	.0 1000	.0
<b>Overdue, Not in Process:</b>												
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
<b>In Process of Foreclosure:</b>												
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

**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	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCKS</b>												
55		Unaffiliated Public .....	.0	XXX	XXX	.0	.0 0000	.0	.0 3000 <sup>(a)</sup>	.0	.0 3000 <sup>(a)</sup>	.0
56		Unaffiliated Private .....	22,780,959	XXX	XXX	22,780,959	.0 0000	.0	.0 2500	5,690,240	.0 2500	5,690,240
57		Affiliated Life with AVR .....	.0	XXX	XXX	.0	.0 0000	.0	.0 0000	.0	.0 0000	.0
58		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....	.0	XXX	XXX	.0	.0 0000	.0	.0 2000	.0	.0 2000	.0
59		Affiliated Other - All Other .....	.0	XXX	XXX	.0	.0 0000	.0	.0 2500	.0	.0 2500	.0
60		Total with Common Stock Characteristics (Sum of Lines 55 thru 59) .....	22,780,959	XXX	XXX	22,780,959	XXX	.0	XXX	5,690,240	XXX	5,690,240
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE</b>												
61		Home Office Property (General Account only) .....	.0	.0	.0	.0	.0 0000	.0	.0 0750	.0	.0 0750	.0
62		Investment Properties .....	.0	.0	.0	.0	.0 0000	.0	.0 0750	.0	.0 0750	.0
63		Properties Acquired in Satisfaction of Debt .....	.0	.0	.0	.0	.0 0000	.0	.0 1100	.0	.0 1100	.0
64		Total with Real Estate Characteristics of Real Estate (Lines 61 thru 63) .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
<b>ALL OTHER INVESTMENTS</b>												
65		Other Invested Assets - Schedule BA .....	.0	XXX	.0	.0	.0 0000	.0	.0 2000	.0	.0 2000	.0
66		Other Short Term Invested Assets - Schedule DA .....	.0	XXX	.0	.0	.0 0000	.0	.0 2000	.0	.0 2000	.0
67		Total All Other (Sum of Lines 65 + 66) .....	.0	XXX	.0	.0	XXX	.0	XXX	.0	XXX	.0
68		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67) .....	29,577,781	0	0	29,577,781	XXX	68,745	XXX	5,873,608	XXX	5,952,437

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

**SCHEDULE A VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	28,704,031
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10 .....	(757,511)
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) .....	.0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	244,130
4.2 Totals, Part 3, Column 9 .....	.0
5. Total profit (loss) on sales, Part 3, Column 14 .....	.0
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 .....	.0
8. Book/adjusted carrying value at end of current period .....	28,190,650
9. Total valuation allowance .....	.0
10. Subtotal (Lines 8 plus 9) .....	28,190,650
11. Total nonadmitted amounts .....	.0
12. Statement value, current period (Page 2, real estate lines, current period) .....	28,190,650

**SCHEDULE B VERIFICATION BETWEEN YEARS**

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year .....	346,571,388
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions .....	31,750,359
2.2 Additional investment made after acquisitions .....	31,750,359
3. Accrual of discount and mortgage interest points and commitment fees .....	.0
4. Increase (decrease) by adjustment .....	.0
5. Total profit (loss) on sale .....	(49,920)
6. Amounts paid on account or in full during the year .....	43,647,954
7. Amortization of premium .....	.0
8. Increase (decrease) by foreign exchange adjustment .....	.0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period .....	334,623,873
10. Total valuation allowance .....	.0
11. Subtotal (Lines 9 plus 10) .....	334,623,873
12. Total nonadmitted amounts .....	.0
13. Statement value of mortgages owned at end of current period .....	334,623,873

**SCHEDULE BA VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year .....	30,145,374
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions .....	.0
2.2 Additional investment made after acquisitions .....	8,150,459
3. Accrual of discount .....	.0
4. Increase (decrease) by adjustment .....	(1,675,229)
5. Total profit (loss) on sale .....	.0
6. Amounts paid on account or in full during the year .....	7,042,823
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 .....	29,577,781
10. Total valuation allowance .....	.0
11. Subtotal (Lines 9 plus 10) .....	29,577,781
12. Total nonadmitted amounts .....	.0
13. Statement value of long-term invested assets at end of current period .....	29,577,781

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1	69,187	138,216	21,731	74,173,453	11,259,266	85,661,853	9.2	42,693,666	5.9	85,661,853	0
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	69,187	138,216	21,731	74,173,453	11,259,266	85,661,853	9.2	42,693,666	5.9	85,661,853	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	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	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1	140,000	0	0	0	0	140,000	0.0	265,000	0.0	140,000	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	140,000	0	0	0	0	140,000	0.0	265,000	0.0	140,000	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1	675,485	2,496,503	11,169,157	50,918,123	2,687,012	67,946,280	7.3	33,374,637	4.6	67,946,281	0
5.2 Class 2	40,000	193,000	835,000	1,190,000	685,000	2,943,000	0.3	524,000	0.1	508,000	2,435,000
5.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0.0	0	0
5.7 Totals	715,485	2,689,503	12,004,157	52,108,123	3,372,012	70,889,280	7.6	33,898,637	4.7	68,454,281	2,435,000

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1	1,012,407		1,998,343	4,943,218		7,953,968	0.9	8,122,366	1.1	7,953,968	
6.2 Class 2	220,606	1,245,273	8,794,006	16,491,466	13,553,911	40,305,262	4.3	41,873,024	5.8	29,293,735	11,011,529
6.3 Class 3				2,481,859	2,518,141	5,000,000	0.5	7,494,761	1.0	5,000,000	
6.4 Class 4		253,301	675,469	1,059,050		1,987,820	0.2		0.0	1,987,820	
6.5 Class 5							0.0		0.0		
6.6 Class 6							0.0		0.0		
6.7 Totals	1,233,013	1,498,574	11,467,818	24,975,593	16,072,052	55,247,050	6.0	57,490,151	7.9	44,235,523	11,011,529
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1	9,103,834	46,932,573	103,150,292	140,717,624	112,088,470	411,992,563	44.4	320,618,191	44.1	308,519,203	103,473,359
7.2 Class 2	3,267,327	44,122,187	66,283,521	71,901,747	50,271,152	235,845,934	25.4	179,146,526	24.6	162,559,202	73,286,731
7.3 Class 3	833,333	20,260,403	9,659,539	12,810,939		43,564,214	4.7	61,049,819	8.4	20,077,724	23,486,489
7.4 Class 4	90,200	7,452,478	5,734,263		7,730,284	21,007,225	2.3	24,676,095	3.4	12,705,356	8,301,870
7.5 Class 5		401,162				401,162	0.0	5,694,131	0.8	42,875	358,287
7.6 Class 6	266,205	1,284,359	188,799		1,344,789	3,084,152	0.3	1,500,000	0.2	1,834,151	1,250,000
7.7 Totals	13,560,669	120,453,162	185,016,414	225,430,310	171,434,695	715,895,250	77.2	592,686,762	81.5	505,738,511	210,156,736
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1							0.0		0.0		
8.2 Class 2							0.0		0.0		
8.3 Class 3							0.0		0.0		
8.4 Class 4							0.0		0.0		
8.5 Class 5							0.0		0.0		
8.6 Class 6							0.0		0.0		
8.7 Totals							0.0		0.0		
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Class 1							0.0		0.0		
9.2 Class 2							0.0		0.0		
9.3 Class 3							0.0		0.0		
9.4 Class 4							0.0		0.0		
9.5 Class 5							0.0		0.0		
9.6 Class 6							0.0		0.0		
9.7 Totals							0.0		0.0		

