



QUARTERLY STATEMENT

AS OF JUNE 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

NAIC Group Code 0836 0836 NAIC Company Code 70483 Employer's ID Number 31-0487145
(Current Period) (Prior Period)

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated February 23, 1888 Commenced Business April 30, 1888

Statutory Home Office 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 400 Broadway, Cincinnati, Ohio 45202 513-629-1800
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 400 Broadway, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)
513-629-1800
(Area Code) (Telephone Number)

Internet Website Address www.WesternSouthernLife.com

Statement Contact Bradley J. Hunkler 513-629-2980
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Policyowner Relations Contact _____
(Street and Number, City or Town, State and Zip Code)
(Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman of Board, P..... John Finn Barrett

Secretary
 Treasurer
 Actuary

Sr VP	Herbert Reed Brown	Secretary	James Norman Clark
Sr VP & Chf Mkt Off	Bryan Chalmer Dunn	VP & Auditor	David George Ennis
Sr VP & Chf Inf Off	Clint David Gibler	Sr VP	Noreen Joyce Hayes
Sr VP	Edward Scott Heenan	VP & Comptroller	Bradley Joseph Hunkler
Sr VP	Carroll Ray Hutchinson	Sr VP & Chf Inv Off	William Francis Ledwin
Sr VP	Jill Tripp McGruder	Sr VP	Jimmy Joe Miller
Sr VP & Chf Actuary	Nora Eyre Moushey	Sr VP	James McKinley Teeters
VP & Treasurer	James Joseph Vance	Sr VP & Chf Fin Off	Robert Lewis Walker
	Sr VP & Gen Counsel		Donald Joseph Wuebling

VICE PRESIDENTS

Edward Joseph Babbitt
 David Todd Henderson
 James Russell Korcykoski
 Mario Joseph San Marco
 David Eugene Theurich

Keith Terrill Clark
 Thomas Dale Holdridge
 Harold Victor Lyons
 Thomas Martin Stapleton
 Daniel Lee Thomas

Robert John Dalsanto
 Robert Scott Kahn
 Constance Marie Maccarone
 Richard Kelley Taulbee

DIRECTORS OR TRUSTEES

John Finn Barrett
 Jo Ann Davidson
 Thomas Luke Williams

Donald Allen Bliss
 Eugene Peter Ruelmann
 William Joseph Williams

James Norman Clark
 George Herbert Walker, III

State of Ohio SS
 County of Hamilton

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

John Finn Barrett
 Chairman of Board, President & CEO

James Norman Clark
 Secretary

Bradley Joseph Hunkler
 VP & Comptroller

Subscribed and sworn to before me this
 5th day of August, 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	2,639,545,766	12,930,580	2,626,615,186	2,701,213,389
2. Stocks:				
2.1 Preferred stocks	107,714,510		107,714,510	108,255,270
2.2 Common stocks	3,042,689,568		3,042,689,568	3,099,414,645
3. Mortgage loans on real estate:				
3.1 First liens	113,795,434		113,795,434	120,929,372
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	33,357,076		33,357,076	33,425,993
4.2 Properties held for the production of income (less \$ 47,952,356 encumbrances)	114,109,528		114,109,528	113,904,170
4.3 Properties held for sale (less \$ encumbrances)				
5. Policy loans	160,044,517		160,044,517	161,807,400
6. Premium notes, including \$ for first year premiums				
7. Cash (\$ (10,275,660)) and short-term investments (\$ 192,162,496)	181,886,836		181,886,836	84,966,257
8. Other invested assets	191,619,525		191,619,525	181,438,410
9. Receivable for securities	23,179,971		23,179,971	22,337,677
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)	6,607,942,731	12,930,580	6,595,012,151	6,627,692,583
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers	160,768		160,768	163,248
12.2 Commissions and expense allowances due				
12.3 Experience rating and other refunds due	(484,000)		(484,000)	(468,932)
12.4 Other amounts receivable under reinsurance contracts				
13. Electronic data processing equipment and software	8,464,596	4,935,870	3,528,726	3,346,649
14. Federal and foreign income tax recoverable and interest thereon (including \$ 171,110,263 net deferred tax asset)	176,677,679		176,677,679	73,169,631
15. Guaranty funds receivable or on deposit	194,628		194,628	230,083
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$ 25,145,387 loading)	90,686,215		90,686,215	92,448,544
17. Accident and health premiums due and unpaid	505,095	60,095	445,000	452,898
18. Investment income due and accrued	51,871,678		51,871,678	51,433,766
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				36,549,418
21. Amounts receivable relating to uninsured accident and health plans				
22. Amounts due from agents				
23. Other assets nonadmitted	29,309	29,309		
24. Aggregate write-ins for other than invested assets	471,007,477	471,007,477		
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	7,407,056,176	488,963,331	6,918,092,845	6,885,017,888
26. From Separate Accounts Statement	774,336,425		774,336,425	811,690,759
27. Total (Lines 25 and 26)	8,181,392,601	488,963,331	7,692,429,270	7,696,708,647
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 through 1003 + 1098) (Line 10 above)				
2401. Miscellaneous	1,434,486	1,434,486		
2402. Pension Asset	469,572,991	469,572,991		
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 + 2498) (Line 24 above)	471,007,477	471,007,477		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ 2,498,557,970 less \$ included in Line 6.3 (including \$ Modco Reserve)	2,498,557,970	2,497,322,879
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	209,450,000	202,208,549
3. Liability for deposit-type contracts (including \$ Modco Reserve)	458,920,161	457,873,971
4. Contract claims:		
4.1 Life	41,432,627	40,331,157
4.2 Accident and health	3,353,863	3,198,863
5. Policyholders' dividends \$ 492,629 and coupons \$ due and unpaid	492,629	485,129
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment to (including \$ Modco)	33,368,000	47,403,404
6.2 Dividends not yet apportioned (including \$ Modco)	24,008,000	
6.3 Coupons and similar benefits (including \$ Modco)		
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 \$ 812,617 accident and health premiums	7,769,249	7,958,598
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on cancelled contracts	9,222,367	8,880,841
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance, including \$ (8,678,423) assumed and \$ ceded	(8,678,423)	(9,586,636)
9.4 Interest Maintenance Reserve	41,578,982	36,526,670
10. Commissions to agents due or accrued-life and annuity contracts \$ 828,113, accident and health \$ 158,810 and deposit-type contract funds \$	986,923	1,045,264
11. Commissions and expense allowances payable on reinsurance assumed	9,241,201	10,540,475
12. General expenses due or accrued	159,680,064	160,996,953
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	3,466,252	4,351,409
15. Federal and foreign income taxes, including \$ 19,397,497 on realized capital gains (losses) (including \$ net deferred tax liability)	51,566,118	25,582,566
16. Unearned investment income	4,741,962	4,742,131
17. Amounts withheld or retained by company as agent or trustee	53,467,471	41,393,057
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	39,435,115	52,137,796
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	44,357,662	62,012,377
22. Borrowed money \$ 48,856,493 and interest thereon \$	48,856,493	47,708,749
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve	459,582,158	519,159,345
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	1,103,188	
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	23,673,985	14,607,571
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	4,188,942	4,505,349
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	4,223,822,959	4,241,386,467
27. From Separate Accounts Statement	774,336,425	811,690,759
28. Total Liabilities (Lines 26 and 27)	4,998,159,384	5,053,077,226
29. Common capital stock	5,000,000	5,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	1,000,000	1,000,000
34. Aggregate write-ins for special surplus funds	2,688,269,886	2,637,631,421
35. Unassigned funds (surplus)		
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)	2,689,269,886	2,638,631,421
38. Totals of Lines 29, 30 and 37	2,694,269,886	2,643,631,421
39. Totals of Lines 28 and 38	7,692,429,270	7,696,708,647
DETAILS OF WRITE-INS		
2501. Interest on policy and contract funds	116,489	116,488
2502. Additional life insurance reserve for AIDS risk incurred	1,844,592	1,844,592
2503. Mortgage loan and real estate reserve	1,050,000	1,050,000
2598. Summary of remaining write-ins for Line 25 from overflow page	1,177,861	1,494,269
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	4,188,942	4,505,349
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401. Reserve for mortality fluctuation and all other contingencies	2,530,119,304	2,478,367,575
3402. Reserve for asset depreciation	157,650,582	158,763,846
3403. Permanent surplus and guaranty fund	500,000	500,000
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	2,688,269,886	2,637,631,421

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	194,020,418	193,989,274	397,471,825
2. Considerations for supplementary contracts with life contingencies		54,221	197,153
3. Net investment income	154,512,367	195,432,380	313,529,098
4. Amortization of Interest Maintenance Reserve (IMR)	3,684,162	1,227,214	6,245,581
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded		128,341	585,729
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	18,617,233	16,840,164	41,676,726
9. Totals (Lines 1 to 8.3)	370,834,180	407,671,594	759,706,112
10. Death benefits	98,479,118	93,407,757	184,253,255
11. Matured endowments (excluding guaranteed annual pure endowments)	1,246,471	1,886,045	2,977,669
12. Annuity benefits	17,301,876	16,479,195	33,189,812
13. Disability benefits and benefits under accident and health contracts	30,895,684	29,174,755	62,648,728
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	41,437,619	42,644,493	86,325,022
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	9,179,423	12,804,351	21,910,312
18. Payments on supplementary contracts with life contingencies	72,780	35,317	71,293
19. Increase in aggregate reserves for life and accident and health policies and contracts	8,476,542	15,138,914	41,738,099
20. Totals (Lines 10 to 19)	207,089,513	211,570,827	433,114,190
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	21,968,918	23,202,372	47,700,904
22. Commissions and expense allowances on reinsurance assumed	19,531,440	20,775,695	42,147,683
23. General insurance expenses	49,870,558	55,068,843	117,603,941
24. Insurance taxes, licenses and fees, excluding federal income taxes	7,490,750	9,544,037	15,130,433
25. Increase in loading on deferred and uncollected premiums	(65,145)	742,329	(2,715,753)
26. Net transfers to or (from) Separate Accounts	(16,659,383)	(16,033,883)	(32,141,983)
27. Aggregate write-ins for deductions	(36,692,313)	(38,007,521)	(71,644,907)
28. Totals (Lines 20 to 27)	252,534,338	266,862,699	549,194,508
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	118,299,842	140,808,895	210,511,604
30. Dividends to policyholders	35,539,479	34,811,083	70,819,309
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	82,760,363	105,997,812	139,692,295
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	6,485,338	2,488,357	(5,118,879)
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)	76,275,025	103,509,455	144,811,174
34. Net realized capital gains or (losses) less capital gains tax of \$ 19,397,497 (excluding taxes of \$ 4,704,259 transferred to the IMR)	655,388	18,767,659	28,584,393
35. Net Income (Line 33 plus Line 34)	76,930,413	122,277,114	173,395,567
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	2,643,631,430	2,503,790,444	2,503,790,444
37. Net income (Line 35)	76,930,413	122,277,114	173,395,567
38. Change in net unrealized capital gains (losses)	(172,378,614)	(201,189,581)	(235,278,477)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in deferred income tax	109,025,007	26,027,401	63,045,257
41. Change in nonadmitted assets and related items	(22,515,537)	(20,787,481)	(40,995,850)
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	59,577,187	69,046,076	162,289,092
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		98,067,733	17,385,397
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		1,000,000	1,000,000
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance		(1,000,000)	(1,000,000)
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus (Lines 37 through 53)	50,638,456	93,441,262	139,840,986
55. Capital and surplus as of statement date (Lines 36 + 54)	2,694,269,886	2,597,231,706	2,643,631,430
DETAILS OF WRITE-INS			
08.301. Contributions to employee benefit and welfare plans	18,617,233	16,840,164	36,496,147
08.302. Voluntary Employee Beneficiary Association Trust			355,000
08.303. Miscellaneous			4,825,579
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	18,617,233	16,840,164	41,676,726
2701. Reserve adjustments on reinsurance assumed	(16,914,091)	(18,407,195)	(38,470,573)
2702. Benefits for employees and agents not included elsewhere	(19,778,222)	(19,600,326)	(26,294,555)
2703. Change in life insurance reserves for AIDS risk incurred			(6,879,779)
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(36,692,313)	(38,007,521)	(71,644,907)
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)			

