



QUARTERLY STATEMENT

As of March 31, 2002
of the Condition and Affairs of the

Cincinnati Equitable Life Insurance Company

NAIC Group Code.....838, (Current Period) (Prior Period)	NAIC Company Code..... 88064	Employer's ID Number..... 35-1452221
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated..... October 19, 1977	Commenced Business..... July 11, 1978	
Statutory Home Office	525 Vine Street, Suite 2100..... Cincinnati OH 45202 (Street and Number) (City or Town, State and Zip Code)	
Main Administrative Office	525 Vine Street, Suite 2100..... Cincinnati OH 45202 (Street and Number) (City or Town, State and Zip Code)	513-621-1826 (Area Code) (Telephone Number)
Mail Address	P.O. BOX 3428..... Cincinnati OH 45202-3428 (Street and Number or P. O. Box) (City or Town, State and Zip Code)	
Primary Location of Books and Records	525 Vine Street, Suite 2100..... Cincinnati OH 45202 (Street and Number) (City or Town, State and Zip Code)	513-621-1826 (Area Code) (Telephone Number)
Internet Website Address		
Statement Contact	Gregory Allen Baker (Name)	513-621-1826 (Area Code) (Telephone Number) (Extension)
	(E-Mail Address)	(Fax Number)
Policyowner Relations Contact	..... (Street and Number) (City or Town, State and Zip Code)	(Area Code) (Telephone Number) (Extension)

OFFICERS

President JAMES WESLEY KETRING	Treasurer GREGORY ALLEN BAKER
Secretary CATHERINE WINSTEAD McARTHUR	Actuary

VICE PRESIDENTS

KENNETH ANDREW UVEGES

DIRECTORS OR TRUSTEES

PETER ALLEN ALPAUGH	WALTER GEORGE ALPAUGH	GREGORY ALLEN BAKER	JAMES WESLEY KETRING
DAVID VINCENT HOFFMAN	WILLIAM JOSEPH PAYNE		

State of.....
County of.....

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.

(Signature)	(Signature)	(Signature)
JAMES WESLEY KETRING	CATHERINE WINSTEAD McARTHUR	GREGORY ALLEN BAKER
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this
.....day of, 2002
.....

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.....	6,411,777		6,411,777	6,593,341
2. Stocks:				
2.1 Preferred stocks.....	94,490		94,490	94,490
2.2 Common stocks.....	3,012,206		3,012,206	3,089,957
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Policy loans.....	65,821		65,821	64,073
6. Premium notes, including \$.....0 for first year premiums.....			0	
7. Cash (\$.....126,005) and short-term investments (\$....654,831).....	780,837		780,837	556,690
8. Other invested assets.....			0	
9. Receivable for securities.....			0	
10. Aggregate write-ins for invested assets.....	0	0	0	0
11. Subtotals, cash and invested assets (Lines 1 to 10).....	10,365,131	0	10,365,131	10,398,551
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers.....			0	
12.2 Commissions and expense allowances due.....			0	
12.3 Experience rating and other refunds due.....			0	
12.4 Other amounts receivable under reinsurance contracts.....			0	
13. Electronic data processing equipment and software.....			0	
14. Federal and foreign income tax recoverable and interest thereon (including \$.....0 net deferred tax asset).....	12,000		12,000	34,000
15. Guaranty funds receivable or on deposit.....			0	
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$.....0 loading).....	9,832		9,832	10,607
17. Accident and health premiums due and unpaid.....			0	
18. Investment income due and accrued.....	83,867		83,867	86,847
19. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
20. Receivable from parent, subsidiaries and affiliates.....	284,112		284,112	235,662
21. Amounts receivable relating to uninsured accident and health plans.....			0	
22. Amounts due from agents.....			0	
23. Other assets nonadmitted.....			0	
24. Aggregate write-ins for other than invested assets.....	0	0	0	0
25. Total assets excluding Separate Accounts business (Lines 11 to 24).....	10,754,942	0	10,754,942	10,765,667
26. From Separate Accounts Statement.....			0	
27. Total (Lines 25 and 26).....	10,754,942	0	10,754,942	10,765,667