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	11,000,683	40,567,202	116,339,523	270,752,418	126,034,748	573,694,664	61.8	XXX	XXX	470,221,305	103,473,359
10.2 Class 2	3,527,933	45,560,460	75,912,527	89,583,213	64,510,063	279,094,196	30.1	XXX	XXX	192,360,937	86,733,260
10.3 Class 3	833,333	20,260,403	9,659,539	15,292,798	2,518,141	46,564,214	5.2	XXX	XXX	25,077,724	23,486,485
10.4 Class 4	90,200	7,705,779	6,409,732	1,059,050	7,730,284	22,995,045	2.5	XXX	XXX	14,693,176	8,301,870
10.5 Class 5	0	401,162	0	0	0	401,162	0.0	XXX	XXX	42,875	358,287
10.6 Class 6	266,205	1,284,359	188,799	0	1,344,769	3,694,152	0.3	XXX	XXX	1,834,151	1,250,000
10.7 Totals	15,718,354	124,779,455	208,510,120	376,887,476	202,138,025	927,833,433	100.0	XXX	XXX	704,230,168	223,603,265
10.8 Line 10.7 as a % of Col. 6	1.7	13.4	22.5	40.6	21.8	100.0	XXX	XXX	XXX	75.9	24.1
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	15,822,383	86,060,382	115,745,915	140,529,666	46,915,514	XXX	XXX	405,073,860	55.7	310,927,781	94,146,080
11.2 Class 2	6,195,670	49,753,989	75,575,244	71,773,972	18,244,674	XXX	XXX	221,543,549	30.5	128,601,494	92,942,056
11.3 Class 3	1,003,569	25,478,182	20,479,725	21,583,103	0	XXX	XXX	68,544,579	9.4	36,370,063	32,174,517
11.4 Class 4	159,403	6,075,326	4,972,139	13,472,227	0	XXX	XXX	24,678,095	3.4	24,678,095	0
11.5 Class 5	0	42,853	4,985,019	0	0	XXX	XXX	5,694,131	0.8	5,027,872	666,259
11.6 Class 6	0	0	0	0	1,500,000	XXX	XXX	1,500,000	0.2	0	1,500,000
11.7 Totals	23,846,284	167,410,132	221,758,042	247,358,968	66,960,188	XXX	XXX	727,334,214	100.0	505,605,305	221,428,912
11.8 Line 11.7 as a % of Col. 8	3.3	23.0	30.5	34.0	9.2	XXX	XXX	100.0	XXX	69.5	30.5
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	5,673,447	34,955,171	80,434,720	233,132,531	115,025,435	470,221,304	50.7	310,927,781	42.8	470,221,304	XXX
12.2 Class 2	1,137,636	22,003,507	47,073,262	92,402,926	58,943,653	192,360,936	20.7	128,601,494	17.7	128,601,494	XXX
12.3 Class 3	0	7,427,069	4,668,789	10,463,725	2,518,141	25,077,724	2.7	36,370,063	5.0	25,077,724	XXX
12.4 Class 4	0	253,301	5,650,541	1,059,050	7,730,284	14,693,176	1.6	24,678,095	3.4	14,693,176	XXX
12.5 Class 5	0	42,875	4,985,019	0	0	42,875	0.0	5,027,872	0.7	42,875	XXX
12.6 Class 6	266,205	1,284,359	188,799	0	94,789	1,834,152	0.2	1,834,152	0.0	1,834,152	XXX
12.7 Totals	8,077,290	65,966,332	138,916,111	307,058,132	184,212,302	704,230,167	75.9	505,605,305	69.5	704,230,167	XXX
12.8 Line 12.7 as a % of Col. 6	1.1	9.4	19.7	43.6	26.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.9	7.1	15.0	33.1	19.9	75.9	XXX	XXX	XXX	75.9	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	4,327,236	14,612,121	35,904,803	37,619,886	11,009,313	103,473,359	11.2	94,146,080	12.9	XXX	103,473,359
13.2 Class 2	2,390,295	23,556,903	27,939,265	27,180,387	5,666,410	86,733,260	9.3	92,942,056	12.8	XXX	86,733,260
13.3 Class 3	833,333	12,833,333	4,990,749	4,829,073	0	23,486,488	2.5	32,174,517	4.4	XXX	23,486,488
13.4 Class 4	90,200	7,462,478	6,409,732	1,059,050	0	8,301,869	0.9	8,301,869	0.0	XXX	8,301,869
13.5 Class 5	0	358,287	4,985,019	0	0	358,287	0.0	666,259	0.1	XXX	358,287
13.6 Class 6	0	0	0	0	1,250,000	1,250,000	0.1	1,500,000	0.2	XXX	1,250,000
13.7 Totals	7,641,064	58,813,122	89,594,008	89,629,346	17,925,723	223,603,263	24.1	221,428,912	30.5	XXX	223,603,263
13.8 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.8	31.1	6.3	7.5	1.9	24.1	XXX	XXX	XXX	XXX	100.0

(a) Includes \$ 159,006,489 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ 14,070,437 current year, \$ 24,225,262 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 \$ 42,853 current year, \$ 4,985,019 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.

**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	2	3	4	5	6	7	8	9	10	11
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations	0	0	0	74,172,220	11,259,266	85,431,486	9.2	42,380,921	5.8	85,431,487	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	69,167	138,216	21,731	1,233	0	230,366	0.0	312,245	0.0	230,366	0
1.7 Totals	69,167	138,216	21,731	74,173,453	11,259,266	85,661,852	9.2	42,693,166	5.9	85,661,853	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories, and Possessions Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations	140,000	0	0	0	0	140,000	0.0	265,000	0.0	140,000	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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	140,000	0	0	0	0	140,000	0.0	265,000	0.0	140,000	0
<b>5. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations	40,000	193,000	835,000	4,636,791	685,000	6,389,791	0.7	6,495,167	0.9	3,954,791	2,435,000
5.2 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	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Defined	675,485	2,496,503	11,169,157	47,471,332	2,687,012	64,499,489	7.0	27,403,450	3.8	64,499,489	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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	715,485	2,689,503	12,004,157	52,108,123	3,372,012	70,889,280	7.6	33,898,617	4.7	68,454,280	2,435,000

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations	1,233,013	1,498,574	11,467,818	24,975,593	16,072,052	55,247,050	6.0	57,490,152	7.9	44,235,522	11,011,529
6.2 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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	1,233,013	1,498,574	11,467,818	24,975,593	16,072,052	55,247,050	6.0	57,490,152	7.9	44,235,522	11,011,529
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations	4,263,798	75,105,634	121,543,589	120,921,335	152,042,255	473,876,611	51.1	381,947,887	49.8	324,275,602	149,601,009
7.2 Single Class Mortgage-Backed/Asset-Based Securities	341,941	3,060,671	3,396,621	6,000,000	0	12,799,233	1.4	13,139,488	1.8	12,799,233	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3 Defined	2,546,392	16,277,781	11,362,502	25,137,673	8,766,499	64,090,847	6.9	50,628,190	7.0	51,912,092	12,178,756
7.4 Other	6,408,538	26,009,075	43,393,153	57,828,761	9,535,739	143,175,266	15.4	145,020,800	39.9	111,755,203	31,420,063
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Other	0	0	5,320,547	15,542,540	1,090,202	21,953,289	2.4	21,950,399	3.0	4,996,381	16,956,908
7.7 Totals	13,590,669	120,453,161	185,016,412	225,430,359	171,434,695	715,895,246	77.2	592,686,764	81.5	505,738,511	210,156,736
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parents, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations	0	0	0	0	0	0	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	0	0	0	0	0	0	0.0	0	0.0	0	0
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	0	0	0	0	0	0	0.0	0	0.0	0	0
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