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts	193,082,068	398,725,341
2. Charges and fees for deposit-type contracts		
3. Considerations for supplementary contracts with life contingencies		197,153
4. Net investment income	102,654,659	323,370,564
5. Commissions and expense allowances on reinsurance ceded		175,745
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts		
7. Aggregate write-ins for miscellaneous income	24,365,883	41,120,886
8. Total (Lines 1 to 7)	320,102,610	763,589,689
9. Death benefits	99,711,531	186,934,997
10. Matured endowments	1,286,382	3,106,309
11. Annuity benefits	17,301,876	32,927,873
12. Disability benefits and benefits under accident and health contracts	30,995,772	55,684,264
13. Coupons, guaranteed annual pure endowments and similar benefits		
14. Surrender benefits and withdrawals for life contracts	41,096,220	84,598,222
15. Group conversions		
16. Interest and adjustments on contract or deposit-type contract funds	427,591	980,225
17. Payments on supplementary contracts with life contingencies	72,780	71,293
18. Total (Lines 9 to 17)	190,892,152	364,303,183
19. Commissions on premiums, annuity considerations and deposit-type contract funds	22,027,258	47,511,347
20. Commissions and expense allowances on reinsurance assumed	20,830,714	41,806,307
21. General insurance expenses	47,702,107	107,384,726
22. Insurance taxes, licenses and fees, excluding federal income taxes	10,994,980	15,563,849
23. Net transfers to or (from) Separate Accounts	(16,659,383)	(32,141,983)
24. Aggregate write-ins for deductions	(3,585,575)	(47,164,404)
25. Total (Lines 18 to 24)	272,202,253	497,263,025
26. Dividends paid to policyholders	35,539,479	70,318,468
27. Federal income taxes (excluding tax on capital gains)	(24,902,343)	6,518,933
28. Total (Lines 25 to 27)	282,839,389	574,100,426
29. Net cash from operations (Line 8 minus Line 28)	37,263,221	189,489,263
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds	1,053,461,289	1,150,972,980
30.2 Stocks	127,140,830	509,189,305
30.3 Mortgage loans	7,134,004	28,492,944
30.4 Real estate	148,000	15,955,598
30.5 Other invested assets	14,231,900	33,182,049
30.6 Net gains (or losses) on cash and short-term investments		5,276,123
30.7 Miscellaneous proceeds	50,273,228	1,986,899
30.8 Total investment proceeds (Lines 30.1 to 30.7)	1,252,389,251	1,745,055,898
31. Net tax on capital gains (losses)	19,397,497	46,723,499
32. Total (Line 30.8 minus Line 31)	1,232,991,754	1,698,332,399
33. Cost of investments acquired (long-term only):		
33.1 Bonds	942,486,416	1,555,300,902
33.2 Stocks	201,283,189	261,629,176
33.3 Mortgage loans		113,333
33.4 Real estate	3,383,883	13,925,071
33.5 Other invested assets	26,300,508	54,983,187
33.6 Miscellaneous applications	49,253,912	
33.7 Total investments acquired (Lines 33.1 to 33.6)	1,222,707,908	1,885,951,669
34. Net increase (or decrease) in policy loans and premium notes	(1,762,883)	(1,684,356)
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	12,046,729	(185,934,914)
Cash from Financing and Miscellaneous Sources		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in		1,000,000
36.2 Borrowed money \$		
36.3 Capital notes \$		
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies	6,557,731	14,716,644
36.5 Other cash provided	57,725,701	24,209,098
36.6 Total (Lines 36.1 to 36.5)	64,283,432	39,925,742
37. Cash applied:		
37.1 Dividends to stockholders paid		1,000,000
37.2 Interest on indebtedness		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	14,105,291	39,921,473
37.4 Other applications (net)	2,567,512	895,387
37.5 Total (Lines 37.1 to 37.4)	16,672,803	41,816,860
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)	47,610,629	(1,891,118)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	96,920,579	1,663,231
40. Cash and short-term investments:		
40.1 Beginning of year	84,966,257	83,303,029
40.2 End of period (Line 39 plus Line 40.1)	181,886,836	84,966,260
DETAILS OF WRITE-INS		
0701. Contributions to employee benefit and welfare plans	18,617,233	36,496,147
0702. Change in amounts withheld or retained by company as agent or trustee	5,432,242	4,522,806
0703. Uncashed drafts and checks pending escheatment to a state	316,408	(253,067)
0798. Summary of remaining write-ins for Line 7 from overflow page		355,000
0799. Totals (Lines 0701 through 0703 plus 0798) (Line 7 above)	24,365,883	41,120,886
2401. Reserve adjustment on reinsurance assumed	(17,822,305)	(36,127,851)
2402. Payments to employees and agents not included elsewhere	1,375,967	2,835,410
2403. Change in remittances and items not allocated	12,702,681	(14,040,091)
2498. Summary of remaining write-ins for Line 24 from overflow page	158,082	168,128
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	(3,585,575)	(47,164,404)

EXHIBIT 1**DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1	2	3
	Current Year to Date	Prior Year to Date	Prior Year Ended December 31
1. Industrial life	244,930	191,343	18,850,533
2. Ordinary life insurance	114,532,519	121,408,507	233,759,023
3. Ordinary individual annuities	140,718	124,919	184,299
4. Credit life (group and individual)			
5. Group life insurance	1,869,619	2,371,322	4,162,554
6. Group annuities			
7. A & H - group	807,037	567,682	1,100,468
8. A & H - credit (group and individual)			
9. A & H - other	15,746,276	13,337,980	28,089,890
10. Aggregate of all other lines of business			
11. Subtotal	133,341,099	138,001,753	286,146,767
12. Deposit-type contracts			
13. Total	133,341,099	138,001,753	286,146,767
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Total (Lines 1001 through 1003 plus Line 1098) (Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A.	Current year	Prior year
Total of all deferred tax assets (admitted and nonadmitted)	237,514,640	175,062,097
Total of all deferred tax liabilities	66,404,378	112,976,842
Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	0	0
Increase (decrease) in deferred tax assets nonadmitted	(0)	-

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

Current year expense	27,030,927	28,059,817
Tax credits	(1,148,092)	(4,414,705)
Current year equity tax	-	-
Prior year overaccrual	-	(7,601,961)
Current income taxes incurred	<u>25,882,836</u>	<u>16,043,151</u>

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

	Statutory	Tax	Differences	Tax effect
DTAs				
Reserves	3,182,858,473	2,871,752,338	311,106,135	108,887,147
DAC	-	121,773,610	121,773,610	42,620,764
Real Estate Joint Ventures	191,619,525	211,038,873	19,419,348	6,796,772
Benefit for Employees and Agents	44,357,662	-	44,357,662	15,525,182
Post Retirement Benefits	159,680,064	4,784,234	154,895,830	54,213,541
Other	264,790,764	291,851,437	27,060,673	9,471,235
Total DTAs	<u>3,843,306,488</u>	<u>3,501,200,492</u>	<u>678,613,258</u>	<u>237,514,640</u>
DTAs nonadmitted			-	-

DTLs

Stocks/Bonds	5,717,275,228	5,566,957,814	150,317,414	52,611,095
Other	-	39,409,380	39,409,380	13,793,283
Total DTLs	<u>5,717,275,228</u>	<u>5,606,367,194</u>	<u>189,726,794</u>	<u>66,404,378</u>

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

	Current year	Prior year	Change
DTAs resulting from book/tax differences in:			
Reserves	88,805,547	104,071,279	(15,265,732)
DAC	42,620,764	38,306,752	4,314,012
Real Estate Joint Ventures	6,796,772	6,796,772	(0)
Benefit for Employees and Agents	69,738,722	19,604,332	50,134,390
Other	29,552,835	6,282,962	23,269,873
Total DTAs	<u>237,514,640</u>	<u>175,062,097</u>	<u>62,452,543</u>
DTAs nonadmitted			-

DTLs resulting from book/tax differences in:

Stocks/Bonds	52,611,095	112,976,842	(60,365,747)
Other	13,793,283	-	13,793,283
Total DTLs	<u>66,404,378</u>	<u>112,976,842</u>	<u>(46,572,464)</u>

D. Among the more significant book to tax adjustments were the following:

	Amount	Tax effect
Income before taxes	136,037,103	47,612,986
Book over tax reserves	(3,186,519)	(1,115,282)
Net DAC adjustment	(758,004)	(265,301)
Depreciation	(2,271,147)	(794,901)
Accrued market discount	(1,988,195)	(695,868)
Tax exempt interest	(421,331)	(147,466)
Dividend received deduction	(18,317,370)	(6,411,080)
Accrued dividends	-	-
Reserve Strengthening	(3,017,120)	(1,055,992)
Non qualified pension	(19,778,222)	(6,922,378)
Other	(9,067,974)	(3,173,791)
Taxable income	<u>77,231,221</u>	<u>27,030,927</u>

E.

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

2002	\$ 27,030,927
2001	\$ 28,059,817
2000	\$ 49,816,880

F. The Company federal income Tax return is consolidated with the following entities:

Western-Southern Life Assurance Company and Subsidiaries
 Columbus Life Insurance Company and Subsidiaries
 Western-Southern Agency, Inc.
 Western-Southern Agency Services, Inc.
 AM Concepts, Inc.
 WASLIC II, Inc.
 WestAd, Inc.
 WestTax, Inc.
 Fort Washington Investment Advisors, Inc. and Subsidiary

The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses.

Intercompany tax balances are reimbursed quarterly.

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 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 () N/A (X)
 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. 12/31/1997
- 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. 12/31/1997
- 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). 04/19/1999
- 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)

(Responses to these interrogatories should be based on changes that have occurred since 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 (X) No ()

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

\$48,856,492.64 FNMA MBS POOLS DOLLAR ROLL WITH CS FIRST BOSTON

.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 64,688,084

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	\$ 54,437,209	\$ 4,837,209
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$ 2,628,914,026	\$ 2,610,027,498
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)	\$ 2,683,351,235	\$ 2,614,864,707
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 (X) No ()

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

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes (X) No ()

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

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

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

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

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes () No (X)

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

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

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

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

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	147,330,174	147,543,444		148,831,717
2. Increase (decrease) by adjustment	(1,565,758)	(1,571,870)		(6,514,258)
3. Cost of acquired	428,616			8,353,000
4. Cost of additions to and permanent improvements	1,460,338	1,495,030		5,571,568
5. Total profit (loss) on sales	38,074			7,043,745
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales	148,000			15,955,598
8. Book/adjusted carrying value at end of current period	147,543,444	147,466,604		147,330,174
9. Total valuation allowance				
10. Subtotal (Line 8 plus Line 9)	147,543,444	147,466,604		147,330,174
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	147,543,444	147,466,604		147,330,174

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	120,929,372	119,012,429		149,308,870
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions				113,333
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees	32	34		113
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	1,916,975	5,217,029		28,492,944
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	119,012,429	113,795,434		120,929,372
10. Total valuation allowance				
11. Subtotal (Line 9 plus Line 10)	119,012,429	113,795,434		120,929,372
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	119,012,429	113,795,434		120,929,372

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

Description	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	181,438,410	190,334,173		181,714,720
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				10,725,000
2.2 Additional investment made after acquisitions	15,173,404	11,127,104		44,258,187
3. Accrual of discount	7,498	5,755		25,449
4. Increase (decrease) by adjustment	(2,080,592)	204,538		(22,062,385)
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	4,193,520	10,038,380		33,182,049
7. Amortization of premium	11,027	13,662		40,512
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	190,334,173	191,619,528		181,438,410
10. Total valuation allowance				
11. Subtotal (Line 9 plus Line 10)	190,334,173	191,619,528		181,438,410
12. Total nonadmitted amounts				
13. Statement value of long term invested assets at end of current period	190,334,173	191,619,528		181,438,410

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	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
BONDS								
1. Class 1	1,905,695,722	455,039,380	387,095,394	(103,414,679)	1,905,695,722	1,870,225,029		1,893,724,631
2. Class 2	830,160,544	53,313,826	109,868,847	31,094,441	830,160,544	804,699,964		737,161,247
3. Class 3	84,035,930		28,704,536	62,515,348	84,035,930	117,846,742		92,996,915
4. Class 4	14,973,555			1,000,095	14,973,555	15,973,651		10,978,871
5. Class 5	2,859,796			(400,000)	2,859,796	2,459,796		2,859,796
6. Class 6	2,275,100		(86)	5,297,314	2,275,100	7,572,500		3,030,149
7. Total Bonds	2,840,000,647	508,353,206	525,668,691	(3,907,481)	2,840,000,647	2,818,777,682		2,740,751,609
PREFERRED STOCK								
8. Class 1	107,789,510		75,000		107,789,510	107,714,510		108,255,270
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	107,789,510		75,000		107,789,510	107,714,510		108,255,270
15. Total Bonds and Preferred Stock	2,947,790,157	508,353,206	525,743,691	(3,907,481)	2,947,790,157	2,926,492,192		2,849,006,879

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	192,162,496	X X X	191,162,496	128,214	

SCHEDULE DA - PART 2 - VERIFICATION

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book / adjusted carrying value, beginning of period	22,479,731	181,762,159		109,050,330
2. Cost of short-term investments acquired	169,302,576	184,865,491		30,909,361
3. Increase (decrease) by adjustment	(20,148)	214		(29,630)
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				5,127,797
6. Consideration received on disposal of short-term investments	10,000,000	174,465,368		122,578,127
7. Book / adjusted carrying value, current period	181,762,159	192,162,496		22,479,731
8. Total valuation allowance				
9. Subtotal (Line 7 plus Line 8)	181,762,159	192,162,496		22,479,731
10. Total nonadmitted amounts				
11. Statement value (Line 9 minus Line 10)	181,762,159	192,162,496		22,479,731
12. Income collected during period	1,328,730	313,502		8,650,513
13. Income earned during period	1,030,364	548,006		11,129,634

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Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open

NONE

Page 15

Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets

NONE

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Schedule S - Ceded Reinsurance