DETAILS OF WRITE-INS

1001.			0	
1002.			0	
1003.			0	
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0	0
1099. Totals (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0	0
2401.			0	
2402.			0	
2403.			0	
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....0 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,519,542	1,514,368
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	124,675	124,675
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	297,691	293,646
4. Contract claims:		
4.1 Life.....	43,597	40,000
4.2 Accident and health.....	1,768,000	1,768,000
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....	225	225
6. Provision for policyholders' dividends and coupons payable in following calendar year--estimated amounts:		
6.1 Dividends apportioned for payment to (including \$.....0 Modco Reserve).....	1,856	1,856
6.2 Dividends not yet apportioned (including \$.....0 Modco Reserve).....		
6.3 Coupons and similar benefits (including \$.....0 Modco Reserve).....	1,320	1,630
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 \$.....0 discount; including \$.....0 accident and health premiums.....	1,747	742
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including \$.....0 accident and health experience rating refunds.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....		
9.4 Interest Maintenance Reserve.....	140,349	141,117
10. Commissions to agents due or accrued-life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	10,983	24,440
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	61,745	65,350
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	33,000	25,500
15. Federal and foreign income taxes, including \$.....8,350 on realized capital gains (losses) (including \$.....0 net deferred tax liability).....	85,000	40,000
16. Unearned investment income.....	1,650	1,264
17. Amounts withheld or retained by company as agent or trustee.....	708	708
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....		
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 \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve.....	205,237	211,315
24.2 Reinsurance in unauthorized companies.....		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers.....		
24.4 Payable to parent, subsidiaries and affiliates.....	1,047	10,356
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.....		
24.9 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	1,885	1,640
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25).....	4,300,257	4,266,832
27. From Separate Accounts Statement.....		
28. Total Liabilities (Line 26 and 27).....	4,300,257	4,266,832
29. Common capital stock.....	1,000,000	1,000,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....	1,774,647	1,774,647
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	3,680,038	3,724,187
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	5,454,685	5,498,834
38. Totals of Lines 29, 30 and 37.....	6,454,685	6,498,834
39. Totals of Lines 28 and 38.....	10,754,942	10,765,666

DETAILS OF WRITE-INS		
2501. Reinsurance Premiums Payable.....	1,885	1,640
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	1,885	1,640
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

Cincinnati Equitable Life Insurance Company

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	2,647,029	48,048	7,675,164
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	97,308	79,085	388,278
4. Amortization of Interest Maintenance Reserve (IMR).....	23,192	21,330	21,495
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....			
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.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	0	75	285
9. Totals (Lines 1 to 8.3).....	2,767,529	148,538	8,085,222
10. Death benefits.....	63,597	53,307	110,611
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....			
13. Disability benefits and benefits under accident and health contracts.....	1,861,309		5,336,198
14. Coupons, guaranteed annual pure endowments and similar benefits.....	530	750	4,783
15. Surrender benefits and withdrawals for life contracts.....	1,221	1,641	22,532
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....			
18. Payments on supplementary contracts with life contingencies.....			
19. Increase in aggregate reserves for life and accident and health contracts.....	5,174	4,116	(19,596)
20. Totals (Lines 10 to 19).....	1,931,831	59,814	5,454,528
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	628,022	15,218	1,867,537
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses.....	73,367	38,743	273,094
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	9,304	2,249	35,223
25. Increase in loading on deferred and uncollected premiums.....	(106)	(1,113)	(7,624)
26. Net transfers to or (from) Separate Accounts.....			
27. Aggregate write-ins for deductions.....	4,393	(13,970)	(9,689)
28. Totals (Lines 20 to 27).....	2,646,811	100,941	7,613,069
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	120,719	47,597	472,153
30. Dividends to policyholders.....	224	402	728
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	120,495	47,195	471,425
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	36,650	5,232	40,731
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).....	83,845	41,963	430,694
34. Net realized capital gains or (losses) less capital gains tax of \$.....8,350 (excluding taxes of \$.....22,425 and transferred to the IMR).....	(6,218)	8	50,162
35. Net income (Line 33 plus Line 34).....	77,627	41,971	480,856
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	6,498,835	6,168,061	6,168,061
37. Net income (Line 35).....	77,627	41,971	480,856
38. Change in net unrealized capital gains (losses).....	(105,855)	(550,328)	(161,107)
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	(22,000)	(14,500)	14,500
41. Change in nonadmitted assets and related items.....			
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.....	6,078	181,674	(22,975)
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
47. Other changes in surplus in Separate Accounts Statement.....			
48. Change in surplus notes.....			
49. Cumulative effect of changes in accounting principles.....		19,500	19,500
50. Capital changes:			
50.1 Paid in.....			
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.....	0	0	0
54. Net change in capital and surplus (Lines 37 through 53).....	(44,150)	(321,683)	330,774
55. Capital and surplus as of statement date (Lines 36 + 54).....	6,454,685	5,846,378	6,498,835
DETAILS OF WRITE-INS			
08.301. Coupons Left to Accumulate.....		75	285
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	0	75	285
2701. Change in Reinsurance Premiums Payable.....	245	(15,310)	(13,670)
2702. Payment on Dividend & Coupon Accumulation.....	4,045	1,340	1,436
2703. Change in Reserves for Dividend & Coupon Accumulation.....	103		2,545
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	4,393	(13,970)	(9,689)
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	0

