

Consumer and Business Services" for the full amount due. The payment shall be delivered or mailed to the Insurance Division at 350 Winter Street NE, Room 440, Salem, OR 97301-3883. The payment shall be received by the Insurance Division by the date of the Final Order.

Dated November 7, 2002

/s/ Michael F. Haverkamp
[Signature of Representative]

Michael F. Haverkamp
[Printed Name of Representative]

Senior Vice President and General Counsel
[Printed Title of Representative]

The Ohio National Life Insurance Company

FINAL ORDER

The director adopts and incorporates herein by this reference the above Stipulation as the director's final decision in this proceeding.

Dated November 18, 2002

/s/ Mary C. Neidig
Mary C. Neidig
Director
Department of Consumer and Business Services

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