



QUARTERLY STATEMENT

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

THE CINCINNATI LIFE INSURANCE COMPANY

NAIC Group Code	0244	0244	NAIC Company Code	76236	Employer's ID Number	31-1213778
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry Ohio		
Country of Domicile	United States of America					
Incorporated	07/02/1987		Commenced Business	02/01/1988		
Statutory Home Office	6200 SOUTH GILMORE ROAD			FAIRFIELD, OH 45014-5141		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	6200 SOUTH GILMORE ROAD					
	FAIRFIELD, OH 45014-5141			513-870-2000		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number)		
Mail Address	P.O. BOX 145496			CINCINNATI, OH 45250-5496		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	6200 SOUTH GILMORE ROAD					
	FAIRFIELD, OH 45014-5141			513-603-5564		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number)		
Internet Website Address	www.cinfin.com					
Statement Contact	Kevin Christopher Smith			513-603-5564		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	Kevin_Smith@cinfin.com			513-603-5500		
	(E-mail Address)			(FAX Number)		
Policyowner Relations Contact	6200 South Gilmore Road					
	Fairfield, OH 45014-5141			513-870-2000		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number) (Extension)		

OFFICERS

President	David Hugh Popplewell	Vice President	Gregory Joseph Ziegler
Chief Financial Officer & Secretary	Kenneth William Stecher	Internal Audit Officer	Marc Anthony O'Dowd
Senior Vice President & Actuary	Richard Ward Cumming	Assistant Vice President	Richard Larry Arlen #
Senior Vice President	Donald Rupert Adick	Assistant Vice President	Douglas Albert Bogenreif
Senior Vice President	James Eugene Benoski	Assistant Vice President	Martin Francis Hollenbeck #
Senior Vice President	Craig William Forrester #	Assistant Vice President	Richard Louis Mathews
Senior Vice President	Bob Ray Kerns	Assistant Vice President	Deborah Kae Parrott
Senior Vice President	James Gordon Miller	Assistant Vice President	Steven Anthony Soloria #
Senior Vice President	Kenneth Stewart Miller	Assistant Vice President	Eric Nelson Taylor
Senior Vice President	Urban George Neville	Secretary	Michael Ray Abrams
Senior Vice President	Glenn Douglas Nicholson	Secretary	Ricky Gene Baker
Senior Vice President	Jacob Ferdinand Scherer, Jr.	Secretary	William James Geier
Senior Vice President	Timothy Lee Timmel	Secretary	Scott Alan Gilliam
Vice President & Treasurer	Todd Hancock Pendery #	Secretary	Robyn Carol Muhlberg
Vice President	Brad Eric Behringer	Secretary	Michael Kevin O'Connor #
Vice President	David Lewis Burbrink #	Secretary	Carol Ann Oler
Vice President	Joseph Michael Dempsey	Secretary	David Allen Pierce
Vice President	Donald Joseph Doyle, Jr.	Secretary	David Allen Webb
Vice President	Harold Lee Eggers	Secretary	Brian Keith Wood #
Vice President	Stephen Carl Frechtling	Assistant Secretary	Thomas Edwin Dennis #
Vice President	Richard Parks Matson	Assistant Secretary	Michael Kedrick Dockery
Vice President	Thomas Joseph Scheid	Assistant Secretary	Kevin Lee Heflin
Vice President	Gregory Dale Schmidt	Assistant Secretary	Gerald Lee Varney #
Vice President	Mark Alan Welsh #		

DIRECTORS OR TRUSTEES

James Eugene Benoski	Richard Ward Cumming	James Gordon Miller
Larry Richard Plum	David Hugh Popplewell	Jacob Ferdinand Scherer, Jr.
John Jefferson Schiff, Jr.	Robert Cleveland Schiff	Thomas Reid Schiff
Kenneth William Stecher	Timothy Lee Timmel	

State of .....Ohio..... ss  
County of .....Butler.....}

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 Hugh Popplewell President	Kenneth William Stecher Secretary	Todd Hancock Pendery Treasurer
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Subscribed and sworn to before me this  
30th day of April, 2002

Robert E. Clausen  
Notary Public  
August 8, 2003



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 .....	752,222,227	544,327	751,677,900	730,962,736
2. Stocks:				
2.1 Preferred stocks .....	65,246,650	400,000	64,846,650	56,778,885
2.2 Common stocks .....	416,296,429		416,296,429	399,874,335
3. Mortgage loans on real estate:				
3.1 First liens .....	1,875,340		1,875,340	1,963,413
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) .....	3,138,319		3,138,319	3,196,061
4.3 Properties held for sale (less \$ ..... encumbrances) .....				
5. Policy loans .....	24,091,362		24,091,362	24,030,815
6. Premium notes, including \$ ..... for first year premiums .....				
7. Cash (\$ .....3,006,974 ) and short-term investments (\$ ..... ) .....	3,006,974		3,006,974	11,755,812
8. Other invested assets .....	13,874,116		13,874,116	13,873,750
9. Receivable for securities .....	221,814		221,814	837,127
10. Aggregate write-ins for invested assets .....				
11. Subtotals, cash and invested assets (Lines 1 to 10) .....	1,279,973,231	944,327	1,279,028,904	1,243,272,934
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers .....	432,186		432,186	1,458,306
12.2 Commissions and expense allowances due .....	2,398,857		2,398,857	2,800,215
12.3 Experience rating and other refunds due .....				
12.4 Other amounts receivable under reinsurance contracts .....				
13. Electronic data processing equipment and software .....	356,791	356,791		
14. Federal and foreign income tax recoverable and interest thereon (including \$ .....51,492,517 net deferred tax asset) .....	51,492,517		51,492,517	52,915,621
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 \$ .....935,847 loading) .....	12,944,603		12,944,603	9,612,703
17. Accident and health premiums due and unpaid .....	(4,056)	1,916	(5,972)	(110,345)
18. Investment income due and accrued .....	18,087,260		18,087,260	17,778,738
19. Net adjustment in assets and liabilities due to foreign exchange rates .....				
20. Receivable from parent, subsidiaries and affiliates .....	363,668		363,668	593,993
21. Amounts receivable relating to uninsured accident and health plans .....				
22. Amounts due from agents .....				
23. Other assets nonadmitted .....	1,336,746	1,336,746	0	
24. Aggregate write-ins for other than invested assets .....	757,679	(18,630)	776,309	836,592
25. Total assets excluding Separate Accounts business (Lines 11 to 24) .....	1,368,139,482	2,621,150	1,365,518,332	1,329,158,757
26. From Separate Accounts Statement .....	378,463,184		378,463,184	369,488,730
27. Total (Lines 25 and 26) .....	1,746,602,666	2,621,150	1,743,981,516	1,698,647,488
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. SEPARATE ACCOUNTS MANAGEMENT FEE RECEIVABLE .....	620,973		620,973	681,255
2402. GUARANTY ASSESSMENTS .....	55,509		55,509	55,509
2403. RETURNED CHECKS .....	9,304	9,304	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page .....	71,894	(27,933)	99,827	99,828
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	757,679	(18,630)	776,309	836,592