CASH FLOW

Cash from Operations		1 Current Year to Date	2 Prior Year Ended December 31
1.	Premiums and annuity considerations for life and accident and health contracts.....	2,648,915	7,705,274
2.	Charges and fees for deposit-type contracts.....	4,045	
3.	Considerations for supplementary contracts with life contingencies.....		
4.	Net investment income.....	105,658	350,419
5.	Commissions and expense allowances on reinsurance ceded.....		
6.	Fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
7.	Aggregate write-ins for miscellaneous income.....	0	1,630,401
8.	Total (Lines 1 to 7).....	2,758,619	9,686,094
9.	Death benefits.....	60,000	116,525
10.	Matured endowments.....		
11.	Annuity benefits.....		
12.	Disability benefits and benefits under accident and health contracts.....	1,861,309	5,054,944
13.	Coupons, guaranteed annual pure endowments and similar benefits.....	840	15,784
14.	Surrender benefits and withdrawals for life contracts.....	1,221	22,532
15.	Group conversions.....		
16.	Interest and adjustments on contract or deposit-type contract funds.....		
17.	Payments on supplementary contracts with life contingencies.....		
18.	Total (Lines 9 to 17).....	1,923,370	5,209,785
19.	Commissions on premiums, annuity considerations and deposit-type contract funds.....	641,479	1,867,537
20.	Commissions and expense allowances on reinsurance assumed.....		
21.	General insurance expenses.....	76,972	265,745
22.	Insurance taxes, licenses and fees, excluding federal income taxes.....	1,804	10,728
23.	Net transfers to or (from) Separate Accounts.....		
24.	Aggregate write-ins for deductions.....	4,393	0
25.	Total (Lines 18 to 24).....	2,648,018	7,353,795
26.	Dividends paid to policyholders.....	224	879
27.	Federal income taxes (excluding tax on capital gains).....		9,155
28.	Total (Lines 25 to 27).....	2,648,242	7,363,829
29.	Net cash from operations (Line 8 minus Line 28).....	110,377	2,322,265
Cash from Investments			
30.	Proceeds from investments sold, matured or repaid:		
30.1	Bonds.....	1,101,324	1,719,363
30.2	Stocks.....	56,294	542,810
30.3	Mortgage loans.....		
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.....	245	
30.8	Total investment proceeds (Lines 30.1 to 30.7).....	1,157,864	2,262,173
31.	Net tax on capital gains (losses).....		
32.	Total (Line 30.8 minus Line 31).....	1,157,864	2,262,173
33.	Cost of investments acquired (long-term only):		
33.1	Bonds.....	889,777	3,593,907
33.2	Stocks.....	93,820	696,912
33.3	Mortgage loans.....		
33.4	Real estate.....		
33.5	Other invested assets.....		
33.6	Miscellaneous applications.....	991	1,126
33.7	Total investments acquired (lines 33.1 to 33.6).....	984,587	4,291,945
34.	Net increase (or decrease) in policy loans and premium notes.....	1,748	(4,950)
35.	Net cash from investments (Line 32 minus Line 33.7 minus Line 34).....	171,529	(2,024,822)
Cash from Financing and Miscellaneous Sources			
36.	Cash provided:		
36.1	Surplus notes, capital and surplus paid in.....	0	
36.2	Borrowed money \$.....0 less amounts repaid \$.....0.....		
36.3	Capital notes \$.....0 less amounts repaid \$.....0.....		
36.4	Deposits on deposit-type contracts funds and other liabilities without life or disability contingencies.....		9,245
36.5	Other cash provided.....	0	
36.6	Total (Lines 36.1 to 36.5).....	0	9,245
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.....		
37.4	Other applications (net).....	57,759	236,169
37.5	Total (Lines 37.1 to 37.4).....	57,759	236,169
38.	Net cash from financing and miscellaneous sources (Lines 36.6 minus Line 37.5).....	(57,759)	(226,924)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS			
39.	Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38).....	224,147	70,519
40.	Cash and short-term investments:		
40.1	Beginning of year.....	556,688	486,169
40.2	End of period (Line 39 plus Line 40.1).....	780,835	556,688
DETAILS OF WRITE-INS			
0701.	Transfer of A&H business from Affiliate.....		1,626,683
0702.	Change in Commission Payable.....		3,718
0703.	.....	
0798.	Summary of remaining write-ins for Line 7 from overflow page.....	0	0
0799.	Total (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	0	1,630,401
2401.	Payments on Div & Coupon Accumulation.....	103	
2402.	Increase in Reserves for Div & Coupon Accumulations.....	4,045	
2403.	Increase in Reinsurance Premium Payable.....	245	
2498.	Summary of remaining write-ins for Line 24 from overflow page.....	0	0
2499.	Total (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	4,393	0