**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	5					Total Current Year	Col. 6 as a % of Line 10.7	Total From Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
	1	2	3	4	5						
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years						
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	5,676,811	76,797,208	133,846,407	224,705,939	180,058,573	621,084,938	66.9	XXX	XXX	458,037,402	163,047,538
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	411,128	3,198,887	3,418,352	6,001,232	0	13,029,599	1.4	XXX	XXX	13,029,599	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	3,221,877	18,774,284	22,531,659	72,609,005	11,453,511	128,590,336	13.9	XXX	XXX	116,411,581	12,178,756
10.4 Other	6,408,538	26,009,075	43,393,153	57,828,761	9,535,739	143,175,266	15.4	XXX	XXX	111,755,203	31,420,063
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	5,330,547	15,542,540	1,090,202	21,953,289	2.4	XXX	XXX	4,986,381	16,956,908
10.7 Totals	15,718,354	124,779,454	206,510,118	376,867,477	202,138,025	927,833,428	100.0	XXX	XXX	704,230,186	223,603,285
10.8 Line 10.7 as a % of Col. 6	1.7	13.4	22.5	40.6	21.8	100.0		XXX	XXX	75.9	24.1
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	14,409,250	91,095,040	135,877,160	166,830,026	80,367,669	458,579,145	64.5	XXX	XXX	310,223,232	158,355,914
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	480,975	2,588,127	4,146,389	6,277,332	0	13,452,233	1.9	XXX	XXX	13,452,233	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	3,889,197	30,488,970	20,701,706	9,262,171	4,679,595	68,821,639	10.7	XXX	XXX	65,346,978	12,684,661
11.4 Other	5,087,461	34,248,586	55,088,738	50,596,004	0	145,020,789	19.9	XXX	XXX	111,587,371	33,433,429
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.6 Other	0	0	5,944,039	14,363,436	1,612,923	21,953,289	3.0	XXX	XXX	4,986,381	16,956,908
11.7 Totals	23,946,283	167,410,733	227,758,042	247,355,969	86,860,187	727,034,214	100.0	XXX	XXX	505,605,305	221,428,512
11.8 Line 11.7 as a % of Col. 8	3.3	23.0	30.5	34.0	9.2	100.0		XXX	XXX	69.5	30.5
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	2,138,491	31,512,075	83,015,988	178,147,797	163,223,051	458,037,402	49.4	XXX	XXX	310,223,232	147,814,170
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	411,128	3,198,886	3,418,352	6,001,232	0	13,029,598	1.4	XXX	XXX	13,029,598	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined	2,598,622	12,879,797	16,870,645	72,609,005	11,453,512	116,411,581	12.5	XXX	XXX	116,411,581	XXX
12.4 Other	2,929,048	18,375,573	34,680,107	46,234,735	9,535,739	111,587,371	12.0	XXX	XXX	111,755,202	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
12.6 Other	0	0	931,019	4,065,363	0	4,996,382	0.5	XXX	XXX	4,986,381	XXX
12.7 Totals	8,077,289	65,986,331	138,916,111	307,058,132	184,212,302	704,230,185	75.9	XXX	XXX	505,605,305	164,814,170
12.8 Line 12.7 as a % of Col. 6	1.1	5.4	19.7	43.6	28.2	100.0		XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.9	7.1	15.0	33.1	19.9	75.9		XXX	XXX	75.9	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	3,538,319	45,285,134	50,830,420	46,558,144	16,835,521	163,047,538	17.8	XXX	XXX	163,047,538	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined	623,255	5,884,487	5,661,014	0	0	12,178,756	1.3	XXX	XXX	12,178,756	0
13.4 Other	3,479,490	7,633,591	2,713,046	11,594,025	0	31,420,062	3.4	XXX	XXX	31,420,062	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
13.6 Other	0	0	4,389,589	11,477,176	1,090,202	16,956,908	1.8	XXX	XXX	16,956,908	0
13.7 Totals	7,041,064	58,813,122	69,594,009	69,829,347	17,925,723	223,603,285	24.1	XXX	XXX	223,603,285	0
13.8 Line 13.7 as a % of Col. 6	3.4	26.3	31.1	31.1	8.0	100.0		XXX	XXX	100.0	0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.8	6.3	7.5	7.5	1.9	24.1		XXX	XXX	24.1	0

Schedule DA - Part 2

**NONE**

Schedule DB - Part A - VB Y

**NONE**

Schedule DB - Part B - VB Y

**NONE**

Schedule DB - Part C - VB Y

**NONE**

Schedule DB - Part D - VB Y

**NONE**

Schedule DB - Part E - VB Y

**NONE**

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
6451194	0002135	CT	2000	100,000	17,500	0	Misrepresentation in the application
6437895	0002411	TN	2001	250,000	3,200	0	coverage/policy not in force on effective date
<b>1000000 - Disposed of - Death Claims - Ordinary</b>				350,000	20,700	0	XXX
<b>1000000 - Death Claims - Disposed Of</b>				350,000	20,700	0	XXX
<b>2000000 - Claims Disposed of During Current Year</b>				350,000	20,700	0	XXX
6630053	02851	AR	2002		0		Agreement, Article 21(1) of effective date. Policy never issued; U/W not completed.
<b>5300000 Totals</b>				350,000	20,700	0	XXX

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Other Individual Contracts											
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	Collectively Renewable		Non-Cancellable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
							7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
<b>PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	7,984,408	XXX	0	XXX	0	XXX	0	XXX	6,771,726	XXX	991,095	XXX	221,587	XXX	0	XXX	0	XXX
2. Premiums earned	7,942,996	XXX	0	XXX	0	XXX	0	XXX	6,723,805	XXX	1,004,035	XXX	215,156	XXX	0	XXX	0	XXX
3. Incurred claims	2,863,818	36.1	0	0.0	0	0.0	0	0.0	2,606,070	38.8	259,712	25.9	(1,964)	(0.9)	0	0.0	0	0.0
4. Increase in contract reserves	2,207,625	27.8	0	0.0	0	0.0	0	0.0	1,956,436	29.1	137,116	13.7	114,073	53.0	0	0.0	0	0.0
5. Commissions (a)	(663,739)	(8.4)	0	0.0	0	0.0	0	0.0	(686,007)	(10.2)	57,935	5.8	(35,667)	(16.6)	0	0.0	0	0.0
6. General insurance expenses	1,788,537	22.5	0	0.0	0	0.0	0	0.0	1,641,311	24.4	98,031	9.8	49,195	22.9	0	0.0	0	0.0
7. Taxes, licenses and fees	(315,781)	(4.0)	0	0.0	0	0.0	0	0.0	(289,787)	(4.3)	(17,308)	(1.7)	(8,686)	(4.0)	0	0.0	0	0.0
8. Total expenses incurred	809,017	10.2	0	0.0	0	0.0	0	0.0	665,517	9.9	138,658	13.8	4,842	2.3	0	0.0	0	0.0
9. Aggregate write-ins for deductions	3,374,656	42.5	0	0.0	0	0.0	0	0.0	3,133,006	46.6	241,650	24.1	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds	(1,312,120)	(16.5)	0	0.0	0	0.0	0	0.0	(1,637,224)	(24.3)	226,899	22.6	98,205	45.6	0	0.0	0	0.0
11. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting after dividends or refunds	(1,312,120)	(16.5)	0	0.0	0	0.0	0	0.0	(1,637,224)	(24.3)	226,899	22.6	98,205	45.6	0	0.0	0	0.0
<b>DETAILS OF WRITE-INS</b>																		
0901. Surrenders and Return of Premium Benefits	3,374,656	42.5	0	0.0	0	0.0	0	0.0	3,133,006	46.6	241,650	24.1	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)	3,374,656	42.5	0	0.0	0	0.0	0	0.0	3,133,006	46.6	241,650	24.1	0	0.0	0	0.0	0	0.0