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for Life contracts \$ .....616,159,530 less \$ .....included in Line 6.3 (including \$ ..... Modco Reserve) .....	616,159,530	606,214,652
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	9,189,690	9,359,396
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve) .....	125,737,708	120,219,321
4. Contract claims:		
4.1 Life .....	8,440,627	5,224,765
4.2 Accident and health .....	5,102,737	5,153,583
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) .....	144	142
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 \$ .....46,747 accident and health premiums .....	406,651	303,315
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 .....		
9.4 Interest Maintenance Reserve .....	8,693,059	8,560,251
10. Commissions to agents due or accrued—life and annuity contracts \$ .....696,935 accident and health \$ .....65,982 and deposit-type contract funds \$ .....	762,917	498,057
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued .....	3,435,995	2,862,436
13. Transfers to Separate Accounts due or accrued (net) (Including \$ ..... accrued for expense allowances recognized in reserves) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	1,223,573	1,105,928
15. Federal and foreign income taxes, including \$ ..... on realized capital gains (losses) (including \$ .....101,149,881 net deferred tax liability) .....	113,986,437	106,040,083
16. Unearned investment income .....	290,417	308,173
17. Amounts withheld or retained by company as agent or trustee .....	(306,947)	(43,422)
18. Amounts held for agents' account, including \$ .....62,813 agents' credit balances .....	62,813	60,610
19. Remittances and items not allocated .....	846,101	793,413
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 \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve .....	76,553,275	76,351,550
24.2 Reinsurance in unauthorized companies .....		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers .....		
24.4 Payable to parent, subsidiaries and affiliates .....	1,380	1,083
24.5 Drafts outstanding .....		
24.6 Liability for amounts held under uninsured accident and health plans .....		
24.7 Funds held under coinsurance .....		
24.8 Payable for securities .....	3,750	5,000,000
24.9 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	505,436	978,235
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25) .....	971,095,293	948,991,570
27. From Separate Accounts Statement .....	378,463,184	369,488,730
28. Total Liabilities (Lines 26 and 27) .....	1,349,558,477	1,318,480,300
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 .....	550,000	550,000
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	390,873,039	376,617,188
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) .....	391,423,039	377,167,188
38. Totals of Lines 29, 30 and 37 .....	394,423,039	380,167,188
39. Totals of Lines 28 and 38 .....	1,743,981,516	1,698,647,488
DETAILS OF WRITE-INS		
2501. RETIRED LIVES RESERVES .....	16,666	16,666
2502. BONUS LIABILITY .....	312,651	37,464
2503. PAYABLES CLEARING .....	4,750	764,084
2598. Summary of remaining write-ins for Line 25 from overflow page .....	171,369	160,021
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	505,436	978,235
3101. ....		0
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. ....		0
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) .....		

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 .....	26,255,350	22,891,866	93,173,293
2. Considerations for supplementary contracts with life contingencies .....	108,552		81,486
3. Net investment income .....	20,973,336	19,093,820	80,128,211
4. Amortization of Interest Maintenance Reserve (IMR) .....	176,040	128,621	604,959
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			
6. Commissions and expense allowances on reinsurance ceded .....	2,588,885	1,918,399	9,213,171
7. Reserve adjustments on reinsurance ceded .....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	582,296	540,394	2,599,989
8.2 Charges and fees for deposit-type contracts .....			
8.3 Aggregate write-ins for miscellaneous income .....			
9. Totals (Lines 1 to 8.3) .....	50,684,459	44,573,099	185,801,109
10. Death benefits .....	8,596,206	6,672,263	24,709,359
11. Matured endowments (excluding guaranteed annual pure endowments) .....	30,324	47,237	188,808
12. Annuity benefits .....	1,822,678	2,477,443	6,854,852
13. Disability benefits and benefits under accident and health contracts .....	611,793	774,582	2,176,795
14. Coupons, guaranteed annual pure endowments and similar benefits .....			
15. Surrender benefits and withdrawals for life contracts .....	3,388,279	3,386,316	13,932,902
16. Group conversions .....	42,025	486	60,636
17. Interest and adjustments on contract or deposit-type contract funds .....	1,482,997	1,520,040	7,181,339
18. Payments on supplementary contracts with life contingencies .....	57,261	52,836	215,278
19. Increase in aggregate reserves for life and accident and health contracts .....	9,807,428	10,228,642	36,217,427
20. Totals (Lines 10 to 19) .....	25,838,991	25,159,845	91,537,396
21. Commissions on premiums, annuity considerations, and deposit-type contract funds(direct business only) .....	5,596,672	4,979,799	20,413,177
22. Commissions and expense allowances on reinsurance assumed .....			
23. General insurance expenses .....	6,099,947	4,945,851	25,133,087
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,079,049	915,117	3,475,970
25. Increase in loading on deferred and uncollected premiums .....	(1,411,304)	(1,035,055)	(1,877,299)
26. Net transfers to or (from) Separate Accounts .....			1,235
27. Aggregate write-ins for deductions .....			
28. Totals (Lines 20 to 27) .....	37,203,355	34,965,558	138,683,566
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	13,481,104	9,607,541	47,117,543
30. Dividends to policyholders .....	63	37	143
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	13,481,041	9,607,504	47,117,400
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	3,590,000	3,130,000	26,133,293
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	9,891,041	6,477,504	20,984,107
34. Net realized capital gains or (losses) less capital gains tax of \$ .....(876,829) (excluding taxes of \$ .....166,303 transferred to the IMR) .....	(1,628,395)		(6,005,332)
35. Net income (Line 33 plus Line 34) .....	8,262,646	6,477,504	14,978,776
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year .....	380,167,188	411,136,328	411,136,328
37. Net income (Line 35) .....	8,262,646	6,477,504	14,978,776
38. Change in net unrealized capital gains (losses) .....	12,608,901	(39,504,173)	(18,635,806)
39. Change in net unrealized foreign exchange capital gain (loss) .....			
40. Change in net deferred income tax .....	(6,489,984)	16,153,266	18,977,305
41. Change in non-admitted assets and related items .....	43,757	207,872	418,122
42. Change in liability for reinsurance in unauthorized companies .....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....			
44. Change in asset valuation reserve .....	(201,725)	29,884,548	15,193,229
45. Change in treasury stock .....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....			
47. Other changes in surplus in Separate Accounts Statement .....			0
48. Change in surplus notes .....			
49. Cumulative effect of changes in accounting principles .....		(62,153,100)	(62,153,100)
50. Capital changes:			
50.1 Paid in .....		50,000	50,000
50.2 Transferred from surplus (Stock Dividend) .....			
50.3 Transferred to surplus .....			
51. Surplus adjustment:			
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 .....	32,256	57,632	202,334
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	14,255,851	(48,826,451)	(30,969,139)
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	394,423,039	362,309,877	380,167,188
DETAILS OF WRITE-INS			
08.301. ....			
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....			
08.399. TOTALS (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....			
2701. INCREASE IN RETIRED LIVES RESERVE .....			1,235
2702. ....			
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page .....			
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....			1,235
5301. PRE-1992 WHOLE LIFE DEFICIENCY RESERVE .....	32,256	57,632	202,334
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) .....	32,256	57,632	202,334

