

AMENDED EXPLANATION COVER

Correct Page 7 Analysis of Increase in Reserves.

Correct NAIC codes on preferred stocks Schedule D Part 2 Section 1.

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2001

OF THE CONDITION AND AFFAIRS OF THE

Cincinnati Equitable Life Insurance Company

NAIC Group Code 0838 (Current Period) NAIC Company Code 88064 (Prior Period) Employer's ID Number 35-1452221

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

Country of Domicile US

Incorporated October 19, 1977 Commenced Business July 11, 1978

Statutory Home Office 525 Vine Street, Suite 2100, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 525 Vine Street, Suite 2100, Cincinnati, Ohio 45202 513-621-1826
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. BOX 3428, Cincinnati, Ohio 45202-3428
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 525 Vine Street, Suite 2100, Cincinnati, Ohio 45202
(Street and Number, City or Town, State and Zip Code)
513-621-1826
(Area Code) (Telephone Number)

Internet Website Address _____

Statement Contact Gregory Allen Baker 513-621-1826
(Name) (Area Code) (Telephone Number) (Extension)

(E-Mail Address) (Fax Number)

OFFICERS

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

VICE PRESIDENTS

KENNETH ANDREW UVEGES

DIRECTORS OR TRUSTEES

PETER ALLEN ALPAUGH
 JAMES WESLEY KETRING

WALTER GEORGE ALPAUGH
 DAVID VINCENT HOFFMAN

GREGORY ALLEN BAKER
 #WILLIAM JOSEPH PAYNE

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.

 JAMES WESLEY KETRING
 President

 CATHERINE WINSTEAD McARTHUR
 Secretary

 GREGORY ALLEN BAKER
 CFO

Subscribed and sworn to before me this
 14th day of February, 2002

- a. Is this an original filing? Yes () No (X)
 b. If no: 1. State the amendment number 1
 2. Date filed April 19, 2002
 3. Number of pages attached _____

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	1,519,956		1,464,255	46,359			9,342	
2. Tabular net premiums or considerations	236,662		52,877	1,019			182,766	
3. Present value of disability claims incurred					X X X			
4. Tabular interest	51,684		49,051	2,362			271	
5. Tabular less actual reserve released	718		718					
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)								
8. Totals (Lines 1 to 7)	1,809,019		1,566,901	49,740			192,378	
9. Tabular cost	257,484		73,825		X X X		183,659	
10. Reserves released by death	30,124		30,124	X X X	X X X			X X X
11. Reserves released by other terminations (net)	5,787		5,787					
12. Annuity, supplementary contract, and disability payments involving life contingencies	1,255		1,255					
13. Net transfers to or (from) Separate Accounts								
14. Total deductions (Lines 9 to 13)	294,650		110,991				183,659	
15. Reserve December 31, current year	1,514,368		1,455,910	49,740			8,718	