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

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

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>PART 2 - RESERVES AND LIABILITIES</b>									
<b>A. Premium Reserves:</b>									
1. Unearned premiums	(265,727)	0	0	0	(365,125)	83,867	15,531	0	0
2. Advance premiums	246,125	0	0	0	230,670	11,650	3,505	0	0
3. Reserve for rate credits	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year	19,602	0	0	0	(134,155)	95,517	19,036	0	0
5. Total premium reserves, prior year	(61,014)	0	0	0	(182,076)	108,467	12,865	0	0
6. Increase in total premium reserves	41,412	0	0	0	47,921	(12,940)	6,431	0	0
<b>B. Contract Reserves:</b>									
1. Additional reserves	19,721,735	0	0	0	16,939,854	2,542,178	239,703	0	0
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	19,721,735	0	0	0	16,939,854	2,542,178	239,703	0	0
4. Total contract reserves, prior year	17,514,110	0	0	0	14,983,418	2,405,982	325,930	0	0
5. Increase in contract reserves	2,207,625	0	0	0	1,956,436	137,116	114,073	0	0
<b>C. Claim Reserves and Liabilities:</b>									
1. Total current year	16,510,885	0	0	0	15,262,933	544,983	702,969	0	0
2. Total prior year	16,048,377	0	0	0	14,770,339	573,105	704,933	0	0
3. Increase	462,508	0	0	0	492,594	(28,122)	(1,964)	0	0

<b>PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	2,115,291	0	0	0	1,851,967	283,324	0	0	0
1.2 On claims incurred during current year	286,019	0	0	0	261,509	24,510	0	0	0
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	14,159,870	0	0	0	13,863,388	295,482	0	0	0
2.2 On claims incurred during current year	2,352,015	0	0	0	1,399,545	249,501	702,969	0	0
3. Test:									
3.1 Line 1.1 and 2.1	16,274,161	0	0	0	15,715,355	559,806	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	16,048,377	0	0	0	14,770,339	573,105	704,933	0	0
3.3 Line 3.1 minus Line 3.2	225,784	0	0	0	945,016	(14,299)	(704,933)	0	0

<b>PART 4 - REINSURANCE</b>									
<b>A. Reinsurance Assumed:</b>									
1. Premiums written	1,583,330	0	0	0	1,416,607	164,941	1,782	0	0
2. Premiums earned	1,589,650	0	0	0	1,422,373	165,495	1,782	0	0
3. Incurred claims	2,901,548	0	0	0	2,913,520	(11,972)	0	0	0
4. Commissions	192,858	0	0	0	188,626	24,232	0	0	0
<b>B. Reinsurance Ceded:</b>									
1. Premiums written	17,657,754	0	0	0	16,172,684	459,642	425,448	0	0
2. Premiums earned	17,002,733	0	0	0	16,133,295	490,635	406,503	0	0
3. Incurred claims	20,163,656	0	0	0	19,989,714	172,943	1,199	0	0
4. Commissions	3,805,176	0	0	0	3,495,895	135,375	173,906	0	0

## SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims .....	(75)	0	20,126,201	20,126,126
2. Beginning Claim Reserves and Liabilities .....	442	0	100,570,834	100,571,276
3. Ending Claim Reserves and Liabilities .....	367	0	107,724,920	107,725,287
4. Claims Paid .....	0	0	12,972,115	12,972,115
B. Assumed Reinsurance:				
5. Incurred Claims .....	0	0	2,901,548	2,901,548
6. Beginning Claim Reserves and Liabilities .....	0	0	9,765,087	9,765,087
7. Ending Claim Reserves and Liabilities .....	0	0	11,243,143	11,243,143
8. Claims Paid .....	0	0	1,423,492	1,423,492
C. Ceded Reinsurance:				
9. Incurred Claims .....	0	0	20,163,856	20,163,856
10. Beginning Claim Reserves and Liabilities .....	0	0	95,212,526	95,212,526
11. Ending Claim Reserves and Liabilities .....	0	0	103,434,825	103,434,825
12. Claims Paid .....	0	0	11,941,557	11,941,557
D. Net:				
13. Incurred Claims .....	(75)	0	2,863,893	2,863,818
14. Beginning Claim Reserves and Liabilities .....	442	0	15,123,395	15,123,837
15. Ending Claim Reserves and Liabilities .....	367	0	15,533,238	15,533,605
16. Claims Paid .....	0	0	2,454,050	2,454,050

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

**Section B - Other Accident and Health**

1. Prior			510,119	578,015	571,646
2. 1998	(540,489)	361,590	252,517	198,057	193,915
3. 1999	XXX	332,694	645,584	329,569	308,362
4. 2000	XXX	XXX	404,343	598,919	380,145
5. 2001	XXX	XXX	XXX	99,316	361,223
6. 2002	XXX	XXX	XXX	XXX	286,019

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

Section B - Other Accident and Health

1. 1998			1,918,517	XXX	XXX
2. 1999	XXX	4,555,248	2,989,755	2,906,597	XXX
3. 2000	XXX	XXX	3,052,896	2,936,999	2,406,527
4. 2001	XXX	XXX	XXX	2,728,908	2,150,164
5. 2002	XXX	XXX	XXX	XXX	2,638,034

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 5 and 6

Line of Business	1		2	
	Methodology	Amount	Methodology	Amount
1. Industrial Life		0		0
2. Ordinary Life		0		0
3. Individual Annuity		0		0
4. Supplementary Contracts		0		0
5. Credit Life		0		0
6. Group Life		0		0
7. Group Accident and Health		0		0
8. Credit Accident and Health		0		0
9. Other Accident and Health	Standard Factor and Other	16,510,685		16,510,685
10. Total		16,510,685		16,510,685

**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
0712	31-0397080	07/01/1992	The Ohio National Life Insurance Company	Cincinnati, OH	VRT/I	0	0	(42,434)	0	0	0
0712	31-0397080	01/01/1994	The Ohio National Life Insurance Company	Cincinnati, OH	VRT/I	0	0	(192,691)	0	0	0
0712	31-0397080	09/01/1998	The Ohio National Life Insurance Company	Cincinnati, OH	VRT/I	0	0	(58,771)	0	0	0
079999 - General Account - Affiliates								(298,196)	0	0	0
079999 - Total General Account								(298,196)	0	0	0
079999 Totals								(298,196)	0	0	0