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
<b>Cash from Operations</b>		
1. Premiums and annuity considerations for life and accident and health contracts .....	24,348,460	93,165,304
2. Charges and fees for deposit-type contracts .....	0	
3. Considerations for supplementary contracts with life contingencies .....	108,552	81,486
4. Net investment income .....	20,503,350	78,235,261
5. Commissions and expense allowances on reinsurance ceded .....	2,990,243	8,688,926
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts .....	(38,678)	2,599,989
7. Aggregate write-ins for miscellaneous income .....		
8. Total (Lines 1 to 7) .....	47,911,927	182,770,966
9. Death Benefits .....	4,541,446	26,051,716
10. Matured endowments .....	30,324	188,808
11. Annuity Benefits .....	1,822,678	6,854,852
12. Disability benefits and benefits under accident and health contracts .....	475,417	2,572,909
13. Coupons, guaranteed annual pure endowments and similar benefits .....		
14. Surrender benefits and withdrawals for life contracts .....	3,388,279	13,932,902
15. Group conversions .....	42,025	60,636
16. Interest and adjustments on contract or deposit-type contract funds .....	3,169	10,906
17. Payments on supplementary contracts with life contingencies .....	57,261	215,278
18. Total (Lines 9 to 17) .....	10,360,599	49,888,007
19. Commissions on premiums, annuity considerations and deposit-type contract funds .....	5,331,812	21,161,912
20. Commissions and expense allowances on reinsurance assumed .....		
21. General insurance expenses .....	5,527,955	23,951,129
22. Insurance taxes, licenses and fees, excluding federal income taxes .....	910,029	3,858,121
23. Net transfers to or (from) Separate Accounts .....		
24. Aggregate write-ins for deductions .....		
25. Total (Lines 18 to 24) .....	22,130,395	98,859,168
26. Dividends paid to policyholders .....	60	141
27. Federal income taxes (excluding tax on capital gains) .....	0	13,176,166
28. Total (Lines 25 to 27) .....	22,130,455	112,035,475
29. Net cash from operations (Line 8 minus Line 28) .....	25,781,472	70,735,490
<b>Cash from Investments</b>		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds .....	16,345,643	44,920,819
30.2 Stocks .....	4,113,818	40,379,888
30.3 Mortgage loans .....	88,073	333,559
30.4 Real estate .....		
30.5 Other invested assets .....		
30.6 Net gains or (losses) on cash and short-term investments .....		
30.7 Miscellaneous proceeds .....	615,313	9,765,162
30.8 Total investment proceeds (Lines 30.1 to 30.7) .....	21,162,847	95,399,428
31. Net tax on capital gains (losses) .....	0	
32. Total (Line 30.8 minus Line 31) .....	21,162,847	95,399,428
33. Cost of investments acquired (long-term only):		
33.1 Bonds .....	37,392,612	129,592,042
33.2 Stocks .....	17,541,765	52,580,802
33.3 Mortgage loans .....		
33.4 Real estate .....		53,779
33.5 Other invested assets .....		
33.6 Miscellaneous applications .....	4,996,250	
33.7 Total investments acquired (Lines 33.1 to 33.6) .....	59,930,627	182,226,623
34. Net increase (or decrease) in policy loans and premium notes .....	60,547	842,327
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34) .....	(38,828,327)	(87,669,522)
<b>Cash from Financing and Miscellaneous Sources</b>		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in .....		50,000
36.2 Borrowed money \$ ..... less amounts repaid \$ .....		
36.3 Capital notes \$ ..... less amounts repaid \$ .....		
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies .....	6,971,310	29,049,573
36.5 Other cash provided .....	1,297,771	2,352,279
36.6 Total (Lines 36.1 to 36.5) .....	8,269,081	31,451,852
37. Cash applied:		
37.1 Dividends to stockholders paid .....		
37.2 Interest on indebtedness .....		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies .....	2,932,752	8,362,783
37.4 Other applications (net) .....	1,038,313	1,351,137
37.5 Total (Lines 37.1 to 37.4) .....	3,971,065	9,713,920
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5) .....	4,298,016	21,737,932
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38) .....	(8,748,839)	4,803,901
40. Cash and short-term investments:		
40.1 Beginning of year .....	11,755,812	6,951,911
40.2 End of period (Line 39 plus Line 40.1) .....	3,006,973	11,755,812
<b>DETAILS OF WRITE-INS</b>		
0701. ....		
0702. ....		
0703. ....		
0798. Summary of remaining write-ins for Line 7 from overflow page .....		
0799. TOTALS (Lines 0701 thru 0703 plus 0798) (Line 7 above) .....		
2401. ....		
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) .....		