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.....	17,249	12,225	70,697
3. Ordinary individual annuities.....	175	13	1,050
4. Credit life (group & individual).....			
5. Group life insurance.....	53,494	52,932	215,018
6. Group annuities.....			
7. A&H - group.....	2,705,412		7,407,800
8. A&H - credit (group & individual).....			
9. A&H - other.....			210,397
10. Aggregate of all other lines of business.....	.0	.0	.0
11. Subtotal.....	2,776,330	65,170	7,904,962
12. Deposit-type contracts.....			
13. Total.....	2,776,330	65,170	7,904,962

DETAILS OF WRITE-INS

1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page.....	.0	.0	.0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	.0	.0	.0

NOTES TO FINANCIAL STATEMENTS

SECTION A

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Cincinnati Equitable Life Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department 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. The state of Ohio has not adopted prescribed or permitted practices that differ from NAIC SAP.

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 certain estimates and assumptions that effect 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

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, 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 at market except that investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.
- (4) Preferred stocks are generally stated at market value.
- (5) Mortgage loans on real estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, that are valued using the prospective method.
- (7) The Company has no investments in Subsidiaries.
- (8) The Company has no interest in Joint Ventures.
- (9) All derivatives, if any, are stated at fair value.
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since 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 name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	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] N/A []

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).07/15/1999.....