**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
<b>039999 - Total - All States</b>											
01301	47-0098400	05/01/1986	Ameritas Life Insurance Corporation	Lincoln, NE	COI	532,228	24,824	5,406,854	62,639	0	0
04017	75-0309000	11/23/1987	Conseco Variable Insurance Company	Amarillo, TX	COI	744,757	54,024	7,453,814	62,195	0	0
07320	47-0339250	03/09/1990	Knopen of the North and/or Delta Knopen Life Insurance Society	Desha, NE	COI	306,345	13,648	2,182,696	3,186	0	0
<b>039999 - Total - All States</b>						<b>1,583,330</b>	<b>92,496</b>	<b>15,043,364</b>	<b>107,970</b>	<b>0</b>	<b>0</b>
<b>03999999 Totals</b>						<b>1,583,330</b>	<b>92,496</b>	<b>15,043,364</b>	<b>107,970</b>	<b>0</b>	<b>0</b>

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses 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 Paid Losses	7 Unpaid Losses
6365	43-125930	01/01/1994	General American Life Insurance Company	St. Louis, MO	73,615	318,144
6327	13-152932	01/01/1994	Swiss Re Life & Health America, Inc.	Stamford, CT	52,149	421,882
66346	58-0828824	03/09/1998	Munich American Reassurance Company	Atlanta, GA	56,250	57,367
66811	41-138075	02/01/1998	Alliance Life Insurance Co. of North America	Minneapolis, MN	0	57,367
68713	84-0499763	01/01/1994	Security Life of Denver Insurance Company	Denver, CO	0	68,263
00000	AA-3190775	09/01/2000	Annuity & Life Reassurance, LTD.	Hamilton, Bermuda	0	159,359
67372	22-039826	08/01/2000	Scottish Re US, Inc.	Denver, CO	0	4,880
0299999 - Life and Annuity - Non-Affiliates					887,071	1,087,182
0299999 - Totals - Life and Annuity					887,071	1,087,182
67172	43-125930	03/03/1976	The Ohio National Life Insurance Company	Cincinnati, Ohio	19,760	325,222
0499999 - Accident and Health Affiliates					18,650	305,622
63646	48-1021424	04/01/1988	Equiwest Reinsurance Corporation	Kansas City, MO	27,081	3,905
67588	04-1768571	01/01/1977	Faith Revere Life Insurance Company	Worcester, MA	55,730	67,492
82627	13-152932	10/26/1977	Swiss Re Life & Health America, Inc.	Stamford, CT	840,452	383,174
66296	13-252494	01/01/1998	General & Cologne Life Reinsurance of America	Stamford, CT	0	6,346
66346	58-0828824	01/01/1998	Munich American Reassurance Company	Atlanta, GA	0	6,905
0599999 - Accident and Health - Non-Affiliates					656,263	469,362
0599999 - Totals - Accident and Health					949,111	173,324
0799999 - Totals					1,864,123	2,461,096

**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	8 Reserve Credit Taken		10 Outstanding Surplus Relief		13 Modified Conscience Reserve	14 Funds Withheld Under Conscience
							9 Current Year	9 Previous Year	11 Current Year	12 Prior Year		
6712	31-0307800	09/17/1976	Ohio National Life Insurance Company	Cincinnati, OH	DIS/I	0	0	256,944	0	0	0	0
6712	31-0307800	09/17/1976	Ohio National Life Insurance Company	Cincinnati, OH	VRT/I	0	0	787,538	(385,274)	0	0	0
6712	31-0307800	01/01/1981	Ohio National Life Insurance Company	Cincinnati, OH	DIS/I	0	0	706,790	0	0	0	0
6712	31-0307800	01/01/1981	Ohio National Life Insurance Company	Cincinnati, OH	VRT/I	0	0	7,528,821	(4,538,753)	0	0	0
6712	31-0307800	01/01/1984	Ohio National Life Insurance Company	Cincinnati, OH	DIS/I	0	0	333,488	(1,220)	0	0	0
6712	31-0307800	01/01/1984	Ohio National Life Insurance Company	Cincinnati, OH	VRT/I	0	0	11,818,646	(6,400,259)	0	0	0
0186699	General Account	Affiliates				0	0	21,838,127	(10,734,341)	0	0	0
90611	41-1366075	11/01/1979	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I	0	10	9	118	0	0	0
90611	41-1366075	11/01/1979	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	200,000	461	418	686	0	0	0
90611	41-1366075	04/01/1982	Allianz Life Insurance Company of North America	Minneapolis, MN	ADB/I	0	5	4	8	0	0	0
90611	41-1366075	04/01/1982	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I	0	421	612	737	0	0	0
90611	41-1366075	04/01/1982	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	20,273,711	287,455	258,823	0	0	0	0
90611	41-1366075	01/01/1994	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I	0	726	3,906	191	0	0	0
90611	41-1366075	01/01/1994	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	100,592,729	301,170	404,530	0	0	0	0
90611	41-1366075	02/01/1999	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I	0	4,732	3,376	8,122	0	0	0
90611	41-1366075	02/01/1999	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	296,047,312	708,958	666,666	0	0	0	0
90611	41-1366075	04/15/1999	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I	0	456,708	391,740	0	0	0	0
90611	41-1366075	04/15/1999	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	0	4,577	4,766	8,088	0	0	0
90611	41-1366075	04/15/1999	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	280,538,600	502,306	0	0	0	0	0
90611	41-1366075	09/01/2000	Allianz Life Insurance Company of North America	Minneapolis, MN	ADB/I	0	4	8	0	0	0	0
90611	41-1366075	09/01/2000	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I	781,646,342	1,838,446	209,607	1,752,148	0	0	0
90611	41-1366075	09/01/2000	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	0	15,373	0	4,964	0	0	0
90611	41-1366075	09/01/2000	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	125,155,482	306,334	0	0	0	0	0
90611	41-1366075	03/15/2001	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I	0	204	0	8,114	0	0	0
90611	41-1366075	03/15/2001	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	20,251,185	61,821	0	13,732	0	0	0
90611	41-1366075	01/01/2002	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I	0	537	0	9,233	0	0	0
90611	41-1366075	01/01/2002	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	316,417,228	882,258	0	495,026	0	0	0
90611	41-1366075	05/01/2002	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	110,625	36	0	0	0	0	0
90611	41-1366075	07/01/2002	Allianz Life Insurance Company of North America	Minneapolis, MN	DIS/I	0	22	0	10,003	0	0	0
90611	41-1366075	07/01/2002	Allianz Life Insurance Company of North America	Minneapolis, MN	VRT/I	27,785,180	22,384	0	643,898	0	0	0
9096	35-0142625	05/27/1970	American United Life Insurance Company	Indianapolis, IN	VRT/I	0	469,998	989	1,218	0	0	0
90000	AA-3190775	01/01/1984	Amuity & Life Reassurance, LTD	Hamilton, Bermuda	DIS/I	0	470	13,325	8,843	0	0	0
90000	AA-3190775	01/01/1984	Amuity & Life Reassurance, LTD	Hamilton, Bermuda	VRT/I	0	76,132,197	146,109	289,315	0	0	0
90000	AA-3190775	09/01/2000	Amuity & Life Reassurance, LTD	Hamilton, Bermuda	ADB/I	0	3	8	0	0	0	0
90000	AA-3190775	09/01/2000	Amuity & Life Reassurance, LTD	Hamilton, Bermuda	DIS/I	1,241,387,732	3,161,563	3,259,815	2,135,271	0	0	0
90000	AA-3190775	09/01/2000	Amuity & Life Reassurance, LTD	Hamilton, Bermuda	VRT/I	0	17,297	0	23,637	0	0	0
90000	AA-3190775	09/01/2000	Amuity & Life Reassurance, LTD	Hamilton, Bermuda	VRT/I	95,594,265	174,480	0	3,742	0	0	0
90000	AA-3190775	01/01/2002	Amuity & Life Reassurance, LTD	Hamilton, Bermuda	DIS/I	0	342	0	6,373	0	0	0

