



LIFE AND ACCIDENT AND HEALTH COMPANIES —ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

INTEGRITY LIFE INSURANCE COMPANY

NAIC Group Code	0836 (Current Period)	0836 (Prior Period)	NAIC Company Code	74780	Employer's ID Number	86-0214103
Organized under the Laws of		OHIO		State of Domicile or Port of Entry		
Country of Domicile		United States of America				
Incorporated	05/03/1966		Commenced Business	05/25/1966		
Statutory Home Office	400 BROADWAY (Street and Number)			CINCINNATI, OH 45202 (City or Town, State and Zip Code)		
Main Administrative Office	515 WEST MARKET STREET LOUISVILLE, KY 40202 (Street and Number) (City or Town, State and Zip Code)			502-582-7900 (Area Code) (Telephone Number)		
Mail Address	515 WEST MARKET STREET (Street and Number or P.O. Box)			LOUISVILLE, KY 40202 (City or Town, State and Zip Code)		
Primary Location of Books and Records	515 WEST MARKET STREET LOUISVILLE, KY 40202 (Street and Number) (City or Town, State and Zip Code)			502-589-7939 (Area Code) (Telephone Number)		
Internet Website Address	http://www.integritycompanies.com					
Statement Contact	MEREDITH KYLE HETTINGER (Name)			502-589-7939 (Area Code) (Telephone Number) (Extension)		
	mhettin@integritycompanies.com (E-mail Address)			502-589-7903 (FAX Number)		
Policyowner Relations Contact	DONNA MARIE SOUTH (Street and Number) LOUISVILLE, KY 40202 (City or Town, State and Zip Code)			515 WEST MARKET STREET 502-540-2890 (Area Code) (Telephone Number) (Extension)		

OFFICERS

President JOHN ROBERT LINDHOLM Chief Financial Officer DON WAYNE CUMMINGS
Chief Actuary DENNIS LEE CARR Secretary EDWARD JOSEPH BABBITT

VICE PRESIDENTS

DAVID LEE ANDERS DENNIS LEE CARR DON WAYNE CUMMINGS
WILLIAM HASTINGS GUTH EDWARD JOSEPH HAINES KEVIN LOUIS HOWARD
JAMES GERALD KAISER JILL RAE KEINSLEY WILLIAM FRANCIS LEDWIN
KEN ARTHUR PALMER

DIRECTORS OR TRUSTEES

JOHN FINN BARRETT DENNIS LEE CARR JOHN ROBERT LINDHOLM
ROBERT LEWIS WALKER WILLIAM JOSEPH WILLIAMS DONALD JOSEPH WUEBBLING

State of KENTUCKY. }
County of JEFFERSON. }
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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.

Subscribed and sworn to before me this
13TH day of MAY, 2002

CYNTHIA TEALE
NOTARY PUBLIC
DECEMBER 21, 2002

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	1,361,416,747		1,361,416,747	1,349,887,893
2. Stocks:				
2.1 Preferred stocks	86,947,743		86,947,743	85,630,661
2.2 Common stocks	105,570,455		105,570,455	113,785,729
3. Mortgage loans on real estate:				
3.1 First liens	18,468,906		18,468,906	19,589,381
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Policy loans	110,306,204		110,306,204	110,235,348
6. Premium notes, including \$ for first year premiums				
7. Cash (\$ (1,105,498)) and short -term investments (\$ 41,555,708)	40,450,210		40,450,210	27,739,471
8. Other invested assets	9,075,025		9,075,025	9,076,063
9. Receivable for securities				
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)	1,732,235,290		1,732,235,290	1,715,944,546
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers				
12.2 Commissions and expense allowances due				
12.3 Experience rating and other refunds due				
12.4 Other amounts receivable under reinsurance contracts				
13. Electronic data processing equipment and software	1,152,859		1,152,859	
14. Federal and foreign income tax recoverable and interest thereon (including \$ 4,845,973 net deferred tax asset)	104,891,452		97,521,944	7,369,508
15. Guaranty funds receivable or on deposit				
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$ loading)	100,287		100,287	100,287
17. Accident and health premiums due and unpaid				
18. Investment income due and accrued	24,043,069		24,043,069	22,240,832
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	4,110,148		4,110,148	2,016,801
21. Amounts receivable relating to uninsured accident and health plans				
22. Amounts due from agents				
23. Other assets nonadmitted				
24. Aggregate write-ins for other than invested assets	2,682,764		2,682,764	2,709,606
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	1,869,215,869		98,674,803	1,770,541,066
26. From Separate Accounts Statement	1,764,139,179		1,764,139,179	1,636,625,871
27. Total (Lines 25 and 26)	3,633,355,048		98,674,803	3,534,680,245
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)				
2401. Miscellaneous assets	2,682,764		2,682,764	2,709,606
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	2,682,764		2,682,764	2,709,606