7.4 By what department or departments?..... Ohio

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 (continued)

INVESTMENT

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

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.....	\$.....0	\$.....0
13.22 Preferred Stock.....	\$.....0	\$.....0
13.23 Common Stock.....	\$.....2,558,453	\$.....2,442,576
13.24 Short-Term Investments.....	\$.....0	\$.....0
13.25 Mortgages, Loans or Real Estate.....	\$.....0	\$.....0
13.26 All Other.....	\$.....0	\$.....0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$.....2,558,453	\$.....2,442,576
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$.....0	\$.....0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above.....	\$.....0	\$.....0

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	Cincinnati, Ohio
U.S. Bancorp	Cincinnati, Ohio

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
U.S. Bancorp	John Melville of Foster & Motley	Cincinnati, Ohio

General Interrogatories-Part 2
NONE

Sch. A-Verification
NONE

Sch. B-Verification
NONE

Sch. BA-Verification
NONE

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.....	6,502,154	1,263,664	1,256,503	(6,103)	6,503,212			6,502,154
2. Class 2.....	347,428			61	347,490			347,428
3. Class 3.....	149,475	165,375	100,000	1,058	215,907			149,475
4. Class 4.....								
5. Class 5.....								
6. Class 6.....								
7. Total Bonds.....	6,999,057	1,429,039	1,356,503	(4,984)	7,066,609	0	0	6,999,057
PREFERRED STOCK								
8. Class 1.....								
9. Class 2.....	46,790				46,790			46,790
10. Class 3.....	47,700				47,700			47,700
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock.....	94,490	0	0	0	94,490	0	0	94,490
15. Total Bonds and Preferred Stock.....	7,093,547	1,429,039	1,356,503	(4,984)	7,161,099	0	0	7,093,547

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
8099999. Totals.....	.....654,831	.....XXX.....	.....656,948	.....844	.....

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.....	.....405,716	.....0	.....0	.....456,735
2. Cost of short-term investments acquired.....	.....539,263	.....	.....	.....1,005,344
3. Increase (decrease) by adjustment.....	.....(991)	.....	.....	.....(1,126)
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.....	.....289,156	.....	.....	.....1,055,237
7. Book/adjusted carrying value, current period.....	.....654,832	.....0	.....0	.....405,716
8. Total valuation allowance.....	.....	.....	.....	.....
9. Subtotal (Lines 7 plus 8).....	.....654,832	.....0	.....0	.....405,716
10. Total nonadmitted amounts.....	.....	.....	.....	.....
11. Statement value (Lines 9 minus 10).....	.....654,832	.....0	.....0	.....405,716
12. Income collected during period.....	.....(146)	.....	.....	.....16,875
13. Income earned during period.....	.....2,501	.....	.....	.....15,621

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. S
NONE

Cincinnati Equitable Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.		1 Is Insurer Licensed? (Yes or No)	Direct Business Only				
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
			2 Life Insurance Premiums	3 Annuity Considerations			
1.	Alabama.....AL	No.....					
2.	Alaska.....AK	No.....					
3.	Arizona.....AZ	No.....					
4.	Arkansas.....AR	No.....					
5.	California.....CA	No.....					
6.	Colorado.....CO	No.....					
7.	Connecticut.....CT	No.....					
8.	Delaware.....DE	No.....					
9.	District of Columbia.....DC	No.....					
10.	Florida.....FL	No.....					
11.	Georgia.....GA	No.....					
12.	Hawaii.....HI	No.....					
13.	Idaho.....ID	No.....					
14.	Illinois.....IL	No.....	17,428				
15.	Indiana.....IN	Yes.....	11,788	175			
16.	Iowa.....IA	No.....					
17.	Kansas.....KS	No.....					
18.	Kentucky.....KY	No.....					
19.	Louisiana.....LA	No.....					
20.	Maine.....ME	No.....					
21.	Maryland.....MD	No.....					
22.	Massachusetts.....MA	No.....					
23.	Michigan.....MI	No.....					
24.	Minnesota.....MN	No.....					
25.	Mississippi.....MS	No.....					
26.	Missouri.....MO	No.....					
27.	Montana.....MT	No.....					
28.	Nebraska.....NE	No.....					
29.	Nevada.....NV	No.....					
30.	New Hampshire.....NH	No.....					
31.	New Jersey.....NJ	No.....					
32.	New Mexico.....NM	No.....					
33.	New York.....NY	No.....					
34.	North Carolina.....NC	No.....					
35.	North Dakota.....ND	No.....					
36.	Ohio.....OH	Yes.....	41,527		2,705,412		
37.	Oklahoma.....OK	No.....					
38.	Oregon.....OR	No.....					
39.	Pennsylvania.....PA	No.....					
40.	Rhode Island.....RI	No.....					
41.	South Carolina.....SC	No.....					
42.	South Dakota.....SD	No.....					
43.	Tennessee.....TN	No.....					
44.	Texas.....TX	No.....					
45.	Utah.....UT	No.....					
46.	Vermont.....VT	No.....					
47.	Virginia.....VA	No.....					
48.	Washington.....WA	No.....					
49.	West Virginia.....WV	No.....					
50.	Wisconsin.....WI	No.....					
51.	Wyoming.....WY	No.....					
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.....	0	0	0	0	0
58.	Subtotal.....	(a).....2	70,743	175	2,705,412	0	0
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 other amounts not allocable by State.....	XXX.....	0	0	0	0	0
95.	Totals (Direct Business).....	XXX.....	70,743	175	2,705,412	0	0
96.	Plus Reinsurance Assumed.....	XXX.....					
97.	Totals (All Business).....	XXX.....	70,743	175	2,705,412	0	0
98.	Less Reinsurance Ceded.....	XXX.....	2,248		125,167		
99.	Totals (All Business) less Reinsurance Ceded.....	XXX.....	68,495	175	2,580,245	0	0