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			8 Reserve Credit Taken		9 Outstanding Surplus Relief		13 Modified Conservation Reserve	14 Funds Withheld Under Conservation
						at End of Year	Current Year	Previous Year	Premiums	Current Year	Prior Year			
0000	AA-319075	01/01/2002	Amnity & Life Reassurance, LTD.	Hamilton, Bermuda	..D187	233,546,021	448,689	0	148,381	0	0	0	0	
0000	AA-319075	05/01/2002	Amnity & Life Reassurance, LTD.	Hamilton, Bermuda	..D187	0	0	0	4,789	0	0	0	0	
0000	AA-319075	05/01/2002	Amnity & Life Reassurance, LTD.	Hamilton, Bermuda	..D187	804,432	416	0	0	0	0	0	0	
0000	AA-319075	07/01/2002	Amnity & Life Reassurance, LTD.	Hamilton, Bermuda	..D187	0	14	0	7,968	0	0	0	0	
0000	AA-319075	07/01/2002	Amnity & Life Reassurance, LTD.	Hamilton, Bermuda	..D187	15,920,130	18	0	53,946	0	0	0	0	
96258	13-2072994	05/01/1981	General & Cologne Life Re of America	Stamford, CT	..D187	0	474	0	404	0	0	0	0	
96258	13-2072994	05/01/1981	General & Cologne Life Re of America	Stamford, CT	..D187	1,409,935	139,643	173,795	238,465	0	0	0	0	
96258	13-2072994	05/01/1981	General & Cologne Life Re of America	Stamford, CT	..D187	0	8,547,978	0	35,667	0	0	0	0	
96258	13-2072994	07/01/1991	General & Cologne Life Re of America	Stamford, CT	..D187	0	0	0	943	0	0	0	0	
96258	13-2072994	07/01/1991	General & Cologne Life Re of America	Stamford, CT	..D187	1,400,000	4,254	0	2,539	0	0	0	0	
92308	06-0303370	01/01/1983	Connecticut General Life Insurance Company	Stamford, CT	..D187	328,150	10,750	9,325	11,041	0	0	0	0	
92413	38-0047200	09/01/1979	Continental Assurance Company	Chicago, IL	..D187	43,895	2,261	2,867	0	0	0	0	0	
92413	38-0047200	09/01/1982	Continental Assurance Company	Chicago, IL	..D187	3,682,092	49,028	54,664	199,689	0	0	0	0	
90875	38-0455000	02/18/1982	Crown Life Insurance Company	Toronto, Canada	..D187	1,399,676	4,630	5,535	10,191	0	0	0	0	
93945	48-001045	01/01/1985	Employers Reinsurance Corporation	Overland Park, KS	..D187	0	329,970	0	0	0	0	0	0	
95678	35-0472300	01/01/1980	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	1,500,000	8,720	8,960	8,922	0	0	0	0	
95678	35-0472300	03/18/1982	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	862	991	1,317	0	0	0	0	
95678	35-0472300	03/18/1982	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	19,372,019	313,899	300,019	0	0	0	0	0	
95678	35-0472300	07/01/1994	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	735	14,019	19	0	0	0	0	
95678	35-0472300	01/01/1994	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	123,296,552	341,745	459,194	0	0	0	0	0	
95678	35-0472300	03/09/1998	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	1,678	1,891	3,382	0	0	0	0	
95678	35-0472300	03/09/1998	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	75,612,696	229,428	211,801	0	0	0	0	0	
95678	35-0472300	02/01/1999	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	2,989	869	0	0	0	0	0	
95678	35-0472300	02/01/1999	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	27,113,773	57,805	53,814	0	0	0	0	0	
95678	35-0472300	04/15/1999	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	466,788	410,851	0	0	0	0	0	
95678	35-0472300	04/15/1999	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	8,896	7,407	17,428	0	0	0	0	
95678	35-0472300	04/15/1999	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	489,776,602	1,228,789	659,395	0	0	0	0	0	
95678	35-0472300	03/01/2000	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	431,386,378	3,915,984	1,980,016	862,384	0	0	0	0	
95678	35-0472300	03/01/2000	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	9,913	11,045	24,477	0	0	0	0	
95678	35-0472300	03/15/2000	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	533	975	1,474	0	0	0	0	
95678	35-0472300	03/15/2000	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	62,031,473	147,707	134,841	0	0	0	0	0	
95678	35-0472300	09/01/2000	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	4	0	0	0	0	0	0	
95678	35-0472300	09/01/2000	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	1,255,918,384	4,213,993	3,315,327	2,079,769	0	0	0	0	
95678	35-0472300	09/01/2000	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	24,315	0	24,125	0	0	0	0	
95678	35-0472300	09/01/2000	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	120,488,737	299,366	341,111	0	0	0	0	0	
95678	35-0472300	09/05/2000	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	15,541,588	36,972	26,483	0	0	0	0	0	
95678	35-0472300	01/01/2002	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	529	0	5,438	0	0	0	0	
95678	35-0472300	01/01/2002	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	265,155,025	891,554	0	1,015,897	0	0	0	0	
95678	35-0472300	05/01/2002	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	0	0	4,806	0	0	0	0	
95678	35-0472300	05/01/2002	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	36	0	0	0	0	0	0	
95678	35-0472300	07/01/2002	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	0	22	0	8,010	0	0	0	0	
95678	35-0472300	07/01/2002	Lincoln National Life Insurance Company	Fl. Wayne, IN	..D187	38,054,990	17,319	0	161,861	0	0	0	0	
95346	58-082824	01/01/1980	Munich American Reassurance Company	Atlanta, GA	..D187	0	893	0	867	0	0	0	0	
95346	58-082824	01/01/1980	Munich American Reassurance Company	Atlanta, GA	..D187	800,000	2,931	2,504	0	0	0	0	0	
95346	58-082824	04/01/1982	Munich American Reassurance Company	Atlanta, GA	..D187	253,988	4,978	5,277	0	0	0	0	0	
95346	58-082824	04/01/1984	Munich American Reassurance Company	Atlanta, GA	..D187	265,828	1,000	0	0	0	0	0	0	
95346	58-082824	01/01/1984	Munich American Reassurance Company	Atlanta, GA	..D187	0	734	3,967	7,865	0	0	0	0	
95346	58-082824	01/01/1984	Munich American Reassurance Company	Atlanta, GA	..D187	89,938,971	226,916	1,891	1,193	0	0	0	0	
95346	58-082824	03/09/1988	Munich American Reassurance Company	Atlanta, GA	..D187	0	1,678	0	0	0	0	0	0	
95346	58-082824	03/09/1988	Munich American Reassurance Company	Atlanta, GA	..D187	75,834,485	232,008	213,111	0	0	0	0	0	
95346	58-082824	02/01/1999	Munich American Reassurance Company	Atlanta, GA	..D187	0	2,087	0	368	0	0	0	0	
95346	58-082824	02/01/1999	Munich American Reassurance Company	Atlanta, GA	..D187	23,736,179	57,387	53,469	0	0	0	0	0	
95346	58-082824	04/15/1999	Munich American Reassurance Company	Atlanta, GA	..D187	0	0	466,788	364,582	0	0	0	0	
95346	58-082824	04/15/1999	Munich American Reassurance Company	Atlanta, GA	..D187	0	5,894	7,403	11,832	0	0	0	0	
95346	58-082824	04/15/1999	Munich American Reassurance Company	Atlanta, GA	..D187	492,965,997	1,081,305	528,560	0	0	0	0	0	
95346	58-082824	03/15/2000	Munich American Reassurance Company	Atlanta, GA	..D187	0	532	575	140	0	0	0	0	
95346	58-082824	03/15/2000	Munich American Reassurance Company	Atlanta, GA	..D187	88,137,413	206,332	187,313	0	0	0	0	0	
95346	58-082824	09/01/2000	Munich American Reassurance Company	Atlanta, GA	..D187	0	4	0	8	0	0	0	0	
95346	58-082824	09/01/2000	Munich American Reassurance Company	Atlanta, GA	..D187	776,739,939	1,816,526	209,603	1,370,244	0	0	0	0	
95346	58-082824	09/01/2000	Munich American Reassurance Company	Atlanta, GA	..D187	0	15,343	0	14,916	0	0	0	0	