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for Life contracts \$1,511,234,582 less \$included in Line 6.3 (including \$9,037,827 Modco Reserve)	1,511,234,582	1,515,884,136
2. Aggregate reserve for accident and health contracts (including \$Modco Reserve)	37,705,903	38,101,677
3. Liability for deposit-type contracts (including \$Modco Reserve)		
4. Contract claims:		
4.1 Life	146,000	146,000
4.2 Accident and health		
5. Policyholders' dividends \$ and coupons \$due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment to (including \$Modco Reserve)		
6.2 Dividends not yet apportioned (including \$Modco Reserve)		
6.3 Coupons and similar benefits (including \$Modco Reserve)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$accident and health premiums		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance including \$assumed and \$ceded	18,719,054	18,913,945
9.4 Interest Maintenance Reserve		
10. Commissions to agents due or accrued—life and annuity contracts \$accident and health \$and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed	4,153,943	6,461,449
12. General expenses due or accrued		
13. Transfers to Separate Accounts due or accrued (net) (Including \$66,476,484 accrued for expense allowances recognized in reserves)	(33,582,360)	(38,443,856)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	3,951,030	3,946,811
15. Federal and foreign income taxes, including \$on realized capital gains (losses) (including \$net deferred tax liability)		
16. Unearned investment income	10,675	11,656
17. Amounts withheld or retained by company as agent or trustee	420,736	270,688
18. Amounts held for agents' account, including \$agents' credit balances		
19. Remittances and items not allocated	2,003,744	2,332,410
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$24,954,854 and interest thereon \$104,950	25,059,804	
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve	30,332,318	31,530,178
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates		
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured accident and health plans		
24.7 Funds held under coinsurance	8,291,802	1,472,888
24.8 Payable for securities		
24.9 Capital notes \$and interest thereon \$	2,215,217	3,295,740
25. Aggregate write-ins for liabilities		
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	1,610,662,448	1,583,923,722
27. From Separate Accounts Statement	1,736,134,265	1,608,625,871
28. Total Liabilities (Lines 26 and 27)	3,346,796,713	3,192,549,593
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	299,232,151	299,232,151
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(114,348,619)	(99,855,470)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (total Lines 31 + 32 + 33 + 34 + 35 - 36) (Including \$in Separate Accounts Statement)	184,883,532	199,376,681
38. Totals of Lines 29, 30 and 37	187,883,532	202,376,681
39. Totals of Lines 28 and 38	3,534,680,245	3,394,926,274
DETAILS OF WRITE-INS		
2501. Payable to reinsurers	1,520,310	1,324,310
2502. Miscellaneous liabilities	694,907	693,649
2503. Deferred payable		1,277,781
2598. Summary of remaining write-ins for Line 25 from overflow page	0	
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,215,217	3,295,740
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year To Date	2 Prior Year Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health policies and contracts	165,290,045	71,299,132	391,622,465
2. Considerations for supplementary contracts with life contingencies	59,718	222,912	578,380
3. Net investment income	29,714,200	32,370,131	118,797,509
4. Amortization of Interest Maintenance Reserve (IMR)	(51,625)	205,593	820,274
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0
6. Commissions and expense allowances on reinsurance ceded	12,269	13,807	52,029
7. Reserve adjustments on reinsurance ceded	(561,001)	(597,090)	(1,631,068)
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	2,966,218	3,149,062	12,229,923
8.2 Charges and fees for deposit-type contracts	2,400,988	1,516,449	8,679,094
8.3 Aggregate write-ins for miscellaneous income	199,830,812	108,179,996	531,148,606
9. Totals (Lines 1 to 8.3)	1,926,527	668,738	4,705,042
10. Death benefits	19,751,578	22,214,843	79,498,080
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits	59,712,200	79,542,730	251,622,318
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	491,647	730,904	2,332,867
16. Group conversions	371,735	414,454	1,642,208
17. Interest and adjustments on contract or deposit-type contract funds	(4,510,465)	(17,662,453)	(43,136,061)
18. Payments on supplementary contracts with life contingencies	77,743,222	85,909,216	296,664,454
19. Increase in aggregate reserves for life and accident and health contracts	6,998,128	4,052,076	20,665,003
20. Totals (Lines 10 to 19)	91,596	46,646	208,192
21. Commissions on premiums, annuity considerations, and deposit-type contract funds(direct business only)	6,078,915	6,125,325	21,158,206
22. Commissions and expense allowances on reinsurance assumed	142,509	156,157	483,708
23. General insurance expenses			
24. Insurance taxes, licenses and fees, excluding federal income taxes	104,370,346	9,436,838	182,690,739
25. Increase in loading on deferred and uncollected premiums	536,860	210,275	2,667,948
26. Net transfers to or (from) Separate Accounts	195,961,576	105,936,533	524,538,250
27. Aggregate write-ins for deductions	3,869,236	2,243,463	6,610,356
28. Totals (Lines 20 to 27)			
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	3,808,133	1,398,886	6,545,329
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	61,103	(444,623)	(11,814,077)
32. Net income (Line 33 plus Line 34)	3,808,133	954,263	(5,268,748)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	202,376,681	188,510,401	188,510,401
37. Net income (Line 35)	3,808,133	954,263	(5,268,748)
38. Change in net unrealized capital gains (losses)	(9,904,045)	17,987,579	63,605,297
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	489,163	4,288,161	508,332
41. Change in non-admitted assets and related items	(270,260)		27,629,645
42. Change in liability for reinsurance in unauthorized companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			(10,750,961)
44. Change in asset valuation reserve	1,197,860	156,898	(9,506,073)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period		(6,000,000)	
47. Other changes in surplus in Separate Accounts Statement	(9,814,000)	10,847,000	7,805,000
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles		(36,648,915)	(65,058,034)
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			4,901,821
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)	(14,493,149)	(8,415,014)	13,866,280
55. Capital and surplus, as of statement date (Lines 36 + 54)	187,883,532	180,095,387	202,376,681
DETAILS OF WRITE-INS			
08.301. Policy deductions	119,428	114,120	682,603
08.302. Surrender charges	660,341	971,790	3,351,825
08.303. Administrative service fees	297,129	259,782	1,051,835
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	1,324,090	170,757	3,592,831
08.399. TOTALS (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,400,988	1,516,449	8,679,094
2701. Miscellaneous expense	442,782	291,428	2,178,408
2702. Reserve adjustment on reinsurance assumed	94,078	0	459,880
2703. Experience refund		(81,153)	29,660
2798. Summary of remaining write-ins for Line 27 from overflow page	536,860	210,275	2,667,948
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)			0
5301. Adjustment related to 1999 federal income taxes		0	0
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)			

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts	165,290,045	391,622,465
2. Charges and fees for deposit-type contracts	59,718	578,380
3. Considerations for supplementary contracts with life contingencies	25,459,902	124,384,404
4. Net investment income	(548,732)	(1,579,039)
5. Commissions and expense allowances on reinsurance ceded	2,966,218	12,229,923
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts	2,261,900	12,993,168
7. Aggregate write-ins for miscellaneous income	195,489,051	540,229,301
8. Total (Lines 1 to 7)	1,926,527	4,705,042
9. Death Benefits	0	0
10. Matured endowments	19,751,578	79,498,080
11. Annuity Benefits	0	0
12. Disability benefits and benefits under accident and health contracts	0	0
13. Coupons, guaranteed annual pure endowments and similar benefits	59,712,200	251,622,318
14. Surrender benefits and withdrawals for life contracts	0	0
15. Group conversions	118,888	160,430
16. Interest and adjustments on contract or deposit-type contract funds	371,735	1,642,208
17. Payments on supplementary contracts with life contingencies	81,880,928	337,628,078
18. Total (Lines 9 to 17)	6,998,128	20,665,003
19. Commissions on premiums, annuity considerations and deposit-type contract funds	91,596	208,192
20. Commissions and expense allowances on reinsurance assumed	8,386,421	22,505,458
21. General insurance expenses	138,290	(1,738,637)
22. Insurance taxes, licenses and fees, excluding federal income taxes	99,513,762	187,969,983
23. Net transfers to or (from) Separate Accounts	536,860	2,667,948
24. Aggregate write-ins for deductions	197,545,985	569,906,025
25. Total (Lines 18 to 24)	(8,346,883)	(5,505,558)
26. Dividends paid to policyholders	189,199,102	564,400,467
27. Federal income taxes (excluding tax on capital gains)	6,289,949	(24,171,166)
28. Total (Lines 25 to 27)	0	0
29. Net cash from operations (Line 8 minus Line 28)	0	0
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:	180,645,734	425,185,265
30.1 Bonds	0	0
30.2 Stocks	1,120,474	1,728,385
30.3 Mortgage loans	0	0
30.4 Real estate	0	7,796,557
30.5 Other invested assets	0	0
30.6 Net gains or (losses) on cash and short-term investments	0	0
30.7 Miscellaneous proceeds	0	2,617,143
30.8 Total investment proceeds (Lines 30.1 to 30.7)	181,766,208	437,327,350
31. Net tax on capital gains (losses)	0	0
32. Total (Line 30.8 minus Line 31)	181,766,208	437,327,350
33. Cost of investments acquired (long-term only):	0	0
33.1 Bonds	192,972,880	364,551,511
33.2 Stocks	0	10,141,659
33.3 Mortgage loans	0	0
33.4 Real estate	0	0
33.5 Other invested assets	0	0
33.6 Miscellaneous applications	(6,818,914)	3,967,228
33.7 Total investments acquired (Lines 33.1 to 33.6)	186,153,966	378,660,398
34. Net increase (or decrease) in policy loans and premium notes	70,856	2,835,571
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	(4,458,614)	55,831,381
Cash from Financing and Miscellaneous Sources		
36. Cash provided:	0	0
36.1 Surplus notes, capital and surplus paid in	0	0
36.2 Borrowed money \$	less amounts repaid \$	24,954,854
36.3 Capital notes \$	less amounts repaid \$	0
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies	0	0
36.5 Other cash provided	0	0
36.6 Total (Lines 36.1 to 36.5)	28,037,574	16,228,531
37. Cash applied:	0	0
37.1 Dividends to stockholders paid	0	0
37.2 Interest on indebtedness	0	0
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	0	0
37.4 Other applications (net)	0	0
37.5 Total (Lines 37.1 to 37.4)	17,158,170	41,756,894
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)	10,879,404	(25,528,363)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	12,710,739	6,131,852
40. Cash and short-term investments:	0	0
40.1 Beginning of year	27,739,471	21,607,620
40.2 End of period (Line 39 plus Line 40.1)	40,450,210	27,739,471
DETAILS OF WRITE-INS		
0701. Policy deductions	(19,660)	94,856
0702. Surrender charges	660,341	3,351,825
0703. Administrative service fees	297,129	1,051,835
0798. Summary of remaining write-ins for Line 7 from overflow page	1,324,090	8,494,652
0799. TOTALS (Lines 0701 thru 0703 plus 0798) (Line 7 above)	2,261,900	12,993,168
2401. Reserve adjustment on reinsurance assumed	94,078	459,880
2402. Miscellaneous expense	442,782	2,178,408
2403. Experience refund	0	29,660
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0
2499. TOTALS (Lines 2401 thru 2403 plus 2498) (Line 24 above)	536,860	2,667,948

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Industrial Life			
2. Ordinary Life Insurance	324,539	353,807	1,370,911
3. Ordinary Individual Annuities	165,554,801	71,672,970	392,836,265
4. Credit Life (Group & Individual)			
5. Group Life Insurance			
6. Group Annuities			
7. A & H - Group			
8. A & H - Credit (Group & Individual)			
9. A & H - Other			
10. Aggregate of All Other Lines of Business			
11. Subtotal	165,879,340	72,026,777	394,207,176
12. Deposit-Type Contracts	2,416,667	1,690,669	6,330,212
13. Total	168,296,007	73,717,446	400,537,388
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)			

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The statutory financial statements of Integrity Life Insurance Company (the "Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. Ohio has adopted the National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures Manual-Version Effective January 1, 2001*, ("NAIC SAP") as a component of prescribed and permitted practices. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices.