DETAILS OF WRITE-INS

5701.	.....	XXX.....					
5702.	.....	XXX.....					
5703.	.....	XXX.....					
5798.	Summary of remaining write-ins for line 57 from overflow page.....	XXX.....	0	0	0	0	0
5799.	Total (Lines 5701 thru 5703 plus 5798) (Line 57 above).....	XXX.....	0	0	0	0	0
9401.	.....	XXX.....					
9402.	.....	XXX.....					
9403.	.....	XXX.....					
9498.	Summary of remaining write-ins for line 94 from overflow page.....	XXX.....	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX.....	0	0	0	0	0

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

Sch. Y-Part 1
NONE

Supplemental Exhibit & Sch. Interrogatories
NONE

Overflow Page
NONE

Sch. A-Part 2
NONE

Sch. A-Part 3
NONE

Sch. B-Part 1
NONE

Sch. B-Part 2
NONE

Sch. BA-Part 1
NONE

Sch. BA-Part 2
NONE

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 - U.S. Government								
912827 3X 8.....	U.S. Treasury Note.....	02/20/2002.....	Schwab.....		420,922	400,000	365	1PE.....
0399999.	Total - Bonds - U.S. Government.....				420,922	400,000	365	XXX.....
Bonds - Industrial and Miscellaneous								
United States								
36962G XS 8.....	General Electric Capital.....	02/26/2002.....	Mesirow Financial, Inc.....		303,480	300,000	783	1.....
780153 AB 8.....	Royal Caribbean.....	03/01/2002.....	Schwab.....		165,375	175,000	643	3.....
	United States.....				468,855	475,000	1,426	XXX.....
4599999.	Total - Bonds - Industrial & Miscellaneous.....				468,855	475,000	1,426	XXX.....
6099997.	Total - Bonds - Part 3.....				889,777	875,000	1,791	XXX.....
6099999.	Total - Bonds.....				889,777	875,000	1,791	XXX.....
Common Stocks - Industrial and Miscellaneous								
United States								
14149Y 10 8.....	Cardinal Health Inc.....	02/19/2002.....	Schwab.....	40,000	2,638			L.....
143658 10 2.....	Carnival Corp.....	01/09/2002.....	Schwab.....	450,000	12,352			L.....
17275R 10 2.....	Cisco Systems.....	01/09/2002.....	Schwab.....	400,000	8,660			L.....
256669 10 2.....	Dollar General Corp.....	02/19/2002.....	Schwab.....	200,000	2,914			L.....
26816Q 10 1.....	Dynegy Inc.....	01/09/2002.....	Schwab.....	100,000	2,685			L.....
438092 10 8.....	Hon Industries.....	01/09/2002.....	Schwab.....	300,000	8,741			L.....
458140 10 0.....	Intel Corp.....	01/09/2002.....	Schwab.....	200,000	7,316			L.....
518439 10 4.....	Estee Lauder Co.....	01/09/2002.....	Schwab.....	200,000	6,720			L.....
589331 10 7.....	Merck & Co.....	01/09/2002.....	Schwab.....	100,000	5,978			L.....
681919 10 6.....	Omnicom Group Inc.....	01/09/2002.....	Schwab.....	100,000	8,979			L.....
89151E 10 9.....	Total Fina Elf.....	02/19/2002.....	Schwab.....	220,000	15,732			L.....
902124 10 6.....	Tyco International LTD.....	02/19/2002.....	Schwab.....	400,000	11,104			L.....
	United States.....				93,819	XXX	0	XXX.....
6899999.	Total - Common Stocks - Industrial & Miscellaneous.....				93,819	XXX	0	XXX.....
7099997.	Total - Common Stocks - Part 3.....				93,819	XXX	0	XXX.....
7099999.	Total - Common Stocks.....				93,819	XXX	0	XXX.....
7199999.	Total - Preferred and Common Stocks.....				93,819	XXX	0	XXX.....
7299999.	Total - Bonds, Preferred and Common Stocks.....				983,596	XXX	1,791	XXX.....

