



# QUARTERLY STATEMENT

AS OF JUNE 30, 2002  
OF THE CONDITION AND AFFAIRS OF THE

## ANNUITY INVESTORS LIFE INSURANCE COMPANY

NAIC Group Code 0084 0084 NAIC Company Code 93661 Employer's ID Number 31-1021738  
(Current Period) (Prior Period)

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

Country of Domicile United States of America

Incorporated 11/13/1981 Commenced Business 12/21/1981

Statutory Home Office 580 Walnut Street, Cincinnati, OH 45202  
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 525 Vine Street  
(Street and Number)  
Cincinnati, OH 45202 513-357-3300  
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address Post Office Box 5423, Cincinnati, OH 45201-5423  
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 250 E. Fifth Street  
(Street and Number)  
Cincinnati, OH 45202 513-357-3300  
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.commodoreva.com

Statement Contact Brian Patrick Sponaugle 513-412-2931  
(Name) (Area Code) (Telephone Number) (Extension)  
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Policyowner Relations Contact David Butler Rich, 525 Vine Street  
(Street and Number)  
Cincinnati, OH 45202 513-357-3300  
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

### OFFICERS

President Charles Richard Scheper Secretary Mark Francis Muething  
Treasurer Richard Lee Magoteaux # Actuary Richard Lee Sutton

### VICE PRESIDENTS

Catherine Ann Crume Vincent James Granieri John Paul Gruber  
James Lee Henderson Adrienne Susan Kessling Gary Lea Peters  
David Butler Rich

### DIRECTORS OR TRUSTEES

Stephen Craig Lindner Christopher Patrick Miliano Mark Francis Muething  
David Butler Rich Charles Richard Scheper

State of Ohio }  
County of Hamilton } ss

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.

Mark Francis Muething Richard Lee Magoteaux Richard Lee Sutton  
Secretary Treasurer Actuary

Subscribed and sworn to before me this  
12th day of August, 2002

# OFFICERS AND DIRECTORS WHO DID NOT OCCUPY THE INDICATED POSITION IN THE PREVIOUS ANNUAL STATEMENT.

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	391,930,153		391,930,153	352,476,106
2. Stocks:				
2.1 Preferred stocks .....	111,541		111,541	487,500
2.2 Common stocks .....				
3. Mortgage loans on real estate:				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances).....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ ..... encumbrances) .....				
5. Policy loans .....