NONE

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

States, Etc.	1	Direct Business Only				
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
		2 Life Insurance Premiums	3 Annuity Considerations			
Is Insurer Licensed? (Yes or No)						
1. Alabama	AL	YES	108,044		14,563	
2. Alaska	AK	NO	9,912		251	
3. Arizona	AZ	YES	668,645	1,050	29,829	
4. Arkansas	AR	YES	69,085		10,253	
5. California	CA	YES	3,130,616	75	65,751	
6. Colorado	CO	YES	76,964		6,190	
7. Connecticut	CT	NO	18,373		1,354	
8. Delaware	DE	YES	28,229		1,311	
9. District of Columbia	DC	YES	140,312		6,662	
10. Florida	FL	YES	5,030,105	26,070	1,071,521	
11. Georgia	GA	YES	452,424		56,818	
12. Hawaii	HI	YES	14,736		992	
13. Idaho	ID	YES	10,346		354	
14. Illinois	IL	YES	10,032,851	3,573	645,203	
15. Indiana	IN	YES	9,339,984	3,730	1,887,914	
16. Iowa	IA	YES	116,600		5,477	
17. Kansas	KS	YES	538,398	300	107,546	
18. Kentucky	KY	YES	3,252,823	2,102	941,579	
19. Louisiana	LA	YES	3,192,146	5,517	212,227	
20. Maine	ME	NO	6,596		415	
21. Maryland	MD	YES	1,199,652		25,295	
22. Massachusetts	MA	YES	21,596		822	
23. Michigan	MI	YES	4,566,602	16,160	650,535	
24. Minnesota	MN	YES	30,612		2,380	
25. Mississippi	MS	YES	60,150		7,270	
26. Missouri	MO	YES	3,291,236	2,270	487,614	
27. Montana	MT	YES	5,372		234	
28. Nebraska	NE	YES	15,727		1,138	
29. Nevada	NV	YES	85,798		5,603	
30. New Hampshire	NH	NO	7,720		400	
31. New Jersey	NJ	YES	62,799		4,494	
32. New Mexico	NM	YES	31,635		2,307	
33. New York	NY	NO	87,576		5,143	
34. North Carolina	NC	YES	9,342,584	14,677	3,405,825	
35. North Dakota	ND	YES	3,719		94	
36. Ohio	OH	YES	30,974,244	41,688	4,448,524	
37. Oklahoma	OK	YES	70,832		6,805	
38. Oregon	OR	YES	22,374		2,071	
39. Pennsylvania	PA	YES	6,175,836	10,168	326,891	
40. Rhode Island	RI	YES	7,840		528	
41. South Carolina	SC	YES	387,884		78,156	
42. South Dakota	SD	YES	4,120		724	
43. Tennessee	TN	YES	873,637		501,813	
44. Texas	TX	YES	3,048,763	1,735	247,140	
45. Utah	UT	YES	8,136		627	
46. Vermont	VT	NO	2,332		413	
47. Virginia	VA	YES	363,559	193	62,683	
48. Washington	WA	YES	47,592		4,420	
49. West Virginia	WV	YES	2,495,972	2,100	694,792	
50. Wisconsin	WI	YES	797,527		39,747	
51. Wyoming	WY	YES	8,412		414	
52. American Samoa	AS	NO				
53. Guam	GU	NO	319			
54. Puerto Rico	PR	NO	9,141		362	
55. U.S. Virgin Islands	VI	NO	747			
56. Canada	CN	NO	889		41	
57. Aggregate Other Alien	OT	X X X	55,549		1,010	
58. Subtotal	(a)	45	100,405,672	131,408	16,082,525	
90. Reporting entity contributions for employee benefit plans	X X X		1,869,619		585,339	
91. Dividends or refunds applied to purchase paid-up additions and annuities	X X X		14,680,928	9,309		
92. Dividends or refunds applied to shorten endowment or premium paying period	X X X					
93. Premium or annuity considerations waived under disability or other contract provisions	X X X		1,745,867		1,686	
94. Aggregate of other amounts not allocable by State	X X X					
95. Totals (Direct Business)	X X X		118,702,086	140,717	16,669,550	
96. Plus Reinsurance Assumed	X X X		60,964,745			
97. Totals (All Business)	X X X		179,666,831	140,717	16,669,550	
98. Less Reinsurance Ceded	X X X		2,087,088		39,488	
99. Totals (All Business) less Reinsurance Ceded	X X X		177,579,743	140,717	16,630,062	
DETAILS OF WRITE-INS						
5701. Mexico	X X X		21,976		70	
5702. Phillipines	X X X		600			
5703. Other Foreign	X X X		32,973		940	
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X					
5799. Total (Lines 5701 through 5703 plus 5798) (Line 57 above)	X X X		55,549		1,010	
9401.	X X X					
9402.	X X X					
9403.	X X X					
9498. Summary of remaining write-ins for Line 94 from overflow page	X X X					
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 above)	X X X					

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

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 supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

RESPONSE

1. Will the SVO Compliance Certification be filed with this statement?

Yes

EXPLANATION:

.....
.....

BARCODE:

Document Identifier 470:

2. Will the Trusted Surplus Statement be filed with the State of Domicile and the NAIC with this statement?

No

EXPLANATION:

.....
.....

BARCODE:

2. Document Identifier 490:



OVERFLOW PAGE FOR WRITE-INS

OVERFLOW WRITE-INS FOR Page 3, Liabilities

	1 Current Statement Date	2 December 31 Prior Year
AGGREGATED AT Line 25, Liabilities		
Uncashed drafts and checks pending escheatment to a state	1,177,861	1,494,269
2598 Line 25, Liabilities	1,177,861	1,494,269

OVERFLOW WRITE-INS FOR Page 5, Cash Flow

	1 Current Year To Date	2 Prior Year Ended December 31
AGGREGATED AT Line 7, Miscellaneous Income		
Voluntary Employee Association Trust		355,000
0798 Line 7, Miscellaneous Income		355,000
AGGREGATED AT Line 24, Deductions		
Fines and penalties		8,805
Decrease in premium and other deposits	158,082	159,323
2498 Line 24, Deductions	158,082	168,128

Page E01

Sch. A, Pt. 2, Real Estate Acquired

NONE

Sch. A, Pt. 3, Real Estate Sold

NONE

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State								

NONE

SCHEDULE B - PART 2

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

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
Mortgages closed by repayment												
43986	Green County	Ohio		11/30/1977	188,958							
44231	Columbus	Ohio		12/27/1979	6,338							
44597	Cincinnati	Ohio		01/06/1989	3,467,295							
0199999	Mortgages closed by repayment				3,662,591							
9999999	TOTALS				3,662,591							

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Sch. BA, Pt. 1, Other Long-Term Invested Assets Acquired

NONE

Sch. BA, Pt. 2, Other Long-Term Invested Assets Sold

NONE

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
BONDS								
Special Revenue & Assessment								
United States								
FN060\$-64-2	FNMA DOLLAR ROLL	6.000% 04/01/32	04/11/2002 Various		(48,037,971)	(49,247,006)	(82,078)	1
FN0600-\$3-2	FNMA DOLLAR ROLL	6.000% 06/01/32	06/06/2002 CREDIT SUISSE FIRST BOSTON		49,770,446	49,247,006	114,910	1
FN0600-3\$-2	FNMA DOLLAR ROLL TBA	6.000% 05/01/32	05/10/2002 Bear Stearns & Co.		(7,205,542)	(7,129,419)	(15,447)	1
	Subtotal United States				(5,473,067)	(7,129,419)	17,385	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				(5,473,067)	(7,129,419)	17,385	
Bonds - Public Utilities								
Public Utilities (unaffiliated)								
United States								
017363-AE-2	ALLEGHENY ENERGY	8.250% 04/15/12	04/03/2002 J P MORGAN SEC FIXED INC		4,991,100	5,000,000		2PE
264399-DK-9	DUKE ENERGY CORP	6.000% 12/01/28	05/08/2002 Various		20,569,938	22,785,500	594,862	1PE
462613-AD-2	IPALCO ENTERPRISES INC	7.625% 11/14/11	05/17/2002 Tax Free Exchange		5,000,000	5,000,000	2,118	2PE
595620-AB-1	MIDAMERICAN ENERGY CO	6.750% 12/30/31	05/13/2002 CREDIT SUISSE FIRST BOSTON		6,716,160	7,000,000	121,875	1PE
629377-AL-6	NRG ENERGY INC	8.625% 04/01/31	04/05/2002 SAL SMITH-BARNEY-CHI-FI		1,954,820	2,000,000	4,313	2PE
665772-BN-8	NORTHERN STATES	7.125% 07/01/25	06/21/2002 Various		16,919,907	16,666,000	478,276	2PE
665772-BQ-1	NORTHERN STATES	6.500% 03/01/28	06/11/2002 J P MORGAN SEC FIXED INC		15,476,246	15,970,000	208,004	2PE
976656-BP-2	WISC ELECTRIC POWER	6.500% 06/01/28	04/25/2002 J P MORGAN SEC FIXED INC		8,669,040	9,000,000	237,431	1PE
	Subtotal United States				80,297,211	83,421,000	1,646,879	
3899999	Subtotal - Bonds - Public Utilities				80,297,211	83,421,000	1,646,879	
Bonds - Industrial and Miscellaneous								
Industrial & Miscellaneous								
United States								
00139P-AA-6	AIG SUNAMER GLOB	6.900% 03/15/32	06/18/2002 J P MORGAN SEC FIXED INC		2,324,828	2,200,000	38,372	1
00209A-AF-3	AT&T WIRELESS GROUP	8.750% 03/01/31	04/11/2002 J P MORGAN SEC FIXED INC		7,090,650	7,000,000	76,563	2
020039-DC-4	ALLTEL	7.875% 07/01/32	06/14/2002 MERRILL LYNCH-NY--FX INC		2,987,520	3,000,000		1PE
026351-AZ-9	AMERICAN GENERAL CORP	6.625% 02/15/29	06/20/2002 Various		20,193,570	20,000,000	400,628	1PE
05947U-ES-3	BANC OF AMERICA COMM	6.186% 06/11/35	05/21/2002 BANK of AMERICA SEC Chi		10,144,922	10,000,000	39,522	1PE
07383F-GG-7	BEAR STEARNS CMO	5.610% 08/15/11	06/27/2002 WACHOVIA		10,026,563	10,000,000	1,558	1
110122-AB-4	BRISTOL-MYERS SQUIBB	6.800% 11/15/26	06/04/2002 Various		21,136,685	20,500,000	67,622	1PE
17248R-AG-1	CINGULAR WIRELESS	7.125% 12/15/31	04/22/2002 BANK ONE CORPORATES		4,082,898	4,340,000	114,241	1
195869-AG-7	COLONIAL PIPE LINE	7.630% 04/15/32	06/27/2002 Various		12,392,430	12,000,000	87,109	1PE
224044-AN-7	COX COMMUNICATIONS INC	6.800% 08/01/28	04/02/2002 UBS WARBURG		1,881,104	2,165,000	26,172	2PE
22540V-GE-6	CS FIRST BOSTON	5.435% 09/15/34	06/27/2002 MORGAN STANLEY FIXED INC		6,942,578	7,000,000	1,057	1PE
299920-43-9	EVERGREEN TSY MONEY		05/31/2002 Tax Free Exchange		50,000			1
33736X-FT-1	FIRST UNION NATL BK	6.141% 02/12/34	04/26/2002 DEUTSCHE BANK		8,079,688	8,000,000		1PE
343254-AJ-7	FLORIDA WINDSTORM	7.125% 02/25/19	04/29/2002 J P MORGAN SEC FIXED INC		2,691,468	2,600,000	34,477	1
36158Y-EQ-8	GE CAPITAL COMMERCIAL	6.269% 12/10/35	05/08/2002 Various		15,249,219	15,000,000	10,448	1PE
36962G-XZ-2	GENERAL ELEC CAP CORP	6.750% 03/15/32	06/21/2002 Various		14,805,416	14,900,000	154,125	1
459200-AS-0	INTL BUSINESS MACHINES	6.500% 01/15/28	06/06/2002 Various		9,729,750	10,000,000	248,264	1
478160-AJ-3	JOHNSON & JOHNSON	6.950% 09/01/29	06/27/2002 Various		17,738,957	16,300,000	329,140	1PE
494368-AS-2	KIMBERLY CLARK	6.375% 01/01/28	06/19/2002 MORGAN STANLEY FIXED INC		4,035,020	4,000,000	120,063	1PE
51808B-AE-2	LASMO (USA) INC	7.300% 11/15/27	06/13/2002 Various		17,766,740	16,500,000	63,368	1PE
532457-AM-0	ELI LILY	7.125% 06/01/25	06/28/2002 J P MORGAN SEC FIXED INC		2,189,760	2,000,000	12,667	1PE
55265K-AH-2	MASTR ASSET	6.750% 11/25/31	06/01/2002 Interest Capitalization		87,755	87,755		1
589331-AD-9	MERCK & CO INC	6.400% 03/01/28	05/22/2002 J P MORGAN SEC FIXED INC		2,992,500	3,000,000	46,400	1PE
(continues)								
(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues 9 .								

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - Industrial and Miscellaneous (continued)								
589331-AE-7	MERCK & CO INC	5.950% 12/01/28	06/07/2002 Various		16,085,610	17,000,000	12,396	IPE
592173-AB-4	METLIFE	7.450% 11/01/23	04/09/2002 UBS WARBURG		2,274,355	2,300,000	76,632	IPE
604059-AE-5	MMM CORP	6.375% 02/15/28	06/18/2002 J P MORGAN SEC FIXED INC		13,996,660	14,000,000	287,583	IPE
742718-BH-1	PROCTER & GAMBLE CO	6.450% 01/15/26	06/12/2002 MORGAN STANLEY FIXED INC		5,984,289	5,870,000	159,860	IPE
925524-AH-3	VIACOM INC	7.875% 07/30/30	05/01/2002 SAL SMITH-BARNEY-CHI-FI		4,271,760	4,000,000	84,000	1
	Subtotal United States				237,232,695	233,762,755	2,492,267	
	Canada							
110709-DL-3	PROVINCE OF BRITISH	6.500% 01/15/26	06/11/2002 J P MORGAN SEC FIXED INC		1,508,580	1,450,000	39,009	1
748148-PD-9	PROVINCE OF QUEBEC	7.125% 02/09/24	05/22/2002 J P MORGAN SEC FIXED INC		5,357,650	5,000,000	107,865	1
	Subtotal Canada				6,866,230	6,450,000	146,874	
	Other Country							
24820R-AG-3	STATOIL	6.500% 12/01/28	05/16/2002 Various		18,321,216	19,340,000	497,833	1
	Subtotal Other Country				18,321,216	19,340,000	497,833	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				262,420,141	259,552,755	3,136,974	
6099997	Subtotal - Bonds - Part 3					337,244,285	335,844,336	4,801,238
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter					171,108,923	169,070,437	349,066
6099999	Subtotal - Bonds					508,353,208	504,914,773	5,150,304
Common Stock - Public Utilities								
	COMMON STOCK							
	Public Utilities (unaffiliated)							
	United States							
111620-10-0	BROADWING		09/21/2001 COLUMBUS LIFE INS	41,000.000	285,360			L
125896-10-0	CMS ENERGY CORP		04/19/2002 UBSPAIN WEB-NY-EQUITY	8,750.000	186,638			L
25746U-10-9	DOMINION RESOURCES		05/16/2002 Various	31,800.000	1,969,378			L
25746U-10-9	DOMINION RESOURCES		10/04/2000 COLUMBUS LIFE INS	5,600.000	370,160			L
78387G-10-3	SBC COMMUNICATIONS		04/19/2002 Various	29,000.000	1,041,903			L
78387G-10-3	SBC COMMUNICATIONS		06/04/1997 COLUMBUS LIFE INS	13,000.000	415,610			L
	Subtotal United States			129,150.000	4,269,049			
6699999	Subtotal - Common Stock - Public Utilities				4,269,049			
Common Stock - Banks, Trust and Insurance Companies								
	Banks, Trust & Insurance Companies							
	United States							
060505-10-4	BANK OF AMERICA CORP		04/19/2002 UBSPAIN WEB-NY-EQUITY	2,850.000	204,288			L
060505-10-4	BANK OF AMERICA CORP		12/08/2000 COLUMBUS LIFE INS	8,000.000	566,720			L
160903-10-0	CHARTER ONE FINANCIAL		10/12/2000 COLUMBUS LIFE INS	29,900.000	1,057,862			L
172967-10-1	CITIGROUP		05/06/2002 Various	54,600.000	2,424,588			L
172967-10-1	CITIGROUP		09/24/1998 COLUMBUS LIFE INS	14,100.000	622,515			L
313586-10-9	FNMA		04/19/2002 UBSPAIN WEB-NY-EQUITY	3,800.000	304,304			L
313586-10-9	FNMA		03/21/1995 COLUMBUS LIFE INS	10,600.000	847,258			L
534187-10-9	LINCOLN NATIONAL CORP		04/19/2002 UBSPAIN WEB-NY-EQUITY	7,000.000	363,090			L
534187-10-9	LINCOLN NATIONAL CORP		10/15/2001 COLUMBUS LIFE INS	16,400.000	800,320			L
	Subtotal United States			147,250.000	7,190,945			
	Other Country							
60070K-10-3	ACE LTD		06/04/2002 Various	92,000.000	3,136,321			L
	Subtotal Other Country			92,000.000	3,136,321			
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				10,327,266			