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 .....	169,412	194,576	728,028
2. Ordinary Life Insurance .....	26,803,752	23,721,091	105,601,381
3. Ordinary Individual Annuities .....	4,674,120	2,597,580	9,849,598
4. Credit Life (Group & Individual) .....			
5. Group Life Insurance .....	286,214	276,074	1,373,425
6. Group Annuities .....			
7. A & H - Group .....	160,356	155,697	686,707
8. A & H - Credit (Group & Individual) .....			
9. A & H - Other .....	1,115,026	903,683	3,782,610
10. Aggregate of All Other Lines of Business .....			
11. Subtotal .....	33,208,881	27,848,701	122,021,749
12. Deposit-Type Contracts .....	6,971,310	7,689,446	28,110,347
13. Total	40,180,191	35,538,147	150,132,096
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)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of the Cincinnati Life Insurance 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. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio.

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. 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 are stated at amortized cost using the scientific method.

(3) Common Stocks are stated at market.

(4) Preferred stocks are stated at cost.

(5) Mortgage loans on real estate are stated at the aggregate unpaid balance.

(6) The company does not have any derivatives.
2. Accounting Changes and Correction of Errors

A. The company had no material changes in accounting principles and/or correction of errors.
9. Income Taxes

A. The components of the net deferred tax asset/(liability) at March 31 are as follows:

	1/1/2002	3/31/2002
(1) Total of all deferred tax assets (admitted and non-admitted)	52,915,621	51,492,517
(2) Total of all deferred tax liabilities	(96,083,001)	(101,149,881)
(3) Total deferred tax assets non-admitted in accordance with SSAP No. 10 Income Taxes	0	0
(4) Increase (decrease) in deferred tax assets non-admitted	0	0

B. Deferred tax liabilities are not recognized for the following amounts:

(1) As of March 31, the Company had a balance of \$13,967,256 in its Policyholder Surplus account under the provisions of the Internal Revenue Code. This amount could become taxable to the extent that future shareholder dividends are paid from this account.

(2) As of March 31, the Company had no investments in foreign subsidiaries.

C. The components of incurred income tax expense and the change in DTAs and DTLs are as follows:

	3/31/2002
(1) Current income tax expense	3,590,000
Change in DTAs	(1,423,104)
Change in DTLs (Page 4, Line 40)	5,066,880
(2) Net change in deferred taxes	6,489,984

D. The Company's income tax expense 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:

	3/31/2002
(1) Expected federal income tax expense	4,656,750
(2) Tax-exempt income	(39,015)
(3) Other amounts	(1,027,735)
(4) Total incurred income tax expense (Page 4, Line 32)	3,590,000

E.

(1) As of March 31, the Company has no operating loss and tax credit carry forwards available for tax purposes.

(2) 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:

March 31, 2002	\$ 3,590,000
December 31, 2001	\$23,670,400
December 31, 2000	\$11,185,786

F. Federal Income Tax Allocation

a. The Company's Federal Income tax return is consolidated with the following entities: Cincinnati Financial Corporation; The Cincinnati Insurance Company; The Cincinnati Casualty Company; CFC Investment Company; The Cincinnati Indemnity Company; and CinFin Capital Management Company.

b. 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. Inter-company tax balances are settled annually.
17. C. The Cincinnati Life Insurance Company had no wash sales during the first quarter of 2002.



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 of 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. .... 12/31/1998

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. .... 12/31/1998

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). .... 06/26/2000

7.4 By what department or departments?  
Ohio, Delaware, & Mississippi.....

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: .....  
.....

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 [ ] No [X]

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
Fifth Third Bank.....	P.O. Box 630900 Cincinnati, OH 45263-0900.....

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

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 .....	\$ .....0
1.12	Residential Mortgages .....	\$ .....0
1.13	Commercial Mortgages .....	\$ .....1,875,340
1.14	Total Mortgages in Good Standing .....	<u>\$ .....1,875,340</u>
1.2	Long-Term Mortgages In Good Standing with Restructured Terms	
1.21	Total Mortgages in Good Standing .....	\$ .....0
1.3	Long-Term Mortgages Loans Upon which Interest is Overdue more than Three Months	
1.31	Farm Mortgages .....	\$ .....0
1.32	Residential Mortgages .....	\$ .....0
1.33	Commercial Mortgages .....	\$ .....0
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 .....	\$ .....0
1.42	Residential Mortgages .....	\$ .....0
1.43	Commercial Mortgages .....	\$ .....0
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).....	\$ .....1,875,340
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61	Farm Mortgages .....	\$ .....0
1.62	Residential Mortgages .....	\$ .....0
1.63	Commercial Mortgages .....	\$ .....0
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 .....	3,196,061			3,373,047
2. Increase (decrease) by adjustment .....	(57,742)			(230,765)
3. Cost of acquired .....				
4. Cost of additions to and permanent improvements .....				53,779
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 .....	3,138,319			3,196,061
9. Total valuation allowance .....				
10. Subtotal (Lines 8 plus 9) .....	3,138,319			3,196,061
11. Total nonadmitted amounts .....				
12. Statement value, current period (Page 2, real estate lines, current period)	3,138,319			3,196,061

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 .....	1,963,413			2,296,973
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 committment fees .....				
4. Increase (decrease) by adjustment .....				
5. Total profit (loss) on sale .....				
6. Amounts paid on account or in full during the period .....	88,073			333,559
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 .....	1,875,340			1,963,413
10. Total valuation allowance .....				
11. Subtotal (Lines 9 plus 10) .....	1,875,340			1,963,413
12. Total nonadmitted amounts .....				
13. Statement value of mortgages owned at end of current period	1,875,340			1,963,413