The Company and its wholly owned insurance subsidiary, National Integrity Life Insurance Company ("National Integrity"), are wholly owned subsidiaries of The Western and Southern Life Insurance Company ("W&S"). The Company, domiciled in the state of Ohio and currently licensed in 47 states and the District of Columbia, and National Integrity specialize in the asset accumulation business with particular emphasis on retirement savings and investment products.

On March 3, 2000, W&S acquired the Company and National Integrity from ARM Financial Group, Inc. ("ARM") pursuant to a purchase agreement dated December 17, 1999 ("Purchase Agreement"). Under the terms of the Purchase Agreement, the \$119.3 million purchase price was placed into a recoverable escrow account and was subject to a number of price adjustments. These price adjustments related primarily to indemnification of losses on the sales or deemed sales of certain securities owned by the Company and National Integrity. As of March 31, 2001, the Company had recovered \$125.0 million related to the sales of these securities and accrued interest on the escrow funds in full settlement of the escrow.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

C. Accounting Policy

The Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) Common stocks are stated at market value as determined by the Securities Valuation Office of the NAIC and the related net unrealized gains or losses are reported in unassigned surplus along with any adjustment for federal income taxes, if applicable.
- (4) Preferred stocks are stated at cost.
- (5) Mortgage loans on real estate and policy loans are stated at the aggregate unpaid principal balance.
- (6) Loan-backed bonds and structured securities are stated at amortized cost using the interest method adjusted retrospectively for differences between anticipated and actual prepayments.
- (7) The Company owns 100% of the capital stock of National Integrity, which is stated at statutory net worth.
- (8) The Company had no investments in joint ventures, partnerships or limited liability companies during the statement periods.
- (9) Derivative instruments, held in the Company's guaranteed separate accounts, are stated at fair value with unrealized gains and losses being recognized in the separate accounts' summary of operations.
- (10) Not Applicable.
- (11) The company had no accident and health contracts on its books during the statement periods.

2. Accounting Changes and Corrections of Errors

A. There were no errors corrected during the statement periods.

B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with NAIC SAP subject to any deviation prescribed or permitted by the State of Ohio insurance commissioner.

Accounting changes adopted to conform to the provisions of NAIC SAP are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle that decreased unassigned funds (surplus) \$65.1 million as of January 1, 2001. The change in accounting principle was primarily attributable to write-downs of impaired invested assets, establishment of deferred tax assets, and the accrual of guaranty fund assessments. Despite the negative effect on statutory surplus, management expects the Company to remain in compliance with all regulatory and contractual obligations.

9. Income Taxes

A. The components of the net deferred tax asset/(liability) are as follows:

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

	March 31, 2002	December 31, 2001
Total of all deferred tax assets (admitted and nonadmitted)	\$ 111,126,977	\$ 107,996,457
Total of all deferred tax liabilities	8,759,060	8,559,785
Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	97,521,944	95,079,862
Increase (decrease) in deferred tax assets nonadmitted	2,442,082	28,512,238

C. Current income taxes incurred consist of the following major components:

Current year expense	\$ 61,103	\$ 1,694,749
Tax credits	-	-
Current year equity tax	-	-
Prior year overaccrual of tax reserves	-	(1,629,722)
Current income taxes incurred	\$ 61,103	\$ 65,027

The main components of the 2001 deferred tax amounts are as follows:

<u>Deferred Tax Assets (DTAs)</u>	<u>Statutory</u>	<u>Tax</u>	<u>Differences</u>	<u>Tax effect</u>
Reserves	\$ 1,548,940,485	\$ 1,495,591,663	\$ 53,348,822	\$ 18,672,088
Bonds / Stocks	1,555,053,277	1,587,308,653	32,255,376	11,289,381
DAC	-	10,927,065	10,927,065	3,824,473
Capital Loss Carryover	-	197,891,980	197,891,980	69,262,193
Section 197 Intangible	-	10,164,994	10,164,994	3,557,748
Acquisition Related Goodwill	1,736,134,265	1,736,134,265	-	1,804,443
Separate Account Adjustment	-	7,761,856	7,761,856	-
Deferred Hedge Losses	27,275,021	27,275,021	-	2,716,650
Other	-	-	-	-
Total DTAs	\$ 4,867,403,048	\$ 5,078,211,048	\$ 317,505,645	\$ 111,126,976
DTAs nonadmitted	-	-	-	\$ 97,521,944

Deferred Tax Liabilities (DTLs)

Reserve Strengthening	\$ -	\$ 25,025,885	\$ 25,025,885	\$ 8,759,060
Total DTLs	\$ -	\$ 25,025,885	\$ 25,025,885	\$ 8,759,060

Changes in the main components of DTAs and DTLs are as follows:

DTAs resulting from book/tax differences in:	March 31, 2002	December 31, 2001	Change
	2002	2001	2002
Reserves	\$ 18,672,088	\$ 9,800,252	\$ 8,871,836
Bonds / Stocks	11,289,381	9,249,086	2,040,295
DAC	3,824,473	3,547,673	276,800
Capital Loss Carryover	69,262,193	72,377,193	(3,115,000)
Section 197 Intangible	3,557,748	4,149,026	(591,278)
Acquisition Related Goodwill	1,804,443	2,001,581	(197,138)
Separate Account Adjustment	-	4,257,000	(4,257,000)
Deferred Hedge Losses	2,716,650	2,774,451	(57,801)
Other	-	(159,805)	159,805
Total DTAs	\$ 111,126,976	\$ 107,996,457	\$ 3,130,519
DTAs nonadmitted	\$ 97,521,944	\$ 95,079,862	\$ 2,442,082

DTLs resulting from book/tax differences in:	March 31, 2002	December 31, 2001	Change
	2002	2001	2002
Reserve Strengthening	\$ 8,759,060	\$ 8,559,785	\$ 199,275
Other	-	-	-
Total DTLs	\$ 8,759,060	\$ 8,559,785	\$ 199,275

D. The Company's income tax expense and change in DTA/DTL differs from the amount obtained by applying the federal statutory rate of 35% to Net Gain from Operations After Dividends to Policyholders for the following reasons:

	<u>Amount</u>	<u>Tax effect</u>
Income before taxes	\$ 3,869,236	\$ 1,354,233
Book over tax reserves	3,294,334	1,153,017
Net DAC adjustment	790,856	276,800
Section 197 Amortization	(1,689,367)	(591,278)
Accrued market discount	(2,831,979)	(991,193)
Separate Account Adjustment	(2,203,412)	(771,194)
Deferred Hedge Losses	(165,146)	(57,801)
Acquisition Related Goodwill	(106,667)	(37,333)
Elimination of IMR	51,625	18,069
Reserve Strengthening	(834,264)	(291,992)
Other	(637)	(223)
Taxable income	\$ 174,579	\$ 61,103

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

E: The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

2002	61,103
2001	1,694,749
1999	-
1998	-
1997	-

F: (1) The Company's federal Income Tax return is consolidated with the following entity:

National Integrity Life Insurance Company

(2) The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany tax balances are settled annually.

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

PART 1 - COMMON INTERROGATORIES GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [] No [X]

1.2 If yes, explain:

.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State Domicile, as required by the Model Act? Yes [] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]

If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

5.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] NA []

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1999

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1999

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 03/12/2001

7.4 By what department or departments?

Ohio Department of Insurance.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [] No [X]

8.2 If yes, give full information:

.....