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Common Stock - Industrial and Miscellaneous								
Industrial & Miscellaneous								
United States								
00184A-10-5	AOL TIME WARNER	04/19/2002	UBSPAIN WEB-NY-EQUITY	10,400.000	218,296			L
00184A-10-5	AOL TIME WARNER	02/06/2002	COLUMBUS LIFE INS	26,200.000	510,638			L
013817-10-1	ALCOA INC	04/30/2002	Various	20,400.000	722,093			L
013817-10-1	ALCOA INC	11/05/2001	COLUMBUS LIFE INS	23,400.000	817,128			L
020039-10-3	ALLTEL	04/19/2002	UBSPAIN WEB-NY-EQUITY	2,600.000	140,036			L
020039-10-3	ALLTEL	09/12/1997	COLUMBUS LIFE INS	7,300.000	387,557			L
032654-10-5	ANALOG DEVICES	04/19/2002	UBSPAIN WEB-NY-EQUITY	4,200.000	174,552			L
032654-10-5	ANALOG DEVICES	02/28/2001	COLUMBUS LIFE INS	12,100.000	454,355			L
035229-10-3	ANHEUSER-BUSCH COS INC	04/19/2002	UBSPAIN WEB-NY-EQUITY	4,200.000	219,492			L
035229-10-3	ANHEUSER-BUSCH COS INC	05/08/2001	COLUMBUS LIFE INS	12,300.000	647,472			L
05548J-10-6	BJ'S WHOLESALE CLUB INC	04/19/2002	UBSPAIN WEB-NY-EQUITY	4,000.000	185,400			L
05548J-10-6	BJ'S WHOLESALE CLUB INC	03/01/2002	COLUMBUS LIFE INS	10,900.000	481,562			L
071813-10-9	BAXTER INTL INC	03/06/2000	COLUMBUS LIFE INS	6,700.000	376,205			L
110122-10-8	BRISTOL-MYERS SQUIBB CO	04/19/2002	UBSPAIN WEB-NY-EQUITY	4,500.000	146,385			L
110122-10-8	BRISTOL-MYERS SQUIBB CO	03/08/2002	COLUMBUS LIFE INS	13,300.000	397,537			L
126650-10-0	CVS CORP	04/19/2002	UBSPAIN WEB-NY-EQUITY	7,700.000	265,342			L
126650-10-0	CVS CORP	10/19/2001	COLUMBUS LIFE INS	19,000.000	634,600			L
14149Y-10-8	CARDINAL HEALTH INC	06/17/2002	Various	72,525.000	4,718,909			L
149123-10-1	CATERPILLAR INC	04/29/2002	Various	61,500.000	3,291,080			L
149123-10-1	CATERPILLAR INC	04/23/2002	COLUMBUS LIFE INS	3,100.000	166,160			L
166764-10-0	CHEVRONTXACO CORPORATION	04/19/2002	UBSPAIN WEB-NY-EQUITY	2,450.000	215,747			L
166764-10-0	CHEVRONTXACO CORPORATION	10/10/2001	COLUMBUS LIFE INS	6,200.000	532,580			L
171232-10-1	CHUBB	04/19/2002	UBSPAIN WEB-NY-EQUITY	4,000.000	311,240			L
171232-10-1	CHUBB	01/16/2002	COLUMBUS LIFE INS	11,000.000	818,400			L
17275R-10-2	CISCO SYSTEMS	04/18/2002	Various	41,000.000	633,729			L
208251-50-4	CONOCO INC	04/19/2002	UBSPAIN WEB-NY-EQUITY	9,400.000	267,054			L
208251-50-4	CONOCO INC	10/08/2001	COLUMBUS LIFE INS	26,600.000	750,652			L
263534-10-9	DU PONT EI DE NEMOURS & CO	12/12/2001	COLUMBUS LIFE INS	14,900.000	658,133			L
302316-10-2	EXXON MOBIL CORP	04/19/2002	UBSPAIN WEB-NY-EQUITY	3,200.000	136,256			L
302316-10-2	EXXON MOBIL CORP	12/12/1996	COLUMBUS LIFE INS	9,400.000	381,076			L
31410H-10-1	FEDERATED DEPT STORES	04/08/2002	UBSPAIN WEBBER-CIN-EQY	50,300.000	1,984,019			L
31410H-10-1	FEDERATED DEPT STORES	04/05/2002	COLUMBUS LIFE INS	13,500.000	554,040			L
369604-10-3	GEN ELECTRIC CO	04/29/2002	Various	124,000.000	3,946,437			L
38141G-10-4	GOLDMAN SACHS	04/22/2002	Various	30,000.000	2,535,548			L
38141G-10-4	GOLDMAN SACHS	04/22/2002	COLUMBUS LIFE INS	2,900.000	223,909			L
401698-10-5	GUIDANT CORP	05/20/2002	VARIOUS	139,500.000	5,366,191			L
421933-10-2	HEALTH MGMT ASSOCIATES INC - A	04/19/2002	UBSPAIN WEB-NY-EQUITY	9,800.000	224,714			L
421933-10-2	HEALTH MGMT ASSOCIATES INC - A	01/24/2001	COLUMBUS LIFE INS	31,400.000	681,694			L
428236-10-3	HEWLETT PACKARD	04/19/2002	UBSPAIN WEB-NY-EQUITY	15,000.000	281,250			L
428236-10-3	HEWLETT PACKARD	10/05/2001	COLUMBUS LIFE INS	38,800.000	674,344			L
438516-10-6	HONEYWELL INTERNATIONAL INC	04/19/2002	UBSPAIN WEB-NY-EQUITY	6,000.000	227,580			L
438516-10-6	HONEYWELL INTERNATIONAL INC	10/08/1998	COLUMBUS LIFE INS	15,300.000	577,728			L
458140-10-0	INTEL CORPORATION	04/19/2002	UBSPAIN WEB-NY-EQUITY	7,300.000	220,241			L
458140-10-0	INTEL CORPORATION	10/21/1999	COLUMBUS LIFE INS	16,200.000	471,258			L
459200-10-1	INTL BUSINESS MACHINES	04/19/2002	UBSPAIN WEB-NY-EQUITY	3,100.000	276,086			L
459200-10-1	INTL BUSINESS MACHINES	10/21/1999	COLUMBUS LIFE INS	6,100.000	528,931			L
460690-10-0	INTERPUBLIC GROUP	04/19/2002	Various	107,750.000	3,566,649			L
460690-10-0	INTERPUBLIC GROUP	04/18/2002	COLUMBUS LIFE INS	20,600.000	690,718			L
464287-55-6	ISHARES DJ US TEL	04/11/2002	INSTINET	8,200.000	592,917			L

(continues)

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Common Stock - Industrial and Miscellaneous (continued)								
46625H-10-0	J P MORGAN CHASE	04/19/2002	UBSPAIN WEB-NY-EQUITY	5,300.000	200,446			A
46625H-10-0	J P MORGAN CHASE	03/01/2002	COLUMBUS LIFE INS	14,600.000	511,438			A
494368-10-3	KIMBERLY CLARK	04/19/2002	UBSPAIN WEB-NY-EQUITY	4,800.000	312,432			L
494368-10-3	KIMBERLY CLARK	03/07/2000	COLUMBUS LIFE INS	14,100.000	905,925			L
502161-10-2	LSI LOGIC CORP	04/19/2002	Various	176,600.000	2,849,585			L
502161-10-2	LSI LOGIC CORP	04/09/1999	COLUMBUS LIFE INS	30,800.000	431,816			L
524908-10-0	LEHMAN BROTHERS HOLDINGS	04/22/2002	WILSHIRE	75,000.000	4,769,019			L
524908-10-0	LEHMAN BROTHERS HOLDINGS	04/22/2002	COLUMBUS LIFE INS	7,900.000	457,489			L
529771-10-7	LEXMARK	04/19/2002	UBSPAIN WEB-NY-EQUITY	4,700.000	271,002			L
529771-10-7	LEXMARK	10/09/2000	COLUMBUS LIFE INS	12,900.000	777,225			L
564055-10-1	MANOR CARE INC	04/22/2002	Various	56,400.000	1,358,791			L
564055-10-1	MANOR CARE INC	02/21/2002	COLUMBUS LIFE INS	21,900.000	565,020			L
574599-10-6	MASCO CORP	04/19/2002	UBSPAIN WEB-NY-EQUITY	7,900.000	219,225			L
574599-10-6	MASCO CORP	03/02/2000	COLUMBUS LIFE INS	35,700.000	998,172			L
580135-10-1	McDONALDS	05/16/2002	Various	50,100.000	1,486,327			L
580135-10-1	McDONALDS	02/11/2002	COLUMBUS LIFE INS	23,000.000	651,590			L
786514-20-8	SAFEWAY INC	04/19/2002	UBSPAIN WEB-NY-EQUITY	5,200.000	233,272			L
786514-20-8	SAFEWAY INC	10/08/2001	COLUMBUS LIFE INS	15,300.000	662,184			L
81617A-30-0	TOUCHSTONE BOND FUND-A	06/21/2002	Various	23,415.050	230,555			UZ
81617A-70-6	TOUCHSTONE EMERGING GROWTH - A	06/21/2002	TOUCHSTONE SECURITIES	2,428.680	46,414			UZ
81617A-80-5	TOUCHSTONE INTL EQUITY FUND - A	06/21/2002	TOUCHSTONE SECURITIES	2,232.110	15,070			UZ
81617A-88-8	TOUCHSTONE VALUE PLUS FUND - A	06/21/2002	TOUCHSTONE SECURITIES	7,110.450	71,714			L
89154W-70-0	TOUCHSTONE MONEY MARKET	06/25/2002	Various	2,415,642.740	2,405,203			L
89154W-80-9	TOUCHSTONE HIGH YIELD-A	05/31/2002	DIVIDEND REINVESTMENT	4,249.960	39,948			L
89154X-30-2	TOUCHSTONE EQUITY FUND	06/21/2002	TOUCHSTONE SECURITIES	2,975.060	32,914			A
89154X-70-8	TOUCHSTONE GROWTH/VALUE	06/21/2002	TOUCHSTONE SECURITIES	3,245.580	64,499			A
89154X-82-3	TOUCHSTONE ENHANCED 30-A	03/28/2002	DIVIDEND REINVESTMENT	60.500	556			L
902124-10-6	TYCO INTERNATIONAL LTD	06/17/2002	Various	142,350.000	3,388,911			L
902124-10-6	TYCO INTERNATIONAL LTD	01/15/2002	COLUMBUS LIFE INS	24,900.000	516,675			L
916906-10-0	US FREIGHTWAYS CORP	11/12/2001	COLUMBUS LIFE INS	9,800.000	335,944			L
92343V-10-4	VERIZON COMMUNICATIONS	04/19/2002	UBSPAIN WEB-NY-EQUITY	3,900.000	164,034			L
92343V-10-4	VERIZON COMMUNICATIONS	02/05/1998	COLUMBUS LIFE INS	10,700.000	443,194			L
94973H-10-8	WELLPOINT HEALTH NETWORKS INC	04/25/2001	COLUMBUS LIFE INS	14,000.000	1,047,760			L
969457-10-0	WILLIAMS COS INC	04/19/2002	UBSPAIN WEB-NY-EQUITY	4,700.000	110,027			L
969457-10-0	WILLIAMS COS INC	01/25/2002	COLUMBUS LIFE INS	12,700.000	272,415			L
647766-10-1	INGERSOLL-RAND CO	06/27/2002	Various	8,600.000	421,881			U
647766-10-1	INGERSOLL-RAND CO	01/03/2002	COLUMBUS LIFE INS	16,400.000	813,112			U
690078-10-9	TRANSOCEAN INC.	04/19/2002	UBSPAIN WEB-NY-EQUITY	5,700.000	192,774			U
690078-10-9	TRANSOCEAN INC.	08/29/2001	COLUMBUS LIFE INS	16,600.000	577,680			U
	Subtotal United States			4,394,135.130	72,136,158			
	Canada							
559222-40-1	MAGNA INTERNATIONAL INC CL A	04/19/2002	UBSPAIN WEB-NY-EQUITY	2,900.000	219,124			L
559222-40-1	MAGNA INTERNATIONAL INC CL A	11/15/2000	COLUMBUS LIFE INS	11,100.000	824,841			L
	Subtotal Canada			14,000.000	1,043,965			
	Other Country							
Y2573F-10-2	FLEXTRONICS	04/19/2002	UBSPAIN WEB-NY-EQUITY	18,200.000	299,208			U
Y2573F-10-2	FLEXTRONICS	03/01/2002	COLUMBUS LIFE INS	49,900.000	672,153			U
	Subtotal Other Country			68,100.000	971,361			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				74,151,484			