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 .....	13,873,750			13,872,019
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 .....	366			1,731
4. Increase (decrease) by adjustment .....				
5. Total profit (loss) on sale .....				
6. Amounts paid on account or in full during the period .....				
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 .....	13,874,116			13,873,750
10. Total valuation allowance .....				
11. Subtotal (Lines 9 plus 10) .....	13,874,116			13,873,750
12. Total nonadmitted amounts .....				
13. Statement value of long-term invested assets at end of current period	13,874,116			13,873,750

STATEMENT AS OF MARCH 31, 2002 OF THE CINCINNATI 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
<b>BONDS</b>								
1. Class 1 .....	157,207,872	10,963,072	4,182,871	(12,408,769)	151,579,304			157,207,872
2. Class 2 .....	386,502,059	25,929,540	4,399,921	8,507,950	416,539,628			386,502,059
3. Class 3 .....	134,420,613	500,000	5,856,763	(963,740)	128,100,110			134,420,613
4. Class 4 .....	40,893,377		2,499,979	(1,525,735)	36,867,663			40,893,377
5. Class 5 .....	9,768,856			61,988	9,830,844			9,768,856
6. Class 6 .....	2,768,267			5,992,085	8,760,352			2,768,267
7. Total Bonds	731,561,044	37,392,612	16,939,534	(336,221)	751,677,901			731,561,044
<b>PREFERRED STOCK</b>								
8. Class 1 .....	8,360,000	8,367,765			16,727,765			8,360,000
9. Class 2 .....	31,382,662	6,250,000	3,250,000		34,382,662			31,382,662
10. Class 3 .....	11,636,223			(1,229,900)	10,406,323			11,636,223
11. Class 4 .....	5,400,000		2,900,000	829,900	3,329,900			5,400,000
12. Class 5 .....								
13. Class 6 .....								
14. Total Preferred Stock	56,778,885	14,617,765	6,150,000	(400,000)	64,846,650			56,778,885
15. Total Bonds and Preferred Stock	788,339,929	52,010,377	23,089,534	(736,221)	816,524,551			788,339,929

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1 Book/Adjusted Carrying Value	2 Market Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999 Totals		XXX			

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned				
	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 .....	598,307			
2. Cost of short-term investments acquired .....				582,000
3. Increase (decrease) by adjustment .....	1,693			16,307
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 .....	600,000			
7. Book/adjusted carrying value, current period .....	0			598,307
8. Total valuation allowance .....				
9. Subtotal (Lines 7 plus 8) .....	0			598,307
10. Total nonadmitted amounts .....				
11. Statement value (Lines 9 minus 10) .....	0			598,307
12. Income collected during period .....	13,693			27,373
13. Income earned during period .....	3,693			37,373

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule S

NONE

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

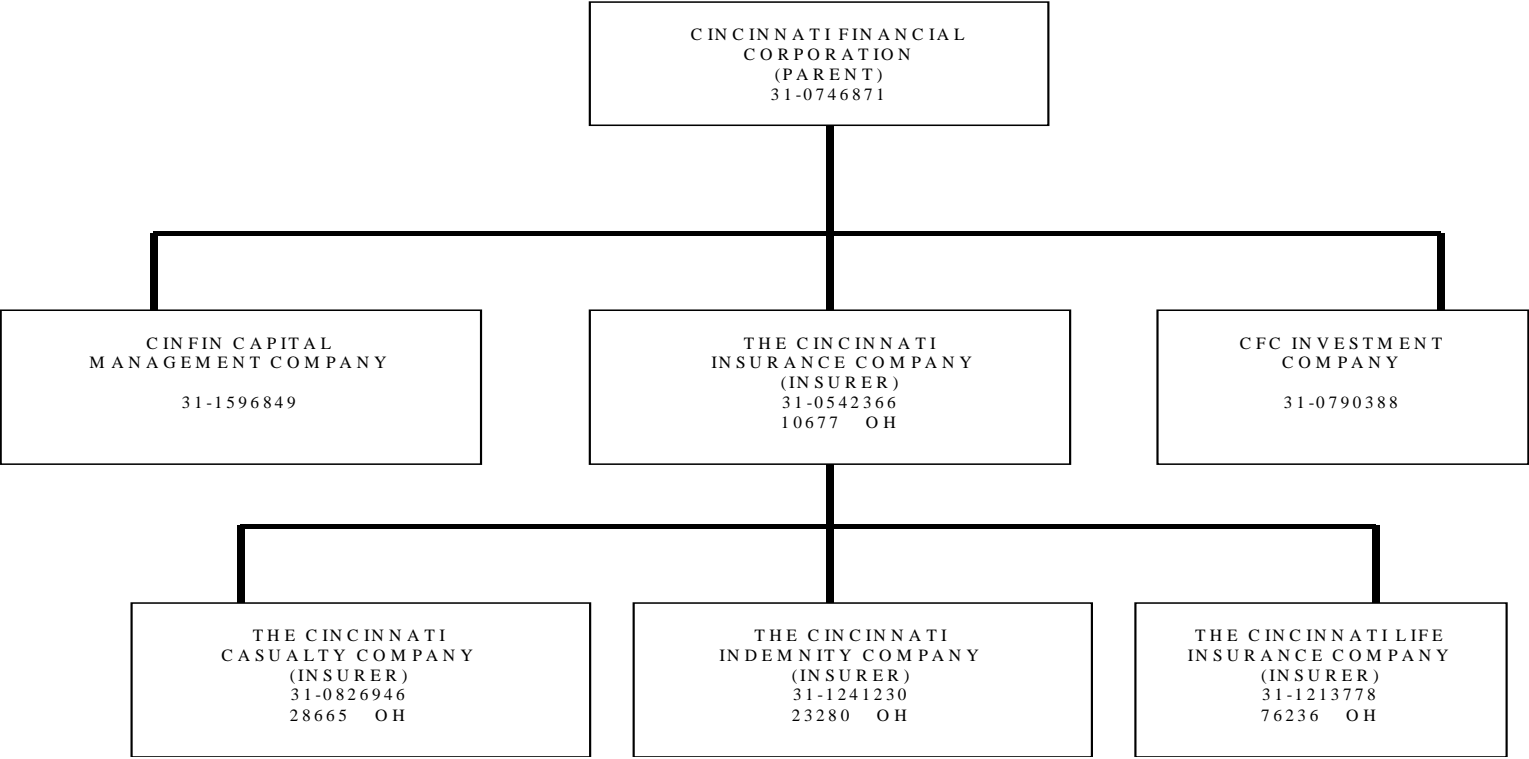
During Current Year to Date - Allocated by States and Territories