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No [X]

9.2 If yes, explain:

.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

10.2 If yes, give full and complete information relating thereto:

.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$

12. Amount of real estate and mortgages held in short-term investments: \$

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [X] No []

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$	\$
13.24 Short-term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$	\$
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	\$

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Bank of New York	1 Wall Street, New York, NY 10286

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

15.3 Have there been any changes, including name changes in the custodian(s) identified in 15.1 during the current year?

Yes [] No [X]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
107126	Fort Washington Investment Advisors	420 East Fourth Street, Cincinnati, Ohio 45202

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES (continued)

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

PART 2 - LIFE & HEALTH

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1 Amount
1.1	Long-Term Mortgages In Good Standing	
1.11	Farm Mortgages	\$ 5,312,450
1.12	Residential Mortgages	\$ 37,209
1.13	Commercial Mortgages	\$ 13,119,247
1.14	Total Mortgages in Good Standing	<u>\$ 18,468,906</u>
1.2	Long-Term Mortgages In Good Standing with Restructured Terms	
1.21	Total Mortgages in Good Standing	\$.....
1.3	Long-Term Mortgages Loans Upon which Interest is Overdue more than Three Months	
1.31	Farm Mortgages	\$.....
1.32	Residential Mortgages	\$.....
1.33	Commercial Mortgages	\$.....
1.34	Total Mortgages with Interest Overdue more than Three Months.....	<u>\$.....</u>
1.4	Long-Term Mortgages Loans in Process of Foreclosure	
1.41	Farm Mortgages	\$.....
1.42	Residential Mortgages	\$.....
1.43	Commercial Mortgages	\$.....
1.44	Total Mortgages in Process of Foreclosure.....	<u>\$.....</u>
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Col. 3, Lines 3.1 plus 3.2).....	<u>\$ 18,468,906</u>
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61	Farm Mortgages	\$.....
1.62	Residential Mortgages	\$.....
1.63	Commercial Mortgages	\$.....
1.64	Total Mortgages Foreclosed and Transferred to Real Estate	<u>\$.....</u>

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period				
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

NONE**SCHEDULE B - VERIFICATION**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	19,589,381			21,317,766
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale	1,120,474			1,728,385
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	18,468,907			19,589,381
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	18,468,907			19,589,381
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	18,468,907			19,589,381

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	9,076,063			18,854,681
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment	(1,038)			(12,687)
5. Total profit (loss) on sale				(1,969,374)
6. Amounts paid on account or in full during the period				7,796,557
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	9,075,025			9,076,063
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	9,075,025			9,076,063
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	9,075,025			9,076,063

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	679,138,828	339,252,612	315,910,480	(17,014,654)	685,466,306			679,138,828
2. Class 2	540,235,481	32,660,492	21,417,671	4,877,546	556,355,848			540,235,481
3. Class 3	94,536,498		9,853,745	13,404,086	98,086,839			94,536,498
4. Class 4	42,380,878		271,767	(660,010)	41,449,101			42,380,878
5. Class 5	20,092,664	843,457	2,345,903	(1,258,232)	17,331,986			20,092,664
6. Class 6	4,544,824	901,425	1,263,359	99,485	4,282,375			4,544,824
7. Total Bonds	1,380,929,173	373,657,986	351,062,925	(551,779)	1,402,972,455			1,380,929,173
PREFERRED STOCK								
8. Class 1	80,705,432			1,317,082	82,022,514			80,705,432
9. Class 2	4,925,229				4,925,229			4,925,229
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	85,630,661			1,317,082	86,947,743			85,630,661
15. Total Bonds and Preferred Stock	1,466,559,834	373,657,986	351,062,925	765,303	1,489,920,198			1,466,559,834

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
80999999 Totals	41,555,708	XXX	41,555,708	141,689	

SCHEDULE DA - PART 2- Verification

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	31,041,280			29,819,958
2. Cost of short-term investments acquired	180,685,105			744,350,247
3. Increase (decrease) by adjustment				117,189
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments	170,170,677			743,246,114
7. Book/adjusted carrying value, current period	41,555,708			31,041,280
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	41,555,708			31,041,280
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	41,555,708			31,041,280
12. Income collected during period	141,689			8,356,025
13. Income earned during period	141,689			8,302,545

Schedule DB - Part F - Section 1
NONE

Schedule DB - Part F - Section 2
NONE

Schedule S
NONE

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

During Current Year to Date - Allocated by States and Territories

States, Etc.	Is Insurer Licensed? (Yes or No)	Life Contracts			Direct Business Only		
		1	2	3	4	5	
						Deposit-Type Contract Funds	Other Considerations
1. Alabama	AL	Yes	3,719	1,616,223			
2. Alaska	AK	Yes	2,608	8,670			
3. Arizona	AZ	Yes	7,270	1,411,167		7,181	
4. Arkansas	AR	Yes	1,744 .....	.94,227			
5. California	CA	Yes .....	.310	15,642,254 .....		.535,006	
6. Colorado	CO	Yes	5,229	1,086,969		5,527	
7. Connecticut	CT	Yes .....	.307	4,601,576 .....		.15,289	
8. Delaware	DE	Yes	3,553	10,001			
9. District of Columbia	DC	Yes .....		.75			
10. Florida	FL	Yes	15,734	41,637,460		24,370	
11. Georgia	GA	Yes	22,165	631,956		1,904	
12. Hawaii	HI	Yes .....		.90,802 .....		.51,152	
13. Idaho	ID	Yes .....		.50,862 .....		.4,186	
14. Illinois	IL	Yes	28,903	8,344,483 .....		.105,194	
15. Indiana	IN	Yes	6,433	3,593,622		4,714	
16. Iowa	IA	Yes	1,093	979,516 .....		.66,523	
17. Kansas	KS	Yes	6,014 .....	.74,920			
18. Kentucky	KY	Yes	2,308	1,417,207 .....		.59,078	
19. Louisiana	LA	Yes	10,936	1,146,499			
20. Maine	ME	No					
21. Maryland	MD	Yes	5,011	3,174,595			
22. Massachusetts	MA	Yes .....		.5,873,649			
23. Michigan	MI	Yes		4,989,002			
24. Minnesota	MN	Yes	3,419	4,822,805 .....		.122,871	
25. Mississippi	MS	Yes	6,101 .....	.163,738			
26. Missouri	MO	Yes	11,107	4,012,418			
27. Montana	MT	Yes					
28. Nebraska	NE	Yes	5,875 .....	.328,231			
29. Nevada	NV	Yes		475,477 .....		.16,984	
30. New Hampshire	NH	No .....		.11,368			
31. New Jersey	NJ	Yes	2,254	13,007,544 .....		.25,946	
32. New Mexico	NM	Yes	6,898 .....	.368,649			
33. New York	NY	No .....	.748	3,497,629			
34. North Carolina	NC	Yes	2,173 .....	.3,202,368			
35. North Dakota	ND	Yes .....		.103,747			
36. Ohio	OH	Yes .....	.62,449	8,935,387 .....		.10,441	
37. Oklahoma	OK	Yes	7,471	1,827,278			
38. Oregon	OR	Yes	15,998	1,214,941 .....		.329,820	
39. Pennsylvania	PA	Yes	17,371	15,834,578 .....		.159,287	
40. Rhode Island	RI	Yes .....		.69,681			
41. South Carolina	SC	Yes	21,836 .....	.195,669			
42. South Dakota	SD	Yes .....		.136,901			
43. Tennessee	TN	Yes	5,259	2,153,914			
44. Texas	TX	Yes	5,161	4,644,632 .....		.52,526	
45. Utah	UT	Yes .....		.153,489			
46. Vermont	VT	No .....		.100,000			
47. Virginia	VA	Yes	2,493	1,496,851 .....		.66,227	
48. Washington	WA	Yes	17,948 .....	.60,751 .....		.748,113	
49. West Virginia	WV	Yes	5,070 .....	.575,525			
50. Wisconsin	WI	Yes .....	.205	1,680,536 .....		.4,328	
51. Wyoming	WY	Yes .....	.807 .....	.3,093			
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No					
55. US Virgin Islands	VI	No					
56. Canada	CN	No					
57. Aggregate Other Alien	OT	XXX .....	.559 .....	.1,866			
58. Subtotal		(a) 47	324,539 .....	.165,554,801 .....		.2,416,667	
90. Reporting entity contributions for employee benefit plans		XXX					
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX					
93. Premium or annuity considerations waived under disability or other contract provisions		XXX					
94. Aggregate of other amounts not allocable by State		XXX					
95. Totals (Direct Business)		XXX	324,539 .....	.165,554,801 .....		.2,416,667	
96. Plus Reinsurance Assumed		XXX	148,758				
97. Totals (All Business)		XXX .....	.473,297 .....	.165,554,801 .....		.2,416,667	
98. Less Reinsurance Ceded		XXX .....	.632,069 .....	.105,984			
99. Totals (All Business) less Reinsurance Ceded		XXX	(158,772)	165,448,817 .....		.2,416,667	
DETAILS OF WRITE-INS							
5701. Alien(01)		XXX .....	.559 .....	.1,866			
5702.		XXX					
5703.		XXX					
5798. Summary of remaining write-ins for Line 57 from overflow page		XXX					
5799. Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)		XXX .....	.559 .....	.1,866			
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX					
9499. Totals (Lines 9401 thru 9403 plus 9498)(Line 94 above)		XXX					