**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			8 Reserve Credit Taken		9 Outstanding Surplus Relief		13 Modified Conscience Reserve	14 Funds Withheld Under Coinsurance
						at End of Year	Current Year	Previous Year	Premiums	Current Year	Prior Year			
68713	84-0499703	09/01/2000	Security Life of Denver Insurance Company	Denver, CO	DIST	0	19,174	0	0	0	0	0	0	0
68713	84-0499703	09/01/2000	Security Life of Denver Insurance Company	Denver, CO	RT	200,592,737	573,656	0	34,148	0	0	0	0	0
68713	84-0499703	09/05/2000	Security Life of Denver Insurance Company	Denver, CO	RT	16,636,073	40,327	30,469	0	0	0	0	0	0
68713	84-0499703	10/02/2000	Security Life of Denver Insurance Company	Denver, CO	RT	56,896	392	0	0	0	0	0	0	0
68713	84-0499703	01/01/2002	Security Life of Denver Insurance Company	Denver, CO	DIST	0	833	0	5,561	0	0	0	0	0
68713	84-0499703	01/01/2002	Security Life of Denver Insurance Company	Denver, CO	RT	432,159,988	1,180,937	0	3,809,585	0	0	0	0	0
68713	84-0499703	05/01/2002	Security Life of Denver Insurance Company	Denver, CO	DIST	0	0	0	4,521	0	0	0	0	0
68713	84-0499703	05/01/2002	Security Life of Denver Insurance Company	Denver, CO	RT	165,806	25	0	0	0	0	0	0	0
68713	84-0499703	07/01/2002	Security Life of Denver Insurance Company	Denver, CO	DIST	0	32	0	0	0	0	0	0	0
68713	84-0499703	07/01/2002	Security Life of Denver Insurance Company	Denver, CO	RT	27,067,691	25,364	0	927,762	0	0	0	0	0
6827	13-192932	11/01/1981	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	1,032	0	0	0	0	0	0	0
6827	13-192932	11/01/1981	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	11,804,700	69,872	84,053	0	0	0	0	0	0
6827	13-192932	08/06/1983	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	133	29	257	0	0	0	0	0
6827	13-192932	08/06/1983	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	0	126,932	0	31,164	0	0	0	0	0
6827	13-192932	08/06/1983	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	226,563,196	1,383,654	1,353,614	851,489	0	0	0	0	0
6827	13-192932	01/01/1994	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	81,801	67,272	49,740	0	0	0	0	0
6827	13-192932	01/01/1994	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	0	6,554	0	0	0	0	0	0	0
6827	13-192932	01/01/1994	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	1,356,079,820	4,729,637	4,492,322	1,401,038	0	0	0	0	0
6827	13-192932	03/09/1998	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	2,092	2,207	4,146	0	0	0	0	0
6827	13-192932	03/09/1998	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	35,303,495	30,918	82,842	0	0	0	0	0	0
6827	13-192932	08/01/1998	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	1,294	1,074	2,671	0	0	0	0	0
6827	13-192932	08/01/1998	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	126,299,411	432,164	392,811	1,217,958	0	0	0	0	0
6827	13-192932	02/01/1999	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	5,131	553	1,065	0	0	0	0	0
6827	13-192932	02/01/1999	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	38,124,530	120,589	112,368	0	0	0	0	0	0
6827	13-192932	04/15/1999	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	3,714	4,202	7,861	0	0	0	0	0
6827	13-192932	04/15/1999	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	413,715,195	1,011,557	958,007	0	0	0	0	0	0
6827	13-192932	03/15/2000	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	799	862	1,704	0	0	0	0	0
6827	13-192932	03/15/2000	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	96,128,148	233,144	212,680	0	0	0	0	0	0
6827	13-192932	09/01/2000	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	2,348	0	5,747	0	0	0	0	0
6827	13-192932	09/01/2000	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	192,854,356	599,048	0	34,111	0	0	0	0	0
6827	13-192932	09/05/2000	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	16,636,073	40,327	30,469	7,092	0	0	0	0	0
6827	13-192932	10/02/2000	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	56,896	392	0	0	0	0	0	0	0
6827	13-192932	01/01/2002	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	801	0	286	0	0	0	0	0
6827	13-192932	01/01/2002	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	530,150,435	1,384,963	0	1,880,062	0	0	0	0	0
6827	13-192932	05/01/2002	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	0	0	364	0	0	0	0	0
6827	13-192932	05/01/2002	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	165,806	25	0	0	0	0	0	0	0
6827	13-192932	07/01/2002	Swiss Re Life & Health America, Inc.	Stamford, CT	DIST	0	32	0	607	0	0	0	0	0
6827	13-192932	07/01/2002	Swiss Re Life & Health America, Inc.	Stamford, CT	RT	33,819,643	35,197	0	76,425	0	0	0	0	0
67121	65-1060502	01/13/1988	Transamerica Occidental Life Insurance Company	Charlotte, NC	RT	79,300	411	860	0	0	0	0	0	0
099999	General Account - Non-Affiliates						19,066,968,142	58,621,299	54,374,454	21,323,468	0	0	0	0
099999	Total General Account						19,066,968,142	58,621,299	54,374,454	21,323,468	0	0	0	0
0799999	Totals						19,066,968,142	58,621,299	54,374,454	21,323,468	0	0	0	0

**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	10 Outstanding Surplus Relief		12 Modified Conservation Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
07172	31-2397690	08/03/1978	The Ohio National Life Insurance Company	Cincinnati, Ohio	DOI	8,537,101	113,072	32,300,091	0	0	0	0
099999 - Total - Affiliates												
02627	13-1562332	10/26/1977	Swiss Re Life & Health America, Inc.	Stamford, CT	DOI	8,722,335	1,724,717	80,628,728	0	0	0	0
07598	04-1788571	01/01/1977	Paul Revere Life Insurance Company	Worcester, MA	DOI	291,884	234,441	12,653,374	0	0	0	0
05345	38-3226242	01/01/1999	North American Reinsurance Company	Atlanta, GA	DOI	429,106	145,131	194,897	0	0	0	0
06226	13-2572394	01/01/1999	General & Cologne Life Re of America	Stamford, CT	DOI	493,396	137,217	185,172	0	0	0	0
03845	08-3072445	04/01/1988	Employers Reinsurance Corporation	Kansas City, MO	OTVI	73,591	33,499	519,273	0	0	0	0
099999 - Total - Non-Affiliates												
099999 Total												
						17,057,753	2,988,077	126,481,335	0	0	0	0