States, Etc.		1	Direct Business Only				
			Life Contracts		4	5	6
			2	3			
		Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama	AL	Yes	523,766	718	23,192	0	
2. Alaska	AK	Yes	1,343	.0	74	0	
3. Arizona	AZ	Yes	104,756	.0	316	0	
4. Arkansas	AR	Yes	192,827	300	262	0	
5. California	CA	Yes	232,506	409	18,433	0	
6. Colorado	CO	Yes	25,482	.0	325	0	
7. Connecticut	CT	Yes	80,058	.0	333	0	
8. Delaware	DE	Yes	4,439	.0	0	0	
9. District of Columbia	DC	Yes	10,590	.0	498	0	
10. Florida	FL	Yes	689,574	172,520	38,281	0	
11. Georgia	GA	Yes	1,570,884	54,061	109,388	0	
12. Hawaii	HI	Yes	1,827	.0	0	0	
13. Idaho	ID	Yes	30,298	.0	0	0	
14. Illinois	IL	Yes	2,880,160	392,984	96,851	0	
15. Indiana	IN	Yes	2,342,721	559,170	47,438	20,000	
16. Iowa	IA	Yes	688,701	239,180	22,146	0	
17. Kansas	KS	Yes	230,426	35,144	9,706	0	
18. Kentucky	KY	Yes	1,277,305	23,300	86,315	0	
19. Louisiana	LA	Yes	15,020	.0	124	0	
20. Maine	ME	Yes	1,416	.0	0	0	
21. Maryland	MD	Yes	184,537	.0	657	0	
22. Massachusetts	MA	Yes	15,816	.0	281	0	
23. Michigan	MI	Yes	1,310,548	414,641	55,984	0	
24. Minnesota	MN	Yes	385,845	9,630	20,712	0	
25. Mississippi	MS	Yes	11,398	.0	846	0	
26. Missouri	MO	Yes	686,213	174,797	13,641	0	
27. Montana	MT	Yes	36,768	.0	845	0	
28. Nebraska	NE	Yes	105,819	.0	6,900	0	
29. Nevada	NV	Yes	9,100	775	854	0	
30. New Hampshire	NH	Yes	7,564	.0	207	0	
31. New Jersey	NJ	Yes	29,180	450	516	0	
32. New Mexico	NM	Yes	5,794	.0	0	0	
33. New York	NY	No	37,615	.0	343	0	
34. North Carolina	NC	Yes	1,779,411	103,644	57,535	0	
35. North Dakota	ND	Yes	87,419	44,337	1,355	0	
36. Ohio	OH	Yes	8,176,115	856,357	332,289	6,109,477	
37. Oklahoma	OK	Yes	22,577	.0	0	0	
38. Oregon	OR	Yes	9,548	.0	363	0	
39. Pennsylvania	PA	Yes	1,908,367	1,339,154	42,683	40,000	
40. Rhode Island	RI	Yes	1,323	.0	0	0	
41. South Carolina	SC	Yes	346,529	285	25,172	0	
42. South Dakota	SD	Yes	31,860	.0	1,132	0	
43. Tennessee	TN	Yes	774,958	59,144	46,030	0	
44. Texas	TX	Yes	839,098	17,284	1,468	0	
45. Utah	UT	Yes	4,513	.0	0	0	
46. Vermont	VT	Yes	31,931	.0	1,781	0	
47. Virginia	VA	Yes	536,362	32,606	15,495	0	
48. Washington	WA	Yes	31,553	80	2,127	0	
49. West Virginia	WV	Yes	346,961	390	31,837	0	
50. Wisconsin	WI	Yes	679,806	142,900	38,134	0	
51. Wyoming	WY	Yes	3,073	.0	0	0	
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No	711	.0	0	0	
55. US Virgin Islands	VI	No	.0	.0	0	0	
56. Canada	CN	No	525	.0	0	0	
57. Aggregate Other Alien	OT	XXX	139				
58. Subtotal	(a)	50	29,343,074	4,674,261	1,152,868	6,169,477	
90. Reporting entity contributions for employee benefit plans		XXX	503,628		115,711		
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	29,846,701	4,674,261	1,268,579	6,169,477	
96. Plus Reinsurance Assumed		XXX	57,606				
97. Totals (All Business)		XXX	29,904,308	4,674,261	1,268,579	6,169,477	
98. Less Reinsurance Ceded		XXX	10,892,303		606,385		
99. Totals (All Business) less Reinsurance Ceded		XXX	19,012,004	4,674,261	662,194	6,169,477	
DETAILS OF WRITE-INS							
5701. Mexico		XXX	139				
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	139				
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 - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART



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:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



OVERFLOW PAGE FOR WRITE-INS

LQ002 Additional Aggregate Lines for Page 02 Line 24.

*ASSETS				
2404. TRAVEL ADVANCES.....	250	250	.0	.0
2405. RETURNED CHECKS.....	9,065	9,065	.0	.0
2406. AGENTS' BALANCES (NET).....	(37,249)	(37,249)	.0	.0
2407. MISCELLANEOUS RECEIVABLE.....	99,827		99,827	99,828
2497. Summary of remaining write-ins for Line 24 from Page 02	71,894	(27,933)	99,827	99,828

LQ003 Additional Aggregate Lines for Page 03 Line 25.