(a) Insert the number of yes responses except for Canada and Other Alien.

Schedule Y - Part 1
NONE

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your 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 supplemental is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

RESPONSES

1. Will the SVO Compliance Certification be filed with this statement? Yes.....
2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement? No.....

Explanations:

N/A

Bar Codes:

Trusted Surplus Statement (Document Identifier 490) here:



STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

LQ004 Additional Aggregate Lines for Page 04 Line 8.3.

*SUMOPS

08.304. Miscellaneous income.....	1,324,090	170,757	3,592,831
08.397. Summary of remaining write-ins for Line 8.3 from Page 4	1,324,090	170,757	3,592,831

LQ005 Additional Aggregate Lines for Page 05 Line 7.

*CASH

0704. Miscellaneous income.....	1,324,090	3,592,831
0705. Noncash appreciated common stock.....		4,901,821
0797. Summary of remaining write-ins for Line 7 from Page 05	1,324,090	8,494,652

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Current Quarter, including Payments during the Final Year on "Sales under Contract"

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Current Quarter

E02

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED during the Current Quarter

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
NONE									
9999999 Totals									

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
9999999 Totals												

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
BONDS								
US Governments								
United States								
FN0652-64-8.....	FNMA DOLLAR ROLL 6.500% 03/01/32 USD Cost = 24,977,813	.03/07/2002	UBS Securities Inc.		24,977,813	24,900,000	44,958	1
Total United States						24,977,813	24,900,000	44,958 XXX
0399996 - Bonds - U.S. Government					24,977,813	24,900,000	44,958	XXX
0399999 - Total - Bonds - U.S. Government					24,977,813	24,900,000	44,958	XXX
Public Utilities (unaffiliated)								
United States								
.210371-AG-5.....	CONSTELLATION ENERGY 6.350% 04/01/07 USD Cost = 2,498,050	.03/21/2002	Salomon Brothers Inc.		2,498,050	2,500,000		2PE
.001957-BA-6.....	AT&T CORP 8.000% 11/15/31 USD Cost = 2,125,220	.01/11/2002	J. P. Morgan Securities Inc.		2,125,220	2,000,000	24,444	2
.17453B-AJ-0.....	CITIZENS 9.000% 08/15/31 COMMUNICATIONS	.03/15/2002	Tax Free Exchange		4,026,034	4,000,000	29,000	2
.23330A-AC-4.....	DPL INC 8.125% 09/01/31 USD Cost = 922,697	.03/01/2002	Tax Free Exchange		922,697	1,000,000	40,851	2
.641423-AZ-1.....	NEVADA POWER CO 8.250% 06/01/11 USD Cost = 2,026,856	.01/24/2002	Tax Free Exchange		2,026,856	2,000,000		2PE
.66416T-AF-2.....	NORTHWEST GENERATING 8.812% 10/15/26 USD Cost = 4,170,583	.01/31/2002	Tax Free Exchange		4,170,583	4,000,000		2PE
.912920-AC-9.....	US WEST COMMUNICATIONS 6.875% 09/15/33 USD Cost = 849,050	.01/24/2002	Merrill Lynch		849,050	1,000,000	25,590	2
.98157D-AK-2.....	WORLDCOM INC 8.250% 05/15/31 USD Cost = 932,700	.03/05/2002	J. P. Morgan Securities Inc.		932,700	1,000,000	25,896	1
Total United States						17,551,190	17,500,000	145,781 XXX
Other Country								
.35177P-AL-1.....	FRANCE TELECOM 8.500% 03/01/31 USD Cost = 3,008,062	.02/15/2002	Tax Free Exchange		3,008,062	3,000,000	116,167	2
Total Other Country						3,008,062	3,000,000	116,167 XXX
3899996 - Bonds - Public Utilities - United States						20,559,252	20,500,000	261,948 XXX
3899998 - Bonds - Public Utilities - Other Countries						17,551,190	17,500,000	145,781 XXX
3899999 - Total - Bonds - Public Utilities						3,008,062	3,000,000	116,167 XXX
Industrial & Miscellaneous								
United States								
.06406J-BC-8.....	BANK OF NEW YORK 0.000% 04/14/14 STRIPS USD Cost = 18,095,000	.01/01/2002	Tax Free Exchange		18,095,000	32,900,000		1
.06406J-BE-4.....	BANK OF NEW YORK 0.000% 04/14/14 STRIPS USD Cost = 16,095,600	.01/01/2002	Tax Free Exchange		16,095,600	23,670,000		1
.16162T-MY-9.....	CHASE MORTGAGE FINANCE 6.500% 08/25/29 CORP SER 1999-S10 CLASS A18 USD Cost = 10,132,422	.03/19/2002	Salomon Brothers Inc.		10,132,422	10,000,000	37,917	.1PE
.18971Y-AA-0.....	CLYDESDALE TRUST 1A A1 0.000% 04/02/14 USD Cost =	.01/01/2002	No Broker			10,000,000		.1PE
.491165-AA-4.....	KENTUCKIANA TRUST 0.000% 04/16/14 USD Cost =	.01/01/2002	No Broker			7,000,000		.1Z
.637432-CQ-6.....	NATIONAL RURAL 6.000% 05/15/06 UTILITIES USD Cost = 5,078,800	.01/17/2002	ABN AMRO Securities Inc.		5,078,800	5,000,000	56,667	1
.76110G-JM-4.....	RESIDENTIAL ACCREDIT 6.750% 05/25/31 LNS, INC Ser 2001-OS5 Class A5 USD Cost = 7,079,621	.01/11/2002	ING Bearings		7,079,621	7,037,834	19,794	.1PE