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)
Common Stock - Parent, Subsidiaries and Affiliates								
Parents, Subsidiaries & Affiliates								
United States								
95706*-10-7	WESTAD INC	05/17/2002	Capital Contribution		286,000			A
95956*-10-4	W-S LIFE ASSURANCE	05/31/2002	Capital Contribution		30,000,000			A
	Subtotal United States				30,286,000			
6999999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates				30,286,000			
7099997	Subtotal - Common Stock - Part 3				119,033,799			
7099998	Summary Item - Common Stock Acquired and fully Disposed of this quarter				4,951,698			
7099999	Subtotal - Common Stock				123,985,497			
7199999	Subtotal - Preferred and Common Stock				123,985,497			
7299999	TOTALS				632,338,705		5,150,304	

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 Identif-ication	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. Governments																
BONDS																
US Governments																
United States																
36200S-TL-4	GNMA 30 YR POOL	6.000% 10/15/31	06/01/2002 Paydown	606,991	606,991.00	606,991.00	609,884	606,991	(2,867)					7,260		1
36200S-TS-9	GNMA 30 YR POOL	6.000% 10/15/31	06/01/2002 Paydown	6,270	6,270.00	6,270.00	6,300	6,270	(30)					63		1
36200W-S3-6	GNMA 30 YR POOL	6.000% 11/15/31	06/01/2002 Paydown	54,575	54,575.00	54,575.00	54,835	54,575	(258)					512		1
36200W-S3-6	GNMA 30 YR POOL	6.000% 11/15/31	05/31/2002 LAC-UNIVER LIFE	9,935,152	9,890,525.00	9,890,525.00	9,937,659	9,935,152	(2,090)					148,358		1
362039-JB-6	GNMA 30 YR POOL	7.500% 07/15/06	06/01/2002 Paydown	19,534	19,534.00	19,534.00	13,576	19,534	1,789					268		1
36203C-ME-9	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	19,800	19,800.00	19,800.00	17,746	19,800	1,730					222		1
36203C-ZE-5	GNMA 30 YR POOL	6.500% 02/15/24	06/01/2002 Paydown	29,951	29,951.00	29,951.00	26,845	29,951	2,617					442		1
36203D-J4-3	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	27,083	27,083.00	27,083.00	24,273	27,083	2,364					328		1
36203D-JE-1	GNMA 30 YR POOL	6.500% 11/15/23	06/01/2002 Paydown	21,521	21,521.00	21,521.00	19,289	21,521	1,876					252		1
36203D-JL-5	GNMA 30 YR POOL	6.500% 11/15/23	06/01/2002 Paydown	23,038	23,038.00	23,038.00	19,683	23,038	2,841					269		1
36203D-M2-3	GNMA 30 YR POOL	6.500% 02/15/24	06/01/2002 Paydown	52,790	52,790.00	52,790.00	47,319	52,790	4,610					591		1
36203D-MZ-0	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	46,214	46,214.00	46,214.00	39,484	46,214	5,708					500		1
36203K-7M-0	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	84,528	84,528.00	84,528.00	75,769	84,528	7,369					1,005		1
36203K-KX-1	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	30,989	30,989.00	30,989.00	26,795	30,989	3,551					320		1
36203L-4H-2	GNMA 30 YR POOL	6.500% 04/15/24	06/01/2002 Paydown	121,630	121,630.00	121,630.00	104,754	121,630	14,337					1,472		1
36203L-S5-2	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	161,002	161,002.00	161,002.00	139,519	161,002	18,216					1,761		1
36203M-B5-8	GNMA 30 YR POOL	6.500% 05/15/24	06/01/2002 Paydown	33,085	33,085.00	33,085.00	29,653	33,085	2,900					188		1
36203M-JM-3	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	27,775	27,775.00	27,775.00	24,895	27,775	2,423					347		1
36203N-6L-7	GNMA 30 YR POOL	6.500% 10/15/23	06/01/2002 Paydown	21,437	21,437.00	21,437.00	19,213	21,437	1,868					221		1
36203P-AP-8	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	15,674	15,674.00	15,674.00	14,047	15,674	1,368					174		1
36203R-5K-1	GNMA 30 YR POOL	6.500% 11/15/23	06/01/2002 Paydown	13,538	13,538.00	13,538.00	12,133	13,538	1,181					135		1
36203S-4U-8	GNMA 30 YR POOL	6.500% 09/15/23	06/01/2002 Paydown	39,491	39,491.00	39,491.00	34,012	39,491	4,627					260		1
36203U-Z7-0	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	82,198	82,198.00	82,198.00	71,076	82,198	9,411					1,112		1
36203W-NW-4	GNMA 30 YR POOL	6.500% 02/15/24	06/01/2002 Paydown	28,897	28,897.00	28,897.00	25,901	28,897	2,525					257		1
36203Y-2F-0	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	14,004	14,004.00	14,004.00	12,553	14,004	1,221					173		1
362043-SG-7	GNMA 30 YR POOL	7.500% 04/15/07	06/01/2002 Paydown	19,267	19,267.00	19,267.00	14,233	19,267	1,796					173		1
36204A-VJ-1	GNMA 30 YR POOL	6.500% 08/15/23	06/01/2002 Paydown	48,572	48,572.00	48,572.00	41,833	48,572	5,685					365		1
36204C-6Z-9	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	16,309	16,309.00	16,309.00	14,630	16,309	1,413					155		1
36204C-7L-9	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	11,434	11,434.00	11,434.00	10,248	11,434	999					147		1
36204D-MT-3	GNMA 30 YR POOL	6.500% 05/15/24	06/01/2002 Paydown	3,086	3,086.00	3,086.00	2,668	3,086	355					34		1
36204G-Y3-0	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	26,316	26,316.00	26,316.00	22,484	26,316	3,248					290		1
36204H-HF-0	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	2,841	2,841.00	2,841.00	2,547	2,841	248					31		1
36204H-OF-0	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	40,720	40,720.00	40,720.00	36,501	40,720	3,550					348		1
36204J-B2-1	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	36,579	36,579.00	36,579.00	32,789	36,579	3,189					383		1
36204J-KH-8	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	54,259	54,259.00	54,259.00	48,633	54,259	4,733					423		1
36204J-KN-5	GNMA 30 YR POOL	6.500% 12/15/23	06/01/2002 Paydown	14,717	14,717.00	14,717.00	13,190	14,717	1,284					94		1
36204J-L2-0	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	136,616	136,616.00	136,616.00	118,386	136,616	15,457					1,412		1
36204J-L7-9	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	122,154	122,154.00	122,154.00	105,625	122,154	13,998					1,596		1
36204K-5W-9	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	14,748	14,748.00	14,748.00	12,780	14,748	1,669					158		1
36204K-DN-0	GNMA 30 YR POOL	6.500% 02/15/24	06/01/2002 Paydown	48,314	48,314.00	48,314.00	41,777	48,314	5,541					578		1
36204K-EA-7	GNMA 30 YR POOL	6.500% 03/15/24	06/01/2002 Paydown	18,296	18,296.00	18,296.00	16,398	18,296	1,601					151		1
36204N-FK-8	GNMA 30 YR POOL	6.500% 02/15/24	06/01/2002 Paydown	127,445	127,445.00	127,445.00	110,439	127,445	14,432					1,692		1
36204N-ND-5	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	72,307	72,307.00	72,307.00	62,523	72,307	8,286					831		1
36204N-R9-0	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	119,300	119,300.00	119,300.00	103,381	119,300	13,498					1,030		1
36204P-QA-3	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	13,707	13,707.00	13,707.00	12,295	13,707	1,188					118		1
36204Q-CC-2	GNMA 30 YR POOL	6.500% 01/15/24	06/01/2002 Paydown	51,934	51,934.00	51,934.00	46,552	51,934	4,532					522		1

(a) For all common stock bearing the NAIC designation 'U' provide: the number of such issues 7 .

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 Identif- ication	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 Designa- tion (a)
Bonds - U.S. Governments (continued)																
362040-EA-4	GNMA 30 YR POOL	03/15/24	06/01/2002	Paydown	122,274	122,274.00	104,468	122,274	15,129					1,412		1
36204R-YP-7	GNMA 30 YR POOL	01/15/24	06/01/2002	Paydown	35,829	35,829.00	30,981	35,829	4,106					257		1
36204R-YQ-5	GNMA 30 YR POOL	01/15/24	06/01/2002	Paydown	5,709	5,709.00	4,917	5,709	671					62		1
36204U-JU-6	GNMA 30 YR POOL	12/15/23	06/01/2002	Paydown	2,546	2,546.00	2,202	2,546	292					19		1
36204Y-2Z-5	GNMA 30 YR POOL	02/15/24	06/01/2002	Paydown	4,031	4,031.00	3,444	4,031	498					46		1
36204Y-C3-5	GNMA 30 YR POOL	04/15/24	06/01/2002	Paydown	120,107	120,107.00	103,442	120,107	14,157					1,022		1
36205B-E5-7	GNMA 30 YR POOL	03/15/24	06/01/2002	Paydown	104,328	104,328.00	90,407	104,328	11,824					1,128		1
36205B-EE-8	GNMA 30 YR POOL	02/15/24	06/01/2002	Paydown	107,032	107,032.00	92,549	107,032	12,276					993		1
36205B-EF-5	GNMA 30 YR POOL	02/15/24	06/01/2002	Paydown	82,524	82,524.00	71,358	82,524	9,465					1,127		1
36205B-KL-5	GNMA 30 YR POOL	03/15/24	06/01/2002	Paydown	15,269	15,269.00	13,046	15,269	1,889					104		1
36205D-C7-1	GNMA 30 YR POOL	02/15/24	06/01/2002	Paydown	3,881	3,881.00	3,356	3,881	445					42		1
36205E-FZ-4	GNMA 30 YR POOL	04/15/24	06/01/2002	Paydown	2,251	2,251.00	1,923	2,251	279					25		1
36205J-Q2-4	GNMA 30 YR POOL	04/15/24	06/01/2002	Paydown	2,845	2,845.00	2,431	2,845	352					31		1
36205J-QF-5	GNMA 30 YR POOL	04/15/24	06/01/2002	Paydown	67,941	67,941.00	58,047	67,941	8,414					562		1
36205L-5Z-9	GNMA 30 YR POOL	03/15/24	06/01/2002	Paydown	50,608	50,608.00	43,238	50,608	6,262					288		1
36207N-D4-3	GNMA 30 YR POOL	11/15/26	06/01/2002	Paydown	218,402	218,402.00	226,618	218,402	(8,064)					2,592		1
36208F-C4-0	GNMA 30 YR POOL	02/15/28	06/01/2002	Paydown	667,832	667,832.00	679,415	667,832	(10,421)					6,064		1
36209J-CQ-2	GNMA 30 YR POOL	06/15/28	06/01/2002	Paydown	539,869	539,869.00	548,136	539,869	(7,515)					7,389		1
36210E-7C-7	GNMA 30 YR POOL	09/15/28	06/01/2002	Paydown	835,335	835,335.00	854,999	835,335	(19,317)					11,120		1
36212X-UB-9	GNMA 30 YR POOL	11/15/31	06/01/2002	Paydown	82,726	82,726.00	83,120	82,726	(391)					816		1
36213E-CX-2	GNMA 30 YR POOL	11/15/31	06/01/2002	Paydown	186,207	186,207.00	187,094	186,207	(880)					1,765		1
36213H-W4-7	GNMA 30 YR POOL	11/15/31	06/01/2002	Paydown	12,189	12,189.00	12,247	12,189	(58)					123		1
36213L-BY-5	GNMA 30 YR POOL	11/15/31	06/01/2002	Paydown	6,984	6,984.00	7,017	6,984	(33)					70		1
362156-H5-3	GNMA 30 YR POOL	03/15/16	06/01/2002	Paydown	197	197.00	183	197	11					3		1
36215J-JR-5	GNMA 30 YR POOL	10/15/15	06/01/2002	Paydown	23,471	23,471.00	22,958	23,471	368					200		1
36215X-M2-5	GNMA 30 YR POOL	02/15/16	06/01/2002	Paydown	92	92.00	94	92	(1)					2		1
362165-AQ-5	GNMA 30 YR POOL	11/15/16	06/01/2002	Paydown	813	813.00	790	813	17					12		1
362166-RY-8	GNMA 30 YR POOL	09/15/18	06/01/2002	Paydown	23,432	23,432.00	23,393	23,432	55					285		1
362167-DQ-8	GNMA 30 YR POOL	05/15/19	06/01/2002	Paydown	463	463.00	438	463	19					8		1
36216C-HR-1	GNMA 30 YR POOL	09/15/16	06/01/2002	Paydown	2,432	2,432.00	2,338	2,432	66					39		1
36216K-TN-9	GNMA 30 YR POOL	09/15/18	06/01/2002	Paydown	8,353	8,353.00	8,302	8,353	46					139		1
36216R-FP-4	GNMA 30 YR POOL	09/15/16	06/01/2002	Paydown	396	396.00	381	396	11					6		1
36216T-7L-8	GNMA 30 YR POOL	10/15/18	06/01/2002	Paydown	4,858	4,858.00	4,972	4,858	(76)					81		1
36216U-JF-5	GNMA 30 YR POOL	08/15/16	06/01/2002	Paydown	529	529.00	509	529	14					8		1
36216W-HA-4	GNMA 30 YR POOL	11/15/18	06/01/2002	Paydown	297	297.00	300	297	(2)					5		1
36216W-HB-2	GNMA 30 YR POOL	11/15/18	06/01/2002	Paydown	329	329.00	333	329	(2)					6		1
362173-FS-0	GNMA 30 YR POOL	11/15/18	06/01/2002	Paydown	210	210.00	212	210	(1)					4		1
36217M-J5-4	GNMA 30 YR POOL	12/15/23	06/01/2002	Paydown	131,392	131,392.00	112,258	131,392	16,216					1,182		1
36217S-YS-4	GNMA 30 YR POOL	05/15/19	06/01/2002	Paydown	60	60.00	59	60	1					1		1
362180-EN-7	GNMA 30 YR POOL	05/15/18	06/01/2002	Paydown	20,547	20,547.00	19,982	20,547	423					484		1
362180-K5-9	GNMA 30 YR POOL	11/15/17	06/01/2002	Paydown	116	116.00	115	116						2		1
362180-UU-3	GNMA 30 YR POOL	11/15/17	06/01/2002	Paydown	2,448	2,448.00	2,440	2,448	8					42		1
36218B-CC-9	GNMA 30 YR POOL	09/15/18	06/01/2002	Paydown	171	171.00	170	171	1					3		1
36218C-EL-5	GNMA 30 YR POOL	08/15/17	06/01/2002	Paydown	13,797	13,797.00	13,437	13,797	264					320		1
36218C-NV-3	GNMA 30 YR POOL	09/15/18	06/01/2002	Paydown	7,347	7,347.00	7,269	7,347	65					117		1
36218E-A9-2	GNMA 30 YR POOL	09/15/17	06/01/2002	Paydown	570	570.00	553	570	13					10		1
36218L-PK-5	GNMA 30 YR POOL	10/15/17	06/01/2002	Paydown	194	194.00	188	194	4					3		1
36218P-VW-3	GNMA 30 YR POOL	06/15/19	06/01/2002	Paydown	139	139.00	136	139	2					2		1
36218R-UP-5	GNMA 30 YR POOL	01/15/18	06/01/2002	Paydown	172	172.00	169	172	2					3		1
36218V-F8-1	GNMA 30 YR POOL	08/15/17	06/01/2002	Paydown	1,519	1,519.00	1,479	1,519	29					24		1
36218W-R2-9	GNMA 30 YR POOL	12/15/17	06/01/2002	Paydown	36,303	36,303.00	34,340	36,303	1,458					948		1