*LIAB		
2504. ACCOUNTS PAYABLE - LONG TERM CARE.....	81,538	70,190
2505. GUARANTY FUND ASSESSMENT PAYABLE.....	89,831	89,831
2597. Summary of remaining write-ins for Line 25 from Page 03	171,369	160,021

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

STATEMENT AS OF MARCH 31, 2002 OF THE CINCINNATI 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 <sup>(a)</sup>
BONDS Industrial & Miscellaneous United States								
23383AT-4	Daimler Chrysler NA Hggs USD Cost = 996,440	01/09/2002	Goldman Sachs		996,440	1,000,000		2
26816L-AG-7	Dynegy Holdings Notes 8.750% 02/15/12 USD Cost = 5,012,950	02/19/2002	Credit Suisse First Boston		5,012,950	5,000,000	1,215	2PE
316326-AC-1	Fidelity National Financial Notes USD Cost = 3,027,990	03/07/2002	Lehman Brothers		3,027,990	3,000,000	16,425	2
316326-AC-1	Fidelity National Financial Notes USD Cost = 998,500	03/11/2002	Lehman Brothers		998,500	1,000,000	5,881	2
47291A-0	Jefferies Group Inc Notes USD Cost = 4,883,500	03/07/2002	Salomon Smith Barney		4,883,500	5,000,000		2PE
57190-AS-8	Marriott International Notes USD Cost = 1,995,000	01/18/2002	Goldman Sachs		1,995,000	2,000,000	3,500	2
637432-CU-7	National Rural Utilities Notes USD Cost = 3,037,892	02/28/2002	J.P. Morgan Securities		3,037,892	3,050,000		1PE
637432-CU-7	National Rural Utilities Notes USD Cost = 1,999,390	03/01/2002	Lehman Brothers		1,999,390	2,000,000		1PE
844741-AV-0	Southwest Airlines Co Notes USD Cost = 745,710	02/26/2002	Merrill Lynch		745,710	750,000		2PE
844741-AV-0	Southwest Airlines Co Notes USD Cost = 1,999,260	02/27/2002	Dain Rauscher		1,999,260	2,000,000	1,083	2PE
87238-A-0	Teppco Partners LP Gtd Notes USD Cost = 1,991,220	02/14/2002	UBS Securities		1,991,220	2,000,000		2PE
87238-A-0	Teppco Partners LP Gtd Notes USD Cost = 3,025,410	02/19/2002	UBS Securities		3,025,410	3,000,000	1,271	2PE
90281AY-4	Tyco International Group USD Cost = 4,929,350	01/17/2002	Lehman Brothers		4,929,350	5,000,000	148,125	2
Total United States					34,642,612	34,800,000	177,500	XXX
4599999 - Total - Bonds - Industrial, Misc.					34,642,612	34,800,000	177,500	XXX
6099997 - Total - Bonds - Part 3					34,642,612	34,800,000	177,500	XXX
6099998 - Total - Bonds - Part 5					2,750,000	2,750,000		XXX
6099999 - Total - Bonds					37,392,612	37,550,000	177,500	XXX
PREFERRED STOCK Public Utilities (unaffiliated) United States								
02368-0-1	Ameren Corp 9.75% ACES 5/15/05 USD Cost = 4,000,000	02/26/2002	Goldman Sachs	160,00.000	4,000,000			P1LZ
25746U-0-6	Dominion Resources Inc 8.75% Upper Decs USD Cost = 5,000,000	03/13/2002	Salomon Smith Barney	100,00.000	5,000,000			P2LZ
26439-5-4	Duke Energy Corp 8.00% PEPS due 11/18/04 USD Cost = 1,681,425	03/08/2002	Merrill Lynch	70,50.000	1,681,425			P1LZ
26439-5-4	Duke Energy Corp 8.00% PEPS due 11/18/04 USD Cost = 702,100	03/11/2002	KBC Financial Products	29,50.000	702,100			P1LZ
302571-0-3	FPL Group, Inc. 8.50% Pies USD Cost = 1,193,040	02/08/2002	UBS Securities	24,00.000	1,193,040			P1LZ
302571-0-3	FPL Group, Inc. 8.50% Pies USD Cost = 791,200	02/11/2002	UBS Securities	16,00.000	791,200			P1LZ
Total United States					13,367,765	XXX	0	XXX
6199999 - Total - Preferred Stocks - Public Utilities					13,367,765	XXX	0	XXX

# STATEMENT AS OF MARCH 31, 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY

## SCHEDULE D - PART 3

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

[illegible]

(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 CINCINNATI 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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Desig- nation (a)
BONDS																
Public Utilities (unaffiliated)																
United States																
19239-A-9	Cogentrix Energy Inc 8.100% 03/15/04 Sr Notes USD Cost = 500,000	03/15/2002	Call	10.0000	500,000	500,000	500,000	500,000						20,250		3
Total United States							500,000	500,000	0	0	0	0	0	20,250	XXX	XXX
3899999 - Bonds - Public Utilities							500,000	500,000	0	0	0	0	0	20,250	XXX	XXX
Industrial & Miscellaneous																
United States																
02366-A-1	America West Airlines 9.244% 07/02/06 Pass Thru Certs USD Cost = 48,727	01/02/2002	Redemption	10.0000	48,727	48,727	48,727	48,727						2,274		3
0237B-A-4	American Airlines 8.080% 09/11/11 Equip Trust USD Cost = 39,677	03/11/2002	Redemption	10.0000	40,887	40,887	39,677	40,054	19			832	832	1,652		3
0302B-AS-5	American Trans Air 8.039% 01/15/16 Pass Thru Certs USD Cost = 65,207	01/15/2002	Redemption	10.0000	65,205	65,205	65,207	65,204	2			1	1	1,310		1PE
1266B-A-7	CVS Corp Pass Thru 7.770% 01/10/12 Certs USD Cost = 11,078	02/10/2002	Redemption	10.0000	11,078	11,078	11,078	11,078						122		1PE
1266B-A-7	CVS Corp Pass Thru 7.770% 01/10/12 Certs USD Cost = 10,747	03/10/2002	Redemption	10.0000	10,747	10,747	10,747	10,747						188		1PE
161BBD-9	Chase Manhattan Corp 8.500% 02/15/02 Sub Notes USD Cost = 1,967,040	02/15/2002	Maturity		2,000,000	2,000,000	1,967,040	2,000,000	1,286					85,000		1PE
173B3FK-0	Citicorp Sub Notes 9.500% 02/01/02 USD Cost = 1,992,340	02/01/2002	Maturity		2,000,000	2,000,000	1,992,340	2,000,000	725					95,000		1PE
247B6A-3	Delta Air Lines Inc 8.270% 09/23/07 Etc USD Cost = 84,902	03/23/2002	Redemption	10.0000	84,902	84,902	84,902	84,902						3,511		3
2623B-A*-7	Drury Funding Corp 7.906% 01/20/11 Coll Mtg Bond USD Cost = 7,592	01/20/2002	Redemption	10.0000	7,592	7,592	7,592	7,592						50		2
2623B-A*-7	Drury Funding Corp 7.906% 01/20/11 Coll Mtg Bond USD Cost = 7,642	02/20/2002	Redemption	10.0000	7,642	7,642	7,642	7,642						101		2
2623B-A*-7	Drury Funding Corp 7.906% 01/20/11 Coll Mtg Bond USD Cost = 7,692	03/20/2002	Redemption	10.0000	7,692	7,692	7,692	7,692						152		2
36877Q-A-4	General American 7.760% 09/20/21 Railcar Corp Pass Through Tr Series 199-1 USD Cost = 10,132	01/20/2002	Redemption	10.0000	10,132	10,132	10,132	10,132						66		1
36877Q-A-4	General American 7.760% 09/20/21 Railcar Corp Pass Through Tr Series 199-1 USD Cost = 10,198	02/20/2002	Redemption	10.0000	10,198	10,198	10,198	10,198						132		1
36877Q-A-4	General American 7.760% 09/20/21 Railcar Corp Pass Through Tr Series 199-1 USD Cost = 10,264	03/20/2002	Redemption	10.0000	10,264	10,264	10,264	10,264						199		1
4532B-W-8	Inco Limited Cv Deb 8.750% 03/15/16 USD Cost = 79,785	03/15/2002	Call	10.0000	81,000	81,000	79,785	80,041	22			959	959	3,139		2PE
4835B-AC-7	Kaman Corp Cv Deb 6.000% 03/15/12 USD Cost = 46,823	03/15/2002	Call	10.0000	50,000	50,000	46,823	46,954	50			3,046	3,046	1,500		2