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues

E04.1

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)	
BONDS																	
US Governments																	
United States																	
04243*-AC-3...	ARMSTRONG MTG CO FHA 10.25% 07/01/31 042-43083-ECPM Altercare USD Cost = 3,969	03/01/2002	Paydown.....			3,957	3,957	3,969	3,957	(11)					.68		1
21204*-AH-3...	CONTINENTAL SECS CORP 10.000% 02/01/33 FHA 023-43137 Golden Pond USD Cost = 33,624	03/01/2002	Paydown.....			33,434	33,434	33,624	33,434	(168)					(48,203)		1
31384Q-PN-7...	FNMA POOL #530629 7.25% 04/01/30 USD Cost = 1,040,738	03/01/2002	Paydown.....			1,050,255	1,050,255	1,040,738	1,050,255	9,498					.10,863		1
31384U-U7-7...	FNMA POOL #534406 7.198% 04/01/30 USD Cost = 1,060,115	03/01/2002	Paydown.....			1,071,330	1,071,330	1,060,115	1,071,330	11,210					.10,574		1
31385B-ZD-0...	FNMA POOL #539940 8.000% 05/01/30	03/01/2002	Paydown.....			1,368,801	1,368,801	1,368,695	1,368,801	.302					.17,201		1
31385N-SC-4...	FNMA POOL #547815 8.000% 07/01/30 GNMA Pool #574838 6.000% 11/15/31	03/01/2002	Paydown.....			511,656	511,656	511,656	511,656	.112					6,278		1
36200W-S3-6...	USD Cost = 26,414 HIGHLAND MTG CO FHA 9.125% 10/01/21 064-35271-PM A REDEMPRESS USD Cost = 11,923	03/01/2002	Paydown.....			26,288	26,288	26,414	26,288	(125)					307		1
43038*-AG-1...		03/01/2002	Paydown.....			11,790	11,790	11,923	11,790	(105)					.180		1
Total United States						4,077,511	4,077,511	3,597,134	4,077,511	20,713	0	0	0	0	(2,732)	XXX	XXX
039996 - Bonds - U.S. Government						4,077,511	4,077,511	3,597,134	4,077,511	20,713	0	0	0	0	(2,732)	XXX	XXX
039999 - Bonds - U.S. Governments						4,077,511	4,077,511	3,597,134	4,077,511	20,713	0	0	0	0	(2,732)	XXX	XXX
All other Governments																	
Special Revenue & Assessment																	
United States																	
California																	
834125-AN-6...	SOLANO CALIF IRR DIST 9.150% 01/01/20	01/01/2002	Redemption 100,0000			100,000	100,000	100,000	100,000	6,656					4,575		6
Total California						100,000	100,000	100,000	100,000	6,656	0	0	0	0	4,575	XXX	XXX
232263-AC-7...	CUYAHOGA CNTY OH ECON 2.100% 06/01/22 USD Cost = 2,700,000	01/08/2002	CLOSED.....			2,700,000	2,700,000	2,700,000	2,700,000						6,140		1PE
312903-5X-1...	FHLMC 174 Z 10.000% 08/15/21 USD Cost = 349,170	03/15/2002	Paydown.....			335,740	335,740	349,170	335,740	(4,217)					(11,888)		1
312913-BY-1...	FHLMC 92-1414 LA 3.473% 11/15/07 USD Cost = 62,183	03/01/2002	Paydown.....			64,816	64,816	62,183	64,816	.852					.196		1
3133TD-ZT-6...	FHLMC 2056 L 7.000% 05/15/28 USD Cost = 3,205,719	03/01/2002	Paydown.....			2,264,334	2,264,334	2,261,504	2,264,334	.5,423					.9,388		1PE
3133TE-MP-6...	FHLMC 2064 L 7.000% 06/15/28 USD Cost = 823,851	03/01/2002	Paydown.....			590,404	590,404	588,929	590,404	.1,860					(.7,393)		1PE
313615-AQ-9...	FNMA POOL #050415 9.000% 03/01/21 USD Cost = 3,572	03/01/2002	Paydown.....			3,420	3,420	3,572	3,420	(149)					.46		1
313616-3C-6...	FNMA POOL #052095 9.500% 08/01/17 USD Cost = 16	03/01/2002	Paydown.....			15	15	16	15	(1)							
313616-D9-2...	FNMA POOL #051428 9.500% 07/01/17 USD Cost = 421	03/01/2002	Paydown.....			401	401	421	401	(16)					.6		1
313616-W4-2...	FNMA POOL #051967 9.500% 07/01/17 USD Cost = 34	03/01/2002	Paydown.....			33	33	.34	.33	(1)					.1		1
31361W-5N-3...	FNMA POOL #044053 9.500% 01/01/18 USD Cost = 116	03/01/2002	Paydown.....			.111	.111	.116	.111	(5)					.2		1
313623-L7-3...	FNMA POOL #076850 9.000% 05/01/18 USD Cost = 55	03/01/2002	Paydown.....			.53	.53	.55	.53	(2)					.1		1

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)	
31362T-TU-7...	FNMA POOL #070763 9.000% 03/01/21 USD Cost = 2,770	03/01/2002	Paydown.		2,652	.2,652	.2,770	2,652	-(116)					.38		1	
31364N-RJ-5...	FNMA POOL #112189 9.500% 11/01/08 USD Cost = 73	03/01/2002	Paydown.		69	.69	.73	.69	-(2)					.1		1	
31364R-D2-8...	FNMA POOL #114521 9.000% 05/01/18 USD Cost = 15	03/01/2002	Paydown.		15	.15	.15	.15	-(1)							1	
31364R-DJ-1...	FNMA POOL #114505 9.500% 01/01/21 USD Cost = 94,243	03/01/2002	Paydown.		90,051	.90,051	.94,243	.90,051	-(3,417)					2,135		1	
31364S-Y3-1...	FNMA POOL #116030 9.500% 06/01/19 USD Cost = 525	03/01/2002	Paydown.		500	.500	.525	.500	-(20)					4		1	
31364V-VW-3...	FNMA POOL #118629 9.500% 04/01/21 USD Cost = 972	03/01/2002	Paydown.		929	.929	.972	.929	-(37)					15		1	
	Total United States				6,153,543	6,153,543	6,164,598	6,153,543	6,807	0	0	0	0	3,267	XXX	XXX	
	3199996 - Bonds - Special Revenues - United States				6,153,543	6,153,543	6,164,598	6,153,543	6,807	0	0	0	0	3,267	XXX	XXX	
	3199999 - Bonds - Special Revenues				6,153,543	6,153,543	6,164,598	6,153,543	6,807	0	0	0	0	3,267	XXX	XXX	
Public Utilities (unaffiliated)																	
United States																	
17453B-AF-8...	CITIZENS 9.000% 08/15/31 COMMUNICATIONS	03/15/2002	Tax Free Exchange.		4,026,034	4,000,000	.4,026,040	4,026,034	-(6)						208,000		2
23330A-AA-8...	DPL INC 8.125% 09/01/31 USD Cost = 922,350	03/01/2002	Tax Free Exchange.		922,697	1,000,000	.922,350	922,697	132					.81,701		2	
641423-AX-6...	NEVADA POWER CO 8.250% 06/01/11 USD Cost = 1,999,260	01/24/2002	Tax Free Exchange.		1,999,356	2,000,000	.1,999,260	1,999,356	.4					.27,500		2PE	
66416T-AB-1...	NORTHWEST GENERATING 8.812% 10/15/26 USD Cost = 2,000,000	01/31/2002	Tax Free Exchange.		2,000,000	2,000,000	2,000,000	2,000,000						.53,362		2PE	
	Total United States				8,948,087	9,000,000	8,947,650	8,948,087	130	0	0	0	0	370,563	XXX	XXX	
Other Country																	
35177P-AC-1...	FRANCE TELECOM 8.500% 03/01/31 USD Cost = 3,008,220	02/15/2002	Tax Free Exchange.		3,008,062	3,000,000	.3,008,220	3,008,062	(8)					116,167		2	
	Total Other Country				3,008,062	3,000,000	3,008,220	3,008,062	(8)	0	0	0	0	116,167	XXX	XXX	
	3899996 - Bonds - Public Utilities - United States				8,948,087	9,000,000	8,947,650	8,948,087	130	0	0	0	0	370,563	XXX	XXX	
	3899998 - Bonds - Public Utilities - Other Countries				3,008,062	3,000,000	3,008,220	3,008,062	(8)	0	0	0	0	116,167	XXX	XXX	
	3899999 - Bonds - Public Utilities				11,956,149	12,000,000	11,955,870	11,956,149	122	0	0	0	0	486,730	XXX	XXX	
Industrial & Miscellaneous																	
United States																	
00077B-CV-3...	ABN AMRO BANK NV 98-4 6.750% 11/25/28 A6 USD Cost = 797,569	03/01/2002	Paydown.		796,573	.796,573	.797,569	796,573	.936					.8,230		1PE	
055240-LT-0...	BA MTG SEC, INC. 98-7 6.250% 01/25/29 A4 USD Cost = 2,037,984	03/01/2002	Paydown.		2,057,271	2,057,271	.2,037,984	2,057,271	11,715					.20,114		1PE	
05535D-AM-6...	BCF 97-R1 WAC 8.182% 03/25/37 USD Cost = 447,968	03/01/2002	Paydown.		257,154	.257,154	.254,744	257,154	.3,389					(55,217)		1PE	
099905-AA-9...	BOSQUE SERIES 1 CI-1 7.660% 06/05/02 USD Cost = 43,615	03/01/2002	Paydown.		43,452	.43,452	.43,615	.43,452	.24					.674		1	
126342-EP-5...	CSFB 1996-1R 3M1 6.680% 01/27/19 USD Cost = 70,400	02/01/2002	Paydown.		71,247	.71,247	.70,400	.71,247	.796					.815		2Z	
12639T-AA-8...	CST EXPORT MASTER 8.220% 03/01/04 USD Cost = 312,494	03/01/2002	Varius.		312,494	.312,494	.312,494	.312,494						.4,281		2	