**SCHEDULE S - PART 4**  
 Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total Cols. (5)-(7)	Letters of Credit	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9-13-14 But Not in Excess of Col. 8
099999			General Account Life and Annuity - Affiliates	0	0	0	0	0	0	0	0	0	0
0000	AA-3190775	01/01/1994	Annuity & Life Reinsurance, LTD	188,895	0	0	188,895	146,579	0	0	0	0	146,579
0000	AA-3190775	09/01/2000	Annuity & Life Reinsurance, LTD	4,354,888	0	0	4,354,888	3,353,343	0	0	0	0	3,353,343
0000	AA-3190775	01/01/2002	Annuity & Life Reinsurance, LTD	2,684,999	0	0	2,684,999	480,731	0	0	0	0	480,731
0000	AA-3190775	05/01/2002	Annuity & Life Reinsurance, LTD	536	0	0	536	416	0	0	0	0	416
0000	AA-3190775	07/01/2002	Annuity & Life Reinsurance, LTD	24,983	0	0	24,983	18,951	0	0	0	0	18,951
029999			General Account Life and Annuity - Non-Affiliates	7,253,611	0	0	7,253,611	4,000,000	0	0	0	0	4,000,000
099999			General Account Totals - Life and Annuity	7,253,611	0	0	7,253,611	4,000,000	0	0	0	0	4,000,000
099999			Total - General Account	7,253,611	0	0	7,253,611	4,000,000	0	0	0	0	4,000,000
1199999			Totals	7,253,611	0	0	7,253,611	4,000,000	0	0	0	0	4,000,000

## SCHEDULE S - PART 5

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

	1 2002	2 2001	3 2000	4 1999	5 1998
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts	38,381	61,009	55,857	47,164	50,077
2. Commissions and reinsurance expense allowances	11,009	8,154	7,178	5,873	5,501
3. Contract claims	23,877	32,316	29,708	25,644	22,504
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	13,147	30,703	35,711	42,191	15,603
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	.0	.0	.0	.0	.0
9. Aggregate reserves for life and accident and health contracts	187,471	174,323	145,886	112,424	95,088
10. Liability for deposit-type contracts	.0	.0	.0	.0	.0
11. Contract claims unpaid	2,462	4,750	1,059	3,272	6,239
12. Amounts recoverable on reinsurance	1,864	1,283	1,466	768	475
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	3,254	.0	.0	.0	.0
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
17. Funds deposited by and withheld from (F)	.0	.0	.0	.0	.0
18. Letters of credit (L)	4,000	1,562	211	.0	.0
19. Trust agreements (T)	.0	.0	.0	.0	.0
20. Other (O)	0	0	0	0	0

## SCHEDULE S - PART 6

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

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 11) .....	1,420,595,352	0	1,420,595,352
2. Reinsurance ceded (Line 12) .....	1,864,123	(1,864,123)	0
3. Life & annuity premiums deferred & uncollected (Line 16) .....	31,145,437	0	31,145,437
4. Accident and health premiums due and unpaid (Line 17) .....	296,283	0	296,283
5. Net credit for ceded reinsurance .....	XXX	189,782,037	189,782,037
6. All other admitted assets (balance) .....	27,587,374	0	27,587,374
7. Total assets excluding Separate Accounts (Line 25) .....	1,481,488,569	187,917,914	1,669,406,483
8. Separate Account assets (Line 26) .....	142,259,091	0	142,259,091
9. Total assets (Line 27) .....	1,623,747,660	187,917,914	1,811,665,574
<b>LIABILITIES, CAPITAL AND SURPLUS (PAGE 3)</b>			
10. Contract reserves (Lines 1 and 2) .....	1,327,450,815	188,709,473	1,516,160,288
11. Liability for deposit-type contracts (Line 3) .....	1,299,683	0	1,299,683
12. Claim reserves (Line 4) .....	7,593,743	2,462,052	10,055,795
13. Policyholder dividends/reserves (Lines 5 through 7) .....	0	0	0
14. Premium & annuity considerations received in advance (Line 8) .....	387,453	0	387,453
15. Other contract liabilities (Line 9) .....	1,530,166	0	1,530,166
16. Reinsurance in unauthorized companies (Line 24.2) .....	3,253,611	(3,253,611)	0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3) .....	0	XXX	0
18. All other liabilities (balance) .....	17,812,709	0	17,812,709
19. Total liabilities excluding Separate Accounts (Line 26) .....	1,359,328,180	187,917,914	1,547,246,094
20. Separate Account liabilities (Line 27) .....	142,259,091	0	142,259,091
21. Total liabilities (Line 28) .....	1,501,587,271	187,917,914	1,689,505,185
22. Capital & surplus (Line 38) .....	122,160,389	XXX	122,160,389
23. Total liabilities, capital & surplus (Line 39) .....	1,623,747,660	187,917,914	1,811,665,574
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves .....	188,709,473		
25. Claim reserves .....	2,462,052		
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 .....	1,864,123		
31. Other ceded reinsurance recoverables .....	0		
32. Total ceded reinsurance recoverables .....	189,035,648		
33. Life & annuity premiums deferred & uncollected .....	0		
34. Accident and health premiums due and unpaid .....	0		
35. Reinsurance in unauthorized companies .....	3,253,611		
36. Other ceded reinsurance payables/offsets .....	0		
37. Total ceded reinsurance payable/offsets .....	3,253,611		
38. Total net credit for ceded reinsurance .....	189,782,037		

**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)
9772	31-0397080	The Ohio National Life Insurance Company	12,000,000			0	(20,000,000)			0	(2,000,000)	(2,737,844)
9526	31-0362465	Ohio National Life Assurance Corporation	12,000,000				(20,000,000)			0	(2,000,000)	(2,737,844)
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? ..... Yes .....
- 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.   
8 9 2 0 6 2 0 0 2 4 2 0 0 0 0 0 0
- 2.   
8 9 2 0 6 2 0 0 2 3 6 0 5 8 0 0 0
- 4.   
8 9 2 0 6 2 0 0 2 4 9 0 0 0 0 0 0
- 10.   
8 9 2 0 6 2 0 0 2 4 9 5 0 0 0 0 0
- 11.   
8 9 2 0 6 2 0 0 2 3 4 0 0 0 0 0 0

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

12.   
8 9 2 0 6 2 0 0 2 3 3 0 5 8 0 0 0

15.   
8 9 2 0 6 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. Prepaid expenses	22,636	22,636	0	0
2497. Summary of remaining write-ins for Line 24 from Page 02	22,636	22,636	0	0

L004 Additional Aggregate Lines for Page 04 Line 8.3.

LIABILITIES				
08.304. 001 charges on Separate Accounts			13,087,590	0
08.305. Administrative charges on Separate Accounts			(345,217)	0
08.397. Summary of remaining write-ins for Line 8.3 from Page 4			12,722,373	0

L005 Additional Aggregate Lines for Page 05 Line 07.

CASH				
0704. Separate Account Income			0	15,280,702
0705. Increase/ (Decrease) in Ledger Liabilities			12,591,277	(5,128,725)
0706. Miscellaneous income			0	3,395,720
0797. Summary of remaining write-ins for Line 7 from page 5			12,591,277	13,457,697

L011 Additional Aggregate Lines for Page 11 Line 09.3.

EXPENSES				
09.304. Big CA	45,876	3,448		49,324
09.397. Summary of remaining write-ins for Line 9.3 from page 11	45,876	3,448	0	49,324