(continues)

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 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. Governments (continued)																
36218Y-QQ-3	GNMA 30 YR POOL	9.000% 02/15/20	05/01/2002 Paydown	19,809	19,809.00	19,241	19,809	19,809	444					297		1
362192-PB-6	GNMA 30 YR POOL	10.000% 11/15/18	06/01/2002 Paydown	5,854	5,854.00	5,916	5,854	5,854	(38)					146		1
362197-2N-4	GNMA 30 YR POOL	10.500% 05/15/19	06/01/2002 Paydown	84	84.00	83	84	84	1					1		1
36219F-JV-0	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	308	308.00	307	308	308	1					5		1
36219F-ZX-8	GNMA 30 YR POOL	9.500% 07/15/18	06/01/2002 Paydown	19,631	19,631.00	18,991	19,631	19,631	479					457		1
36219G-EB-7	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	442	442.00	453	442	442	(7)					7		1
36219G-LR-4	GNMA 30 YR POOL	10.000% 03/15/18	04/01/2002 Paydown	35,210	35,210.00	36,057	35,210	35,210	(552)					293		1
36219H-EJ-8	GNMA 30 YR POOL	9.500% 05/15/18	06/01/2002 Paydown	1,391	1,391.00	1,372	1,391	1,391	14					23		1
36219K-PV-2	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	5,120	5,120.00	5,097	5,120	5,120	22					43		1
36219K-TX-4	GNMA 30 YR POOL	10.000% 04/15/18	06/01/2002 Paydown	1,271	1,271.00	1,302	1,271	1,271	(20)					21		1
36219L-RP-1	GNMA 30 YR POOL	9.500% 05/15/18	06/01/2002 Paydown	17,726	17,726.00	16,979	17,726	17,726	553					265		1
36219L-Z5-6	GNMA 30 YR POOL	10.000% 09/15/18	06/01/2002 Paydown	49	49.00	49	49	49						1		1
36219N-LQ-1	GNMA 30 YR POOL	10.000% 07/15/18	06/01/2002 Paydown	40,469	40,469.00	40,229	40,469	40,469	219					342		1
36219P-BB-0	GNMA 30 YR POOL	10.000% 09/15/18	06/01/2002 Paydown	4,654	4,654.00	4,723	4,654	4,654	(47)					78		1
36219P-H7-3	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	1,277	1,277.00	1,271	1,277	1,277	6					21		1
36219P-MW-2	GNMA 30 YR POOL	10.500% 06/15/19	06/01/2002 Paydown	2,410	2,410.00	2,367	2,410	2,410	35					60		1
36219Q-D7-5	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	175	175.00	174	175	175	1					3		1
36219Q-ZM-8	GNMA 30 YR POOL	10.500% 04/15/19	06/01/2002 Paydown	8,193	8,193.00	8,046	8,193	8,193	119					72		1
36219Q-ZS-5	GNMA 30 YR POOL	10.500% 05/15/19	06/01/2002 Paydown	420	420.00	412	420	420	6					7		1
36219R-PH-8	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	50	50.00	49	50	50						1		1
36219S-CA-5	GNMA 30 YR POOL	10.500% 03/15/19	06/01/2002 Paydown	301	301.00	296	301	301	4					5		1
36219S-Z7-7	GNMA 30 YR POOL	10.000% 11/15/18	06/01/2002 Paydown	357	357.00	362	357	357	(4)					6		1
36219T-2P-1	GNMA 30 YR POOL	10.000% 09/15/18	06/01/2002 Paydown	5,713	5,713.00	5,703	5,713	5,713	13					95		1
36219V-PW-6	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	310	310.00	308	310	310	1					5		1
36219W-E4-8	GNMA 30 YR POOL	10.000% 08/15/20	04/01/2002 Paydown	16,663	16,663.00	16,913	16,663	16,663	(178)					139		1
36219X-GU-6	GNMA 30 YR POOL	10.000% 09/15/18	06/01/2002 Paydown	57	57.00	56	57	57						1		1
36219X-Z3-5	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	124	124.00	124	124	124	1					2		1
36219Y-ET-9	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	226	226.00	225	226	226	1					4		1
36219Y-K3-9	GNMA 30 YR POOL	6.500% 11/15/23	06/01/2002 Paydown	1,714	1,714.00	1,537	1,714	1,714	148					19		1
36219Y-Q7-4	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	202	202.00	201	202	202	1					4		1
36219Y-ZF-6	GNMA 30 YR POOL	10.000% 10/15/18	06/01/2002 Paydown	571	571.00	568	571	571	2					9		1
362209-UN-6	GNMA 30 YR POOL	9.500% 04/15/21	06/01/2002 Paydown	51	51.00	53	51	51	(1)					1		1
362209-WQ-7	GNMA 30 YR POOL	9.500% 04/15/21	06/01/2002 Paydown	450	450.00	463	450	450	(10)					7		1
36220E-SH-1	GNMA 30 YR POOL	10.500% 05/15/19	06/01/2002 Paydown	9,647	9,647.00	9,445	9,647	9,647	162					252		1
36220G-4F-6	GNMA 30 YR POOL	10.000% 06/15/19	06/01/2002 Paydown	38,968	38,968.00	36,023	38,968	38,968	2,273					649		1
36220P-EB-4	GNMA 30 YR POOL	9.000% 03/15/20	06/01/2002 Paydown	7,117	7,117.00	6,913	7,117	7,117	160					55		1
36220Q-FD-7	GNMA 30 YR POOL	9.000% 02/15/20	06/01/2002 Paydown	634	634.00	616	634	634	14					10		1
36220Q-WB-9	GNMA 30 YR POOL	9.000% 02/15/20	06/01/2002 Paydown	999	999.00	970	999	999	22					15		1
36220T-D4-3	GNMA 30 YR POOL	9.000% 02/15/20	06/01/2002 Paydown	520	520.00	505	520	520	12					8		1
36223D-LL-8	GNMA 30 YR POOL	9.500% 04/15/21	06/01/2002 Paydown	200	200.00	206	200	200	(4)					3		1
36223G-WK-1	GNMA 30 YR POOL	9.500% 04/15/21	06/01/2002 Paydown	127	127.00	131	127	127	(3)					2		1
36224R-KG-8	GNMA 30 YR POOL	6.500% 11/15/23	06/01/2002 Paydown	2,182	2,182.00	1,956	2,182	2,182	190					24		1
36225A-YN-4	GNMA 30 YR POOL	7.000% 02/15/28	06/01/2002 Paydown	259,109	259,109.00	262,509	259,109	259,109	(3,059)					3,052		1
	Subtotal United States			16,584,239	16,539,612.00	16,268,579	16,584,239	16,584,239	255,361					224,527		
0399999	Subtotal - Bonds - U.S. Governments			16,584,239	16,539,612.00	16,268,579	16,584,239	16,584,239	255,361					224,527		
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
Special Revenue & Assessment																
United States																
045167-AQ-6	ASIAN DEVELOP BK	6.500% 09/21/02	05/07/2002 HONG KONG SHANGHAI BK	9,145,890	9,000,000.00	8,559,270	8,975,543	8,975,543	4,957			170,347	170,347	79,625		1PE
162545-C*-6	COUNTY OF CHAUTAUQUA	9.000% 04/01/02	04/01/2002 Redemption	100.0000	7,936	7,936.00	7,936	7,936						32		2
(continues)																

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 Identif- ication	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 Designa- tion (a)
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions (continued)																
31290K-CU-1	FHLMC POOL #554583	9.500% 02/01/21	06/01/2002	993	993.00	993.00	980	993	13					16		1
312926-C4-6	FHLMC POOL #C00091	9.000% 12/01/21	06/01/2002	28,863	28,863.00	28,863.00	28,148	28,863	592					345		1
31295V-DR-8	FHLMC POOL #A00112	9.500% 07/01/20	06/01/2002	28	28.00	28.00	28	28						1		1
31295V-DS-6	FHLMC POOL #A00113	9.500% 11/01/20	06/01/2002	1,679	1,679.00	1,679.00	1,679	1,679	2					17		1
31295V-EC-0	FHLMC POOL #A00131	9.500% 11/01/20	06/01/2002	9,537	9,537.00	9,537.00	9,533	9,537	12					178		1
31295V-EF-3	FHLMC POOL #A00134	9.500% 12/01/20	06/01/2002	3,919	3,919.00	3,919.00	3,918	3,919	5					49		1
31295V-EH-9	FHLMC POOL #A00136	9.500% 12/01/20	06/01/2002	1,022	1,022.00	1,022.00	1,022	1,022	1					13		1
31295V-EJ-5	FHLMC POOL #A00137	9.500% 12/01/20	06/01/2002	63,849	63,849.00	63,849.00	63,820	63,849	78					940		1
31295V-UV-0	FHLMC POOL #A00596	9.000% 05/01/21	06/01/2002	24,643	24,643.00	24,643.00	24,032	24,643	501					224		1
313401-2V-2	FHLMC POOL #380089	9.500% 07/01/05	06/01/2002	20,470	20,470.00	20,470.00	20,136	20,470	267					251		1
313401-H4-6	FHLMC POOL #360043	10.000% 12/01/18	06/01/2002	7,115	7,115.00	7,115.00	7,219	7,115	(56)					126		1
313401-P8-8	FHLMC POOL #360064	10.000% 07/01/19	06/01/2002	5,209	5,209.00	5,209.00	5,286	5,209	(43)					92		1
313401-Q6-1	FHLMC POOL #360070	9.500% 07/01/19	06/01/2002	3,925	3,925.00	3,925.00	3,871	3,925	52					80		1
313401-V8-1	FHLMC POOL #360103	9.500% 05/01/20	06/01/2002	2,885	2,885.00	2,885.00	2,845	2,885	38					33		1
31340Y-ER-6	FHLMC - CMO SER 17 CL	9.900% 10/15/19	06/15/2002	110,027	110,027.00	110,027.00	111,850	110,027	(11,513)					2,024		IPE
31354G-3K-5	FHLMC POOL #549802	9.500% 05/01/20	05/01/2002	48,623	48,623.00	48,623.00	47,951	48,623	648					769		1
313602-PQ-1	FNMA - CMO SER	10.400% 04/25/19	06/01/2002	126,682	126,682.00	126,682.00	129,448	126,682	(242)					2,254		IPE
313602-YQ-1	FNMA - CMO SER 1989-44	9.000% 07/25/19	06/01/2002	86,859	86,859.00	86,859.00	83,547	86,859	1,375					1,160		IPE
31360V-JE-1	FNMA POOL #017361	9.000% 04/01/13	06/01/2002	9,943	9,943.00	9,943.00	9,568	9,943	260					149		1
313614-4B-2	FNMA POOL #050318	10.000% 07/01/20	06/01/2002	13,982	13,982.00	13,982.00	13,972	13,982	29					247		1
313615-A3-0	FNMA POOL #050426	9.500% 04/01/21	06/01/2002	25,408	25,408.00	25,408.00	25,279	25,408	136					477		1
313615-HN-9	FNMA POOL #050637	8.000% 12/01/22	06/01/2002	115,374	115,374.00	115,374.00	114,992	115,374	430					1,362		1
313636-WW-8	FNMA POOL #108761	10.000% 11/01/20	06/01/2002	30	30.00	30.00	30	30						1		1
313638-SV-1	FNMA POOL #110432	10.000% 09/01/20	06/01/2002	523	523.00	523.00	523	523	1					9		1
313638-TS-7	FNMA POOL #110461	10.000% 02/01/19	06/01/2002	20,521	20,521.00	20,521.00	20,506	20,521	45					502		1
31364S-Z2-2	FNMA POOL #116061	9.500% 04/01/21	06/01/2002	7,928	7,928.00	7,928.00	7,888	7,928	43					188		1
31364T-TC-5	FNMA POOL #116747	9.500% 04/01/21	06/01/2002	615	615.00	615.00	612	615	3					10		1
31365Y-D9-7	FNMA POOL #141528	9.000% 09/01/21	06/01/2002	9,229	9,229.00	9,229.00	8,881	9,229	288					137		1
31366D-SQ-8	FNMA POOL #145527	9.000% 02/01/22	06/01/2002	520	520.00	520.00	501	520	16					8		1
31366G-XB-8	FNMA POOL #148374	9.000% 10/01/21	06/01/2002	982	982.00	982.00	945	982	31					15		1
31367Y-5K-9	FNMA POOL #183650	8.000% 12/01/22	06/01/2002	1,156	1,156.00	1,156.00	1,156	1,156	4					15		1
313941-Z6-6	FHLMC POOL #008865	9.000% 08/01/21	06/01/2002	285	285.00	285.00	278	285	6					4		1
313947-LL-5	FHLMC POOL #013031	9.000% 11/01/21	06/01/2002	898	898.00	898.00	876	898	18					13		1
FM0600-3S-2	FNMA DOLLAR ROLL TBA	6.000% 05/01/32	05/10/2002	Bear Stearns & Co.	(7,202,699)	(7,129,419.00)	(7,205,542)	(7,205,542)				2,843	2,843	(15,447)		1
	Subtotal United States				2,704,849	2,632,239.00	2,112,980	2,531,659	(2,003)			173,190	173,190	75,916		
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				2,704,849	2,632,239.00	2,112,980	2,531,659	(2,003)			173,190	173,190	75,916		
Bonds - Public Utilities																
Public Utilities (unaffiliated)																
United States																
049560-AA-3	ATMOS	6.750% 07/15/28	05/31/2002	LAC-UNIVER LIFE	1,720,937	2,000,000.00	1,717,740	1,720,937	598					51,000		IPE
05379B-AC-1	AVISTA CORP	9.750% 06/01/08	05/10/2002	Various	14,080,000	13,000,000.00	13,584,030	13,551,634	(5,173)					546,813		3
15405C-CM-2	CENTRAL MAINE POWER	7.000% 08/15/11	05/17/2002	J P MORGAN SEC FIXED INC	12,059,280	12,000,000.00	12,000,000	12,000,000			528,366	528,366		182,000		IPE
172070-BR-4	CINCINNATI GAS & EL CO	7.200% 10/01/23	05/31/2002	LAC-UNIVER LIFE	1,869,839	2,000,000.00	1,867,480	1,869,839	88					96,000		IPE
341081-DW-4	FLORIDA PR & LT CO	6.000% 06/01/08	05/10/2002	MERRILL LYNCH-NY--FX INC	6,727,938	6,650,000.00	6,296,176	6,387,962	4,748			339,976	339,976	181,767		IPE
462613-AC-4	IPALCO ENTERPRISES INC	7.625% 11/14/11	05/17/2002	Tax Free Exchange	5,000,000	5,000,000.00	5,000,000	5,000,000						193,802		2PE
684065-AT-2	ORANGE & ROCKLAND	6.500% 12/01/27	05/08/2002	J P MORGAN SEC FIXED INC	5,222,300	5,000,000.00	5,031,464	5,012,891	(214)			209,409	209,409	146,250		IPE
69362B-AJ-1	PSEG POWER	8.625% 04/15/31	06/11/2002	J P MORGAN SEC FIXED INC	3,356,220	3,000,000.00	3,013,188	3,013,109	(424)			343,111	343,111	171,781		2PE
69512E-GB-5	SCOTTISH POWER	7.240% 08/16/23	05/31/2002	LAC-UNIVER LIFE	4,613,333	5,000,000.00	4,605,600	4,613,333	(635)					241,333		1
69512E-GK-5	SCOTTISH POWER	6.710% 01/15/26	05/31/2002	LAC-UNIVER LIFE	2,572,593	3,000,000.00	2,566,380	2,572,593	1,114					76,047		1
(continues)																