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Desig- nation (a)
	RESIDENTIAL ASSET SEC 8.000% 12/25/26															
126691-A7-9...	TR 96-A8 B3 USD Cost = 64,390	03/01/2002	Paydown.....		67,029	.67,029	.64,390	.67,029	1,970					785		2
	RESIDENTIAL ASSET SEC 7.250% 05/25/26															
126691-TH-7...	TR 96-1 B3 USD Cost = 62,435	03/01/2002	Paydown.....		70,102	.70,102	.62,435	.70,102	2,509					787		2
	RESIDENTIAL ASSET SEC 7.750% 05/25/27															
126691-W3-4...	TR 1997-A3 B3 USD Cost = 6,396	03/01/2002	Paydown.....		6,315	.6,315	.6,396	.6,315	.8					.81		2
	COUNTRYWIDE HOME LOANS 6.750% 05/25/28															
12669A-NT-7...	1998-A5 A8 USD Cost = 1,627,035	02/01/2002	Paydown.....		1,610,925	.1,610,925	.1,627,035	.1,610,925	.2,885					.17,551		1PE
	COUNTRYWIDE HOME LOANS 6.750% 08/25/28															
12669A-WB-6...	98-A8 B1C USD Cost = 9,998	03/01/2002	Paydown.....		10,269	.10,269	.9,998	.10,269	.110					.111		2
	COUNTRYWIDE HOME LOANS 6.750% 08/25/28															
12669A-WE-0...	1998-A8 B2C USD Cost = 4,521	03/01/2002	Paydown.....		4,639	.4,639	.4,521	.4,639	.50					.52		2
	CARDINAL TRUST 0.000% 04/16/14															
141553-AA-5...	USD Cost = 7,539,000	01/01/2002	Tax Free Exchange.....		7,539,000	.10,770,000	.7,539,000	.7,539,000								1Z
	CHASE MORTGAGE FIN 6.750% 07/25/28															
161626-4S-2...	CORP 1998-S2 B2 USD Cost = 9,944	03/01/2002	Paydown.....		10,176	.10,176	.9,944	.10,176	.136					(12,778)		2
	CHASE MORTGAGE FIN 6.900% 08/25/28															
16162R-AJ-9...	CORP 98-S4 A9 USD Cost = 188,270	03/01/2002	Paydown.....		188,771	.188,771	.188,270	.188,771	.809					1,978		1
	CHASE MORTGAGE FIN 6.950% 08/25/28															
16162R-AL-4...	CORP 98-S4 A11 USD Cost = 133,797	03/01/2002	Paydown.....		133,713	.133,713	.133,797	.133,713	.506					1,408		1PE
	CHURCHILL TRUST 0.000% 04/15/14															
171577-AA-7...	USD Cost = 8,120,000	01/01/2002	Tax Free Exchange.....		8,120,000	.11,600,000	.8,120,000	.8,120,000								1PE
	CLYDESDALE TRUST 1A A1 0.000% 04/02/14															
18971Y-AA-0...	USD Cost = 9,047,500	01/01/2002	Tax Free Exchange.....		9,047,500	.16,450,000	.9,047,500	.9,047,500								1PE
	COMMONWEALTH COUNTRY 2.400% 11/01/21															
202775-AA-0...	USD Cost = 2,300,000	01/11/2002	The Bank of New York		2,300,000	.2,300,000	.2,300,000	.2,300,000						7,306		1Z
	CONSECO COMMERCIAL MTG 9.700% 10/15/15															
208463-AC-3...	TR 1 89-1 A3 USD Cost = 554,728	03/15/2002	Paydown.....		487,777	.487,777	.523,075	.487,777	(21,630)					(23,131)		2
	CS FIRST BOSTON SEC 7.490% 09/30/24															
22540A-BT-4...	CORP 97-1R 1M5 USD Cost = 799,976	03/01/2002	Paydown.....		810,038	.810,038	.799,976	.810,038	.6,201					(12,946)		2PE
	DLJ MTG ACCEPT CO 6.955% 09/02/23															
23321P-VA-3...	95-T10 1B USD Cost = 689,449	02/01/2002	Paydown.....		752,468	.752,468	.689,449	.752,468	.23,954					(25,219)		2PE
	DLJ MTG ACCEPT CO 5.306% 12/28/25															
23321P-ZK-7...	1996-E 1 USD Cost = 2,105,106	03/01/2002	Paydown.....		702,753	.702,753	.712,086	.702,753	(5,925)					(279,465)		1Z

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Desig- nation (a)	
	DLJ MTG ACCEPT CO 96-G 5.530% 06/28/26																
23321P-ZM-3...	USD Cost = 2,919,048..... 1	03/01/2002...	Paydown.....		1,389,070	1,389,070	1,432,912	1,389,070	(31,016)					(408,771)		1	
31947H-AC-7...	FIRST CHICAGO/LENNAR 8.092% 04/29/06	01/01/2002...	Paydown.....											(37,972)		2	
36157L-4R-6...	1997-CHL1 CL B GE CAPITAL MTG 6.500% 04/25/24 SERVICES 94-13 B2	03/01/2002...	Paydown.....		193,743	193,743	197,618	193,743	(2,420)					(109,026)		3	
36157R-Y6-6...	USD Cost = 490,574..... GE CAPITAL MORTGAGE 6.500% 07/25/29 1999-11 A7	03/01/2002...	Paydown.....		1,650,456	1,650,456	1,647,619	1,650,456	3,770					20,319		1PE	
361849-CB-6...	USD Cost = 20,215..... GENERAL MOTORS CORP 8.380% 07/02/07 92-A3 PT	01/01/2002...	Paydown.....				20,215		(20,215)					434		1	
37045*-AC-3...	USD Cost = 164,565..... GREENWICH CAPITAL 6.587% 01/29/25 ACCEPTANCE 96-B A	01/02/2002...	Paydown.....		164,565	164,565	164,565	164,565						7,072		1	
396782-ET-7...	USD Cost = 134,609..... HUMPUSS FUNDING CORP 7.720% 12/15/09	02/01/2002...	Paydown.....		137,994	137,994	134,609	137,994	2,144					(3,812)		1	
445533-AA-0...	USD Cost = 231,464..... ICI FUNDING CORP 8.000% 07/25/28	12/15/2001...	Varius.....		271,767	271,767	231,464	271,767	32,548							4	
44926M-BK-5...	USD Cost = 8,690..... ICI FUNDING CORP 7.250% 09/25/27 1997-3	03/01/2002...	Paydown.....		8,296	8,296	8,690	8,296	(32)					.111		2PE	
44926M-CD-0...	USD Cost = 4,754..... INDOSUEZ CAP FNDNG, 3.250% 05/08/10	03/01/2002...	Paydown.....		4,925	4,925	4,754	4,925	.67					.59		2PE	
45578M-AD-0...	L.P. INDO 4A B2 JPM CAPITAL TRUST I 7.540% 01/15/27	03/01/2002...	Paydown.....											(31,944)		2	
46623P-AA-2...	USD Cost = 4,265,771..... JENKINS-EMP 6.840% 09/01/08	02/06/2002...	Varius.....		4,493,610	4,500,000	4,265,771	4,259,009	(41)				234,601	234,601	194,155	1	
47607T-AA-2...	ASSC/VERITUS SEC NT USD Cost = 102,617.....	02/01/2002...	Varius.....		102,238	102,238	102,617	102,238	(185)					574		1	
491165-AA-4...	KENTUCKIANA TRUST 0.000% 04/16/14 USD Cost = 8,047,800.....	01/01/2002...	Tax Free Exchange.....		8,047,800	11,835,000	8,047,800	8,047,800								.1Z	
52518R-AC-0...	LB MORTGAGE TRUST 97-A 3.348% 09/25/36 A														5,310		2Z
55337*-AA-6...	USD Cost = 1,000,146..... MOBIL PRODUCING 8.625% 02/02/06 NIGERIA	03/01/2002...	Paydown.....		1,000,146	1,000,146	1,000,146	1,000,146									
61687Y-BB-2...	USD Cost = 1,921,199..... MORGAN J.P. & CO. MTNA 4.530% 01/29/07	02/02/2002...	Varius.....		1,979,167	1,979,167	1,921,199	1,979,167	20,705					.85,398		2	
66937N-U7-1...	USD Cost = 899,100..... NORWEST ASSET SEC'S 7.000% 07/25/28 CORP 1998-15 A4	01/30/2002...	Redemption 100.0000...		900,000	900,000	899,100	900,000	.507					20,385		1PE	
66937N-VA-3...	USD Cost = 2,284,242..... NORWEST ASSET SEC'S 7.250% 11/25/27 CORP 1997-17 B2	03/01/2002...	Paydown.....		2,253,260	2,253,260	2,284,242	2,253,260	.4,181					.24,014		1PE	
	USD Cost = 1,579.....	03/01/2002...	Paydown.....		1,591	1,591	1,579	1,591	.9					.19		1	