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....0.

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	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 Designation (a)
Bonds - U.S. Government																
36204Y BL 6....	GNMA Pool #383543x.....	03/15/2002	PRIN RCPT.....		13,599	13,599	14,126	13,599	(527)				.0	.91		1.....
36205B YU 0....	GNMA Pool #386023X.....	03/15/2002	PRIN RCPT.....		1,692	1,692	1,504	1,692	.163				.0	.17		1.....
36207J LY 7....	GNMA Pool #433343.....	03/15/2002	PRIN RCPT.....		3,468	3,468	3,457	3,468	.10				.0	.38		1.....
36207X L5 9....	GNMA Pool #445048.....	03/15/2002	PRIN RCPT.....		11,188	11,188	11,160	11,188	.28				.0	.130		1.....
36209A EN 6....	GNMA Pool #465541X.....	03/15/2002	PRIN RCPT.....		8,306	8,306	8,171	8,306	.129				.0	.115		1.....
36210N MM 8....	GNMA Pool #497264x.....	03/15/2002	PRIN RCPT.....		4,732	4,732	4,693	4,732	.37				.0	.47		1.....
362170 SY 9....	GNMA Pool #208535x.....	03/15/2002	PRIN RCPT.....		2,349	2,349	2,165	2,349	.126				.0	.22		1.....
912810 BX 5....	U.S. Treasury Bond.....	02/15/2002	CALLED@100.000000.....		400,000	400,000	368,750	387,570	.250			12,430	12,430	15,250		1PE.....
912827 4D 1....	U.S. Treasury Note.....	03/01/2002	Schwab.....		103,680	100,000	104,678	103,383	(484)			.296	.296	1,970		1PE.....
912833 LF 5....	U.S. Treasury Securities.....	01/09/2002	Schwab.....		150,181	500,000	116,010	132,340	.221			17,841	17,841			1PE.....
0399999	Total - Bonds - U.S. Government.....				699,195	1,045,334	634,714	668,627	(47)	.0	.0	30,567	30,567	17,680	.0	XXX..
Bonds - Industrial and Miscellaneous																
United States																
74740F FA 9....	Quaker Oates Co.....	02/26/2002	Mesirow Financial, Inc.....		302,130	295,000	298,982	298,720	(51)			3,410	3,410	12,167		12.....
94106L AA 7....	Waste Management Inc.....	02/01/2002	MATURITY.....		100,000	100,000	90,700	100,000	.525				.0	2,000		3.....
	United States.....				402,130	395,000	389,682	398,720	.474	.0	.0	3,410	3,410	14,167	.0	XXX..
4599999	Total - Bonds - Industrial & Miscellaneous.....				402,130	395,000	389,682	398,720	.474	.0	.0	3,410	3,410	14,167	.0	XXX..
6099997	Total - Bonds - Part 4.....				1,101,325	1,440,334	1,024,396	1,067,347	.427	.0	.0	33,977	33,977	31,847	.0	XXX..
6099999	Total - Bonds.....				1,101,325	1,440,334	1,024,396	1,067,347	.427	.0	.0	33,977	33,977	31,847	.0	XXX..
Common Stocks - Industrial and Miscellaneous																
United States																
205887 10 2....	Conagra Foods Inc.....	01/09/2002	Schwab.....	200.000	4,724		4,274	4,274	(480)			450	450			L.....