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 Identif- ication	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 Designa- tion (a)
Bonds - Public Utilities (continued)																
75952A-AJ-6	RELIANT ENERGY INC	9.681% 07/02/26	06/20/2002 CREDIT SUISSE FIRST BOSTON		3,015,000	3,000,000.00	2,945,038	2,946,968	978			68,032	68,032	139,568		2
872375-AC-4	TECO ENERGY INC	7.200% 05/01/11	06/27/2002 Various		24,295,920	23,000,000.00	23,421,190	23,397,819	(8,822)			898,101	898,101	1,074,000		2PE
	Subtotal United States				84,533,360	82,650,000.00	82,048,286	82,087,085	(7,742)			2,446,275	2,446,275	3,100,361		
3899999	Subtotal - Bonds - Public Utilities				84,533,360	82,650,000.00	82,048,286	82,087,085	(7,742)			2,446,275	2,446,275	3,100,361		
Bonds - Industrial and Miscellaneous																
Industrial & Miscellaneous																
United States																
00103R-AB-2	AESOP FUNDING II LLC	6.400% 10/20/03	04/26/2002 DEUTSCHE BANK		10,105,469	10,000,000.00	10,195,900	10,051,346	(16,298)			54,122	54,122	72,889		1
00181Q-AC-7	ANRC AUTO OWNER TRUST	6.750% 12/15/03	06/15/2002 Paydown		1,411,686	1,411,686.00	1,430,463	1,411,686	(8,897)					15,569		1PE
00204A-AC-5	ARG FUNDING CORP	6.020% 05/20/05	05/31/2002 LAC-UNIVER LIFE		7,645,942	7,500,000.00	7,686,769	7,645,942	4,899					89,046		1
012873-AK-1	ALBERTA ENERGY	7.375% 11/01/31	05/30/2002 J P MORGAN SEC FIXED INC		5,711,875	5,500,000.00	5,479,605	5,479,372	131			232,503	232,503	237,639		2PE
058904-AE-3	BANC ONE AUTO GRANTOR	6.270% 11/20/03	04/01/2002 Paydown													1PE
079867-AH-0	BELLSOUTH TEL	5.875% 01/15/09	04/02/2002 J P MORGAN SEC FIXED INC		6,617,295	6,750,000.00	6,013,583	6,148,091	746			469,204	469,204	88,125		1PE
12201P-AF-3	BURLINGTON RESOURCES	7.400% 12/01/31	05/23/2002 J P MORGAN SEC FIXED INC		4,141,360	4,000,000.00	3,994,480	3,994,707	722			146,653	146,653	158,689		2
126342-DW-1	ASSOC MNF HOUSING 96-1	7.300% 03/15/27	06/15/2002 Paydown		542,532	542,532.00	552,281	542,532	(1,304)					6,561		1PE
126650-AF-7	CVS CORP	7.770% 01/10/12	06/10/2002 Redemption 100.0000		16,938	16,938.00	16,938	16,938						220		1
149114-BC-3	CATERPILLAR FINL ASSET	6.550% 07/25/05	06/26/2002 SAL SMITH-BARNEY-CHI-FI		6,075,000	6,000,000.00	6,153,887	6,070,728	(23,054)			4,272	4,272	104,800		1PE
16151R-AB-9	CHASE CREDIT CARD	6.950% 01/15/07	05/07/2002 SAL SMITH-BARNEY-EQ-DIRECTED		5,325,000	5,000,000.00	5,260,248	5,201,229	(8,387)			123,771	123,771	53,090		1PE
19390U-AG-6	COLLATERALIZED MTGE	9.000% 10/01/18	06/01/2002 Paydown		68,557	68,557.00	67,186	68,557	(8,196)					1,057		1PE
22540A-AK-4	CS FIRST BOSTON	6.960% 01/20/04	06/01/2002 Paydown		131,206	131,206.00	131,047	131,206	383					1,515		1
244098-AA-7	DEER PARK REFINING LP	6.470% 12/15/08	06/15/2002 Redemption 100.0000		371,140	371,140.00	371,140	371,140						12,006		1PE
25475X-AD-2	DISTRIBUTION FINANCIAL	6.480% 10/15/13	05/16/2002 Bear Stearns & Co.		5,174,023	5,000,000.00	5,151,941	5,098,380	(13,774)			75,644	75,644	59,400		1PE
26190B-AD-2	DREXEL BURNHAM LAMBERT	11.000% 11/01/18	06/01/2002 Paydown		512,843	512,843.00	535,280	512,843	(15,251)					6,496		1PE
26882P-AN-2	ERAC USA FINANCE	8.000% 01/15/11	04/11/2002 J P MORGAN SEC FIXED INC		5,294,650	5,000,000.00	4,993,900	4,993,426	(6)			301,224	301,224	101,111		2PE
31331F-AE-1	FEDERAL EXPRESS CORP	7.150% 09/28/12	03/28/2002 Redemption 100.0000		83,976	83,976.00	79,907	83,976	3,887							2
313549-AK-3	FEDERAL MOGUL CO	7.500% 07/01/04	04/01/2002 Redemption 100.0000		(637)	(637.00)	(96)	(86)	(551)							6
343254-AA-6	FLORIDA WINDSTORM	6.500% 08/25/02	06/12/2002 BANK OF NEW YORK		8,561,880	8,500,000.00	8,666,736	8,528,918	(33,840)			32,962	32,962	171,889		1
34527R-BW-2	FORD CREDIT AUTO OWNER	5.790% 06/16/03	04/26/2002 BANK of AMERICA SEC Chi		8,011,563	8,000,000.00	8,115,161	8,041,509	(6,542)			(29,946)	(29,946)	59,187		1PE
345370-BZ-2	FORD MOTOR	6.375% 02/01/29	06/04/2002 Various		22,375,070	26,500,000.00	21,947,360	21,979,390	9,402			395,680	395,680	591,281		2
362320-AZ-6	GTE CORP	6.840% 04/15/18	05/30/2002 J P MORGAN SEC FIXED INC		6,704,530	7,000,000.00	7,417,550	7,371,821	(2,867)			(667,291)	(667,291)	304,570		1PE
44179H-AC-9	HOUSEHOLD AUTO	6.330% 06/17/03	04/17/2002 Paydown		61,745	61,745.00	59,787	61,745	(50)					326		1PE
44179H-AD-7	HOUSEHOLD AUTO	6.650% 04/17/06	06/17/2002 Paydown		1,232,142	1,232,142.00	1,266,120	1,232,142	(20,643)					14,628		1PE
46151I-BF-3	INVESTORS GNMA MBS	10.875% 10/25/13	01/01/2002 Paydown		940,871	940,871.00	978,506	940,871	(15,544)					8,527		1
47731*-AA-5	FMHA TEXVILLE	10.500% 12/10/04	06/10/2002 Redemption 100.0000		14,905	14,905.00	14,979	14,905	(8)					254		1
492919-AA-3	KEYCORP	7.500% 09/15/08	06/12/2002 DEUTSCHE BANK		5,505,800	5,000,000.00	5,081,700	5,051,086	(1,950)			454,714	454,714	95,833		1PE
55262T-ES-8	MBNA MASTER CREDIT	6.400% 01/18/05	05/07/2002 SAL SMITH-BARNEY-EQ-DIRECTED		5,057,617	5,000,000.00	4,934,766	4,992,215	3,159			65,402	65,402	48,889		1PE
58550Q-AB-0	MELLON AUTO GRANTOR TR	5.760% 10/17/05	06/15/2002 Paydown		282,918	282,918.00	286,682	282,918	(6,013)					2,656		1PE
589929-MU-9	MERRILL LYNCH MTGE	6.950% 06/18/29	06/01/2002 Paydown		143,886	143,886.00	144,785	143,886	(156)					1,678		1
60253M-AA-7	MINCS-PILGRAM I LTD	3.690% 07/26/11	04/25/2002 Paydown		42,714	42,714.00	42,714	42,714						379		2Z
605051-AB-7	MISSION ENERGY	8.125% 06/15/02	06/15/2002 Maturity		3,000,000	3,000,000.00	2,979,030	3,000,000	1,820					121,875		2PE
61910D-CK-6	MORTGAGE CAPITAL	7.154% 01/20/05	06/01/2002 Paydown		210,331	210,331.00	212,928	210,331	(744)					3,439		1
645312-AG-4	NEW HOLLAND EQUIPMENT	6.800% 12/15/07	05/16/2002 BANK of AMERICA SEC Chi		10,230,500	10,000,000.00	10,338,419	10,173,139	(29,763)			57,361	57,361	124,667		1PE
70178*-AA-7	FMHA PARNELL WILKINS	9.950% 09/01/04	06/01/2002 Redemption 100.0000		18,758	18,758.00	18,758	18,758	6					321		1
705220-AD-3	PECO ENERGY TRANSITION	5.800% 03/01/07	06/26/2002 BANK of AMERICA SEC Chi		10,498,047	10,000,000.00	10,239,976	10,170,264	(19,537)			327,783	327,783	193,333		1
74531E-AA-0	PUGET SOUND ENERGY INC	7.020% 12/01/27	04/29/2002 J P MORGAN SEC FIXED INC		20,667,690	23,000,000.00	20,192,230	20,227,687	883			440,003	440,003	195,975		2PE
760947-XJ-5	RESIDENTIAL FUNDING	7.500% 05/25/26	06/01/2002 Paydown		387,434	387,434.00	388,387	387,434	(2,904)					4,678		1PE
775371-AU-1	ROHM & HAAS	7.850% 07/15/29	04/25/2002 J P MORGAN SEC FIXED INC		2,261,160	2,000,000.00	2,159,960	2,158,921	(155)			102,239	102,239	45,792		1
811410-A#-6	CT NATL BK GTD BY CSX	10.300% 06/25/04	06/25/2002 Redemption 100.0000		53,771	53,771.00	53,771	53,771						2,769		2
816391-AC-0	SELKIRK COGEN FUNDING	8.650% 12/26/07	06/26/2002 Redemption 100.0000		120,383	120,383.00	120,383	120,383						5,207		2
860630-A#-1	STIFEL FINANCIAL CORP	8.000% 06/30/04	04/30/2002 PRIVATE PLACEMENT		10,000,000	10,000,000.00	10,000,000	10,000,000						133,333		3Z
(continues)																