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SCHEDULE D - PART 4

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1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
66937R-VL-0...	NORWEST ASSET 6.750% 06/01/29 SECURITIES CORP USD Cost = 674,666	03/25/2002	Paydown.....		673,246	.673,246	.674,666	.673,246	(642)					7,048		1PE
69348L-J4-2...	PNC MORTGAGE SEC'S CORP 6.750% 08/25/13 1998-6 4A1 USD Cost = 679,850	03/01/2002	Paydown.....		675,494	.675,494	.679,850	.675,494	1,559					7,185		1PE
69348L-JN-0...	PNC MORTGAGE SEC'S CORP 6.750% 09/25/28 97-1 B3 USD Cost = 55,691	03/01/2002	Paydown.....		.54,532	.54,532	.55,691	.54,532	(451)					872		1
69348L-N6-2...	PNC MORTGAGE SEC'S CORP 7.250% 09/25/28 1998-7 1A13 USD Cost = 104,479	03/01/2002	Paydown.....		103,862	.103,862	.104,479	.103,862	125					1,119		1PE
69348L-P9-4...	RALSTON PURINA CO 7.875% 06/15/25 USD Cost = 4,924,810	01/01/2002	Paydown.....		119,579	.119,579	.120,439	.119,579	.471					722		1PE
751277-AS-3...	REDBIRD TRUST 0.000% 04/17/14 USD Cost = 8,701,000	03/22/2002	Varius.....		5,888,050	5,000,000	.4,924,810	.4,927,304	.262					.960,746	.960,746	111,563
757240-AA-4...	RESIDENTIAL FDG MTG 7.750% 12/25/26 96-S25 M3	01/01/2002	Varius.....		8,701,000	12,430,000	.8,701,000	.8,701,000								
760947-Y3-9...	RESIDENTIAL ACCREDIT 8.000% 09/25/26 LN 96-Q55 M3	03/01/2002	Paydown.....		.55,334	.55,334	.56,025	.55,334	(50)					615		1PE
76110F-DL-4...	RESIDENTIAL ACCREDIT 7.750% 12/25/26 LN 96-Q58 M3	03/01/2002	Paydown.....		140,959	.140,959	.138,669	.140,959	.2,432					(137,527)		2
76110F-FD-0...	RESIDENTIAL FUNDING 6.750% 06/25/31 MTG 2001-S14 A5	03/01/2002	Paydown.....		.87,554	.87,554	.84,667	.87,554	.1,037					1,195		1
76110Y-5C-2...	USD Cost = 90,624	03/01/2002	Paydown.....		.86,334	.86,334	.90,624	.86,334	(4,204)							
768572-AA-7...	RIVER BAT TRUST 0.000% 04/15/14 RUBY TRUST 0.000% 04/01/14	01/01/2002	Tax Free Exchange.....		8,047,800	11,835,000	.8,047,800	.8,047,800								
781991-AE-4...	USD Cost = 9,047,500	01/01/2002	Tax Free Exchange.....		9,047,500	16,450,000	.9,047,500	.9,047,500								
79548K-WH-7...	SBM SEC VIII 97-A01 M3 2.825% 08/25/27	03/25/2002	Paydown.....		.999,484	.999,484	.999,484	.999,484						4,041		2Z
843590-AZ-3...	SOUTHERN PACIFIC SEC 6.800% 01/25/28 ASSETS 96-4 A2	03/01/2002	Paydown.....		14,740	.14,740	.15,101	.14,740	(59)					.174		1PE
863572-KP-7...	STRUCTURED ASST SEC 7.000% 08/25/26 CRP 98-2 B3	03/01/2002	Paydown.....		18,671	.18,671	.16,491	.18,671	.1,304					(3,163)		1
863572-SH-7...	STRUCTURED ASST SEC 3.050% 02/25/28 CRP 98-2 B	02/25/2002	Paydown.....		380,714	.380,714	.382,023	.380,714	(281)					1,722		2Z
863572-JR-2...	STRUCTURED ASST SEC 3.559% 08/25/28 CRP 98-7 CL-A	02/01/2002	Paydown.....		1,015,887	.1,015,887	.1,015,887	.1,015,887						(10,893)		1Z
90263A-BM-1...	UCFC MANUFACTURED 8.180% 10/15/28 HOUSING 97-2 B2 (#90263A9B8)	03/01/2002	No Brker.....		.843,457	3,373,827	.843,457	.843,457								
90263A-BM-1...	UCFC MANUFACTURED 8.180% 10/15/28 HOUSING 97-2 B2 (#90263A9B8)	05/21/2001	Varius.....											186,027		.5Z

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues

(a) For all common stock bearing the NAIC designation "C" provide the number of such issues

E05.GOE

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

STATEMENT AS OF MARCH 31, 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
				5 First Month	6 Second Month	7 Third Month	
Chase Manhattan Bank, AIP.....New York, NY.....	1.240	.3,043		910,000	1,040,000	1,090,000	
Chase Manhattan Bank, APO EFT.....New York, NY.....				(28,016)	(40,629)	(114,699)	
Chase Manhattan Bank, Concentration.....New York, NY.....				.8,978	1,744	9,707	
Chase Manhattan Bank, PAC Deposits.....New York, NY.....				69,017	.77,589	.77,240	
Chase Manhattan Bank, Policy & Commissions.....New York, NY.....					(7,332,707)	(6,433,426)	(6,366,981)
Huntington National Bank, Disbursements.....Columbus, OH.....					(10,731)	1,313	1,313
PNC Bank, Premium Receipts.....Louisville, KY.....					(92,486)	(97,322)	(114,644)
National City, Concentration.....Louisville, KY.....	6.250	.703		5,789,295	.3,172,943	3,724,514	
Bank of New York.....New York, NY.....		2,113			(12,320,555)	588,.052	
0199998 Deposits in .....depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX						XXX
0199999 Totals - Open Depositories	XXX	5,859		(13,007,205)	(2,277,788)	(1,105,498)	XXX
0399999 Total Cash on Deposit	XXX	5,859		(13,007,205)	(2,277,788)	(1,105,498)	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX				XXX
0599999 Total Cash	XXX	5,859		(13,007,205)	(2,277,788)	(1,105,498)	XXX