580645 10 9....	McGraw Hill Companies.....	01/09/2002	Schwab.....	100.000	6,024		5,381	5,381	(717)			643	643			L.....
654902 20 4....	Nokia Corp.....	02/19/2002	Schwab.....	100.000	2,055		1,533	1,533	(920)			522	522			L.....
76026T 20 5....	Repsol YPF.....	02/19/2002	Schwab.....	500.000	5,850		9,445	9,445	2,180			(3,595)	(3,595)		93	L.....
872540 10 9....	TJX Companies, Inc.....	01/09/2002	Schwab.....	400.000	15,940		13,972	13,972	(1,972)			1,968	1,968			L.....
879369 10 6....	Teleflex Inc.....	01/09/2002	Schwab.....	100.000	4,798		4,580	4,580	(151)			218	218			L.....
879664 10 0....	Tellabs Inc.....	01/09/2002	Schwab.....	400.000	6,896		14,248	14,248	8,264			(7,352)	(7,352)			L.....
V7780T 10 3....	Royal Carribian Cruises Ltd.....	01/09/2002	Schwab.....	600.000	10,008		12,282	12,282	2,562			(2,274)	(2,274)			U.....
	United States.....				56,295	XXX	65,715	65,715	8,766	.0	.0	(9,420)	(9,420)	.0	93	XXX..
6899999	Total - Common Stocks - Industrial & Miscellaneous.....				56,295	XXX	65,715	65,715	8,766	.0	.0	(9,420)	(9,420)	.0	93	XXX..
7099997	Total - Common Stocks - Part 4.....				56,295	XXX	65,715	65,715	8,766	.0	.0	(9,420)	(9,420)	.0	93	XXX..
7099999	Total - Common Stocks.....				56,295	XXX	65,715	65,715	8,766	.0	.0	(9,420)	(9,420)	.0	93	XXX..
7199999	Total - Preferred and Common Stocks.....				56,295	XXX	65,715	65,715	8,766	.0	.0	(9,420)	(9,420)	.0	93	XXX..
7299999	Total - Bonds, Preferred and Common Stocks.....				1,157,620	XXX	1,090,111	1,133,062	9,193	.0	.0	24,557	24,557	31,847	93	XXX..

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....0.

Sch. DB-Part A-Section 1
NONE

Sch. DB-Part B-Section 1
NONE

Sch. DB-Part C-Section 1
NONE

Sch. DB-Part D-Section 1
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	Book Balance at End of Each Month During Current Quarter			8
				5	6	7	
Depository	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories							
U.S. Bancorp..... Cincinnati, Ohio.....	.....	.....74	.....	.....93,340	.....87,698	.....61,824	.....
Fifth Third Bank..... Cincinnati, Ohio.....	.....	.....	.....	.....45,446	.....360,732	.....64,181	.....
0199999. Total Open Depositories.....	....XXX....	.....74	.....0	.....138,786	.....448,430	.....126,005	XXX
0399999. Total Cash on Deposit.....	....XXX....	.....74	.....0	.....138,786	.....448,430	.....126,005	XXX
0599999. Total Cash.....	....XXX....	.....74	.....0	.....138,786	.....448,430	.....126,005	XXX

Trusted Surplus Statement-Title Page
NONE

Trusted Surplus Statement-Assets
NONE

Trusted Surplus Statement-Liabilities
NONE

Trusted Surplus Statement-Overflow Page
NONE