SCHEDULE D - PART 4Show 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 Identif- ication	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 Designa- tion (a)
Bonds - Industrial and Miscellaneous (continued)																
912920-AC-9	US WEST COMMUNICATIONS 6.875% 09/15/33	06/03/2002	J P MORGAN SEC FIXED INC		4,920,000	6,000,000.00	5,148,990	5,152,902	405			(232,902)	(232,902)	92,813		3
913903-AM-2	UNIVERSAL HEALTH 6.750% 11/15/11	04/11/2002	J P MORGAN SEC FIXED INC		4,926,350	5,000,000.00	4,997,400	4,997,161	162			(70,811)	(70,811)	147,188		2
929901-83-3	WACHOVIA US TREASURY	05/31/2002	Tax Free Exchange		50,000		50,000	50,000						224		1
962166-AU-8	WEYERHAEUSER CO 7.950% 03/15/25	05/30/2002	Various		10,756,750	10,000,000.00	10,533,930	10,530,428	(2,779)			226,322	226,322	174,458		2PE
	Subtotal United States				196,265,670	200,398,099.00	194,504,520	193,757,312	(212,608)			2,508,909	2,508,909	3,554,382		
4599999	Subtotal - Bonds - Industrial and Miscellaneous				196,265,670	200,398,099.00	194,504,520	193,757,312	(212,608)			2,508,909	2,508,909	3,554,382		
Bonds - Parent, Subsidiaries and Affiliates																
Parents, Subsidiaries & Affiliates																
United States																
941050-AA-3	WASLIC CO II 1.840% 06/01/03	06/05/2002	Redemption	100.0000	49,600,000	49,600,000.00	49,600,000	49,600,000						246,746		1Z
	Subtotal United States				49,600,000	49,600,000.00	49,600,000	49,600,000						246,746		
5399999	Subtotal - Bonds - Parent, Subsidiaries and Affiliates				49,600,000	49,600,000.00	49,600,000	49,600,000						246,746		
6099997	Subtotal - Bonds - Part 4				349,688,117	351,819,950.00	344,534,365	344,560,295	33,008			5,128,375	5,128,375	7,201,932		
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				171,301,764	169,070,437.00	171,108,923	171,108,391	(531)			193,372	193,372	525,057		
6099999	Subtotal - Bonds				520,989,881	520,890,386.00	515,643,287	515,668,687	32,476			5,321,747	5,321,747	7,726,989		
Preferred Stock - Banks, Trust and Insurance Companies																
PREFERRED STOCK																
Banks, Trust & Insurance Companies																
United States																
744320-20-1	PRUDENTIAL FINANCIAL PRU 6.75 11/15/04	04/10/2002	INSTINET	1,500.000	86,292		75,000	75,000				11,292	11,292			RP1L
	Subtotal United States				1,500.000	86,292	75,000	75,000				11,292	11,292			
6299999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies				86,292		75,000	75,000				11,292	11,292			
6599997	Subtotal - Preferred Stock - Part 4				86,292		75,000	75,000				11,292	11,292			
6599999	Subtotal - Preferred Stock				86,292		75,000	75,000				11,292	11,292			
Common Stock - Public Utilities																
COMMON STOCK																
Public Utilities (unaffiliated)																
United States																
111620-10-0	BROADWING	04/23/2002	UBS PAINWEBBER	28,000.000	201,314		198,394	195,720	2,674			2,920	2,920			L
125896-10-0	CMS ENERGY CORP	05/16/2002	CAPITAL INSTITUTIONAL SERVICES	227,100.000	3,568,928		6,701,404	5,139,273	1,562,131			(3,132,476)	(3,132,476)		82,892	L
	Subtotal United States				255,100.000	3,770,242	6,899,798	5,334,993	1,564,805			(3,129,556)	(3,129,556)		82,892	
6699999	Subtotal - Common Stock - Public Utilities				3,770,242		6,899,798	5,334,993	1,564,805			(3,129,556)	(3,129,556)		82,892	
Common Stock - Banks, Trust and Insurance Companies																
Banks, Trust & Insurance Companies																
United States																
160903-10-0	CHARTER ONE FINANCIAL	05/03/2002	SCHWAB CAPITAL MARKETS	78,550.000	2,741,383		1,752,450	2,452,331	(699,881)			988,934	988,934		17,281	L
534187-10-9	LINCOLN NATIONAL CORP	04/24/2002	LEHMAN BROTHERS	36,300.000	1,799,859		1,598,670	1,841,499	(242,829)			201,189	201,189		11,616	L
659424-10-5	NORTH FORK BANCORP	05/31/2002	FOX PITT KELTON INC	48,350.000	1,903,172		434,514	1,719,326	(1,284,813)			1,468,659	1,468,659		11,604	L
939322-10-3	WASHINGTON MUTUAL INC	04/10/2002	INSTINET	5,000.000	185,344		146,050	165,650	(19,600)			39,294	39,294			L
	Subtotal United States				168,200.000	6,629,759	3,931,683	6,178,806	(2,247,123)			2,698,076	2,698,076		40,501	
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				6,629,759		3,931,683	6,178,806	(2,247,123)			2,698,076	2,698,076		40,501	

SCHEDULE D - PART 4Show 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 Identif- ication	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 Designa- tion (a)
Common Stock - Industrial and Miscellaneous																
Industrial & Miscellaneous																
United States																
019645-40-7	ALLIS CHALMERS CORP SER D	05/30/2002	Basis Adjustment	103,000			39,375	104	39,271			(39,375)	(39,375)			U
035229-10-3	ANHEUSER-BUSCH COS INC	05/16/2002	JOHNSON RICE	10,600,000	538,697		439,857	553,320	(113,463)			98,840	98,840		1,908	L
171232-10-1	CHUBB	06/04/2002	ISI GROUP	31,100,000	2,261,720		2,186,716	2,273,410	(86,694)			75,004	75,004		10,885	L
302088-10-9	EXDS, Inc.	05/30/2002	Basis Adjustment	7,100,000			58,788	58,788	58,603			(58,788)	(58,788)			L
438516-10-6	HONEYWELL INTERNATIONAL INC	05/15/2002	CAPITAL INSTITUTIONAL SERVICES	79,750,000	3,123,020		2,781,280	3,052,033	(270,752)			341,740	341,740			L
458140-10-0	INTEL CORPORATION	05/24/2002	GERARD KLAUER	15,000,000	429,187		313,200	456,150	(142,950)			115,987	115,987		300	L
494368-10-3	KIMBERLY CLARK	04/18/2002	S. C. BERNSTEIN	27,600,000	1,776,169		1,485,210	1,784,340	(299,130)			290,959	290,959		8,280	L
529771-10-7	LEXMARK	06/11/2002	Various	28,100,000	1,685,748		1,145,081	1,606,758	(461,677)			540,667	540,667			L
574599-10-6	MASCO CORP	04/29/2002	CAPITAL INSTITUTIONAL SERVICES	84,500,000	2,347,872		2,486,136	2,319,525	166,611			(138,264)	(138,264)		11,408	L
589331-10-7	MERCK & CO INC	04/05/2002	Various	80,000,000	4,466,092		5,266,257	4,606,400	659,857			(800,164)	(800,164)		28,000	L
617446-44-8	MORGAN STANLEY	04/29/2002	Various	50,500,000	2,418,154		3,872,967	2,894,155	978,812			(1,454,814)	(1,454,814)		11,615	L
723643-30-0	PIONEER COMPANIES INC	05/29/2002	CIBC WORLD MKTS	56,540,000	93,291		797,126	141,350	655,776			(703,835)	(703,835)			U
81617A-30-0	TOUCHSTONE BOND FUND-A	05/30/2002	TOUCHSTONE SECURITIES	10,629,310	105,376		99,597	103,529	(3,933)			5,779	5,779		942	UZ
81617A-70-6	TOUCHSTONE EMERGING GROWTH - A	05/29/2002	TOUCHSTONE SECURITIES	1,587,600	30,381		28,275	31,006	(2,731)			2,106	2,106			UZ
81617A-80-5	TOUCHSTONE INTL EQUITY FUND - A	05/29/2002	TOUCHSTONE SECURITIES	690,210	4,664		10,546	4,721	5,825			(5,882)	(5,882)			UZ
81617A-88-8	TOUCHSTONE VALUE PLUS FUND - A	05/29/2002	TOUCHSTONE SECURITIES	1061793.890	11,104,922		11,616,262	11,138,218	478,044			(511,340)	(511,340)		8,360	L
87227#-10-0	TCEP I/1301 AVE AMER	05/30/2002	Basis Adjustment	5,559,000			188,359	188,359				(188,359)	(188,359)			A
87227*-10-4	TCEP I/1301 AVE AMER	05/30/2002	Basis Adjustment	51,070,000			203,014	203,014				(203,014)	(203,014)			A
89154W-70-0	TOUCHSTONE MONEY MARKET	06/18/2002	TOUCHSTONE SECURITIES	2835128.810	2,835,129		2,835,129	2,835,129							4,877	L
89154X-30-2	TOUCHSTONE EQUITY FUND	05/29/2002	TOUCHSTONE SECURITIES	1,232,520	13,086		27,653	14,926	12,727			(14,567)	(14,567)			A
89154X-70-8	TOUCHSTONE GROWTH/VALUE	05/29/2002	TOUCHSTONE SECURITIES	2,151,110	33,109		41,318	39,107	2,211			(8,209)	(8,209)			A
902124-10-6	TYCO INTERNATIONAL LTD	04/29/2002	CAPITAL INSTITUTIONAL SERVICES	119,000,000	2,002,805		6,566,672	3,846,080	2,720,592			(4,563,867)	(4,563,867)		1,488	L
92343V-10-4	VERIZON COMMUNICATIONS	04/04/2002	MERRILL LYNCH (Jim-D)	43,600,000	1,966,432		2,408,891	2,009,960	398,931			(442,460)	(442,460)			L
92553H-10-0	VIASYSTEMS GROUP INC	05/30/2002	Basis Adjustment	31,600,000			104,024	104,024	94,544			(104,024)	(104,024)			L
94973H-10-8	WELLPOINT HEALTH NETWORKS INC	06/17/2002	Various	95,305,000	6,947,240		4,652,191	6,068,069	(1,415,878)			2,295,049	2,295,049			L
981570-10-6	WORLDCOM INC WORLDCOM GROUP	04/23/2002	CREDIT SUISSE FIRST BOSTON	167,250,000	603,821		2,811,067	1,127,265	1,683,802			(2,207,246)	(2,207,246)			L
647766-10-1	INGERSOLL-RAND CO	05/31/2002	LEHMAN BROTHERS	22,300,000	1,114,759		1,233,768	1,115,446	480,028			(119,009)	(119,009)		3,791	U
	Subtotal United States			4919790.450	45,901,671		53,698,758	48,575,186	5,638,426			(7,797,087)	(7,797,087)		91,853	
Canada																
559222-40-1	MAGNA INTERNATIONAL INC CL A	04/08/2002	LEHMAN BROTHERS	29,000,000	2,115,977		1,752,908	2,131,500	(378,592)			363,069	363,069			L
	Subtotal Canada			29,000,000	2,115,977		1,752,908	2,131,500	(378,592)			363,069	363,069			
Other Country																
144500-30-3	CARRIER 1 INTERNATIONAL S. A.	05/30/2002	Basis Adjustment	39,217,000			59,767	59,767	59,375			(59,767)	(59,767)			L
83544Q-10-1	SONG NETWORKS HOLDING AB AKTIEBOLAG	05/30/2002	Basis Adjustment	27,375,000			82,301	82,301	72,720			(82,301)	(82,301)			U
	Subtotal Other Country			66,592,000			142,067	142,067	132,094			(142,067)	(142,067)			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				48,017,648		55,593,733	50,848,753	5,391,928			(7,576,086)	(7,576,086)		91,853	
7099997	Subtotal - Common Stock - Part 4				58,417,649		66,425,214	62,362,552	4,709,610			(8,007,565)	(8,007,565)		215,246	
7099998	Summary Item - Common Stock Acquired and fully Disposed this quarter				4,415,503		4,951,698	5,006,210				(536,194)	(536,194)		11,052	
7099999	Subtotal - Common Stock				62,833,153		71,376,912	67,368,762	4,709,610			(8,543,759)	(8,543,759)		226,298	
7199999	Subtotal - Preferred and Common Stock				62,919,445		71,451,912	67,443,762	4,709,610			(8,532,467)	(8,532,467)		226,298	
7299999	TOTALS				583,909,326		587,095,199	583,112,449	4,742,086			(3,210,720)	(3,210,720)	7,726,989	226,298	

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Year to Date Increase (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Swaps - Hedging Transactions														
INTEREST RATE SWAP - 6.07% FIXED FOR USD - LIBOR - BBA	100,000,000	12/01/2002	6.070%	12/23/1997	MORGAN GUARANTY					(1,718,611)			(2,117,972)	322,749
INTEREST RATE SWAP - 4.29% FIXED FOR FED FUNDS OPEN	45,000,000	08/01/2003	4.29%	08/20/2001	MORGAN STANLEY					(922,106)			(525,094)	234,187
0599999 Subtotal - Swaps - Hedging Transactions										(2,640,717)			(2,643,066)	556,936
0899999 TOTAL - Swaps										(2,640,717)			(2,643,066)	556,936
2599999 Subtotal - Hedging Transactions										(2,640,717)			(2,643,066)	556,936
9999999 TOTALS										(2,640,717)			(2,643,066)	556,936

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts at Current Statement Date

1	2	3	4	5	6	7	8	9	Variation Margin Information			13
									10	11	12	
Description	Number of Contracts	Maturity Date	Original Value	Current Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Cash Deposit	Recognized	Used to Adjust Basis of Hedged Item	Deferred	Potential Exposure
NONE												

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository		2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
					5 First Month	6 Second Month	7 Third Month	
Name	Location and Supplemental Information							
Open Depositories								
PNC BANK	CINCINNATI, OH				(26,994,147)	(26,877,691)	(30,436,611)	
FIFTH THIRD BANK	CINCINNATI, OH				14,858,240	15,168,581	18,312,738	
PROVIDENT BANK	CINCINNATI, OH				28,108	21,760	12,018	
STAR BANK	CINCINNATI, OH				(277,360)	(277,360)	(277,360)	
THE NORTHERN TRUST COMPANY	CHICAGO, IL				500,000	500,000	500,000	
BANK OF NEW YORK	NEW YORK, NY				27,087,812	(291,884)	(432,114)	
BANK OF AMERICA	SAN FRANCISCO, CA				6,130	6,130	6,130	
BANK ONE	SPRINGFIELD, IL				1,828,137	1,816,972	1,852,644	
0199999	TOTAL - Open Depositories				17,036,920	(9,933,492)	(10,462,555)	
0399999	TOTAL Cash on Deposit				17,036,920	(9,933,492)	(10,462,555)	
0499999	Cash in Company's Office				341,436	170,578	186,897	
0599999	TOTALS				17,378,356	(9,762,914)	(10,275,658)	