STATEMENT AS OF MARCH 31, 2002 OF THE CINCINNATI 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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
500761-A-9	Krauss/Schwartz 7.740% 02/18/04 Properties Ltd USD Cost = 2,781	01/15/2002	Redemption	10.0000	2,781	2,781	2,781	2,781						18		1PE
500761-A-9	Krauss/Schwartz 7.740% 02/18/04 Properties Ltd USD Cost = 2,439	02/15/2002	Redemption	10.0000	2,439	2,439	2,439	2,439						31		1PE
500761-A-9	Krauss/Schwartz 7.740% 02/18/04 Properties Ltd USD Cost = 2,439	03/15/2002	Redemption	10.0000	2,439	2,439	2,439	2,439						56		1PE
57791AR-2	Maxus Energy Corp Mtn01670% 08/11/02 USD Cost = 973,750	03/11/2002	Maturity		1,000,000	1,000,000	973,750	1,000,000	1,190					69,948		3Z
580033-AL-2	Mcdermott Inc Notes 9.375% 03/15/02 USD Cost = 2,552,925	02/06/2002	Raymond James & Assoc		2,387,500	2,500,000	2,552,925	2,499,979	(451)			(112,479)	(112,479)	95,052		4
606592-AC-7	Mitchell Energy & Dev 9.250% 01/15/02 Sr Notes USD Cost = 2,000,000	01/15/2002	Maturity		2,000,000	2,000,000	2,000,000	2,000,000						92,500		NRZ
66720-AK-8	Northwest Airlines 8.130% 02/01/14 199-1 Pass Through Trusts USD Cost = 68,565	02/01/2002	Redemption	10.0000	68,565	68,565	68,565	68,565						2,787		3
77893A-3	Rosewood Care Ctr Cap 7.250% 11/01/13 Fund Fmb USD Cost = 11,463	01/01/2002	Redemption	10.0000	11,463	11,463	11,463	11,463						69		1
77893A-3	Rosewood Care Ctr Cap 7.250% 11/01/13 Fund Fmb USD Cost = 11,532	02/01/2002	Redemption	10.0000	11,532	11,532	11,532	11,532						139		1
77893A-3	Rosewood Care Ctr Cap 7.250% 11/01/13 Fund Fmb USD Cost = 11,601	03/01/2002	Redemption	10.0000	11,601	11,601	11,601	11,601						210		1
90332U-A-0	US Airways Pass 9.010% 07/20/20 Through Cert Ser 199-1 USD Cost = 60,145	01/20/2002	Redemption	10.0000	60,145	60,145	60,145	60,145						2,710		3
90332U-AL-7	US Airways 200-3G 7.890% 03/01/19 Pass Thru Certs USD Cost = 22,993	03/01/2002	Redemption	10.0000	22,993	22,993	22,993	22,993						907		1PE
90931W-9	United Airlines Ser 7.811% 10/01/09 200-2 Pass Thru Certs USD Cost = 54,370	01/04/2002	Redemption	10.0000	54,370	54,370	54,370	54,370						1,097		3
94106L-A-7	Waste Management Inc. 4.000% 02/01/02 Cv Deb USD Cost = 2,792,875	02/01/2002	Maturity		2,900,000	2,900,000	2,792,875	2,900,000	8,801					58,000		3
Total United States					12,981,893	13,094,393	12,967,722	13,089,534	11,644	0	0	(107,641)	(107,641)	517,920	XXX	XXX
4599999 - Bonds - Industrial and Miscellaneous					12,981,893	13,094,393	12,967,722	13,089,534	11,644	0	0	(107,641)	(107,641)	517,920	XXX	XXX
6099997 - Bonds - Part 4					13,481,893	13,594,393	13,467,722	13,589,534	11,644	0	0	(107,641)	(107,641)	538,170	XXX	XXX
6099998 - Bonds - Part 5					2,863,750	2,750,000	2,750,000	2,750,000				113,750	113,750	278	XXX	XXX
6099999 - Total - Bonds					16,345,643	16,344,393	16,217,722	16,339,534	11,644	0	0	6,109	6,109	538,448	XXX	XXX
PREFERRED STOCK Public Utilities (unaffiliated) United States																



## SCHEDULE D - PART 4

[illegible]

## E05.2

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 CINCINNATI LIFE INSURANCE COMPANY**

## SCHEDULE E - PART 1 - CASH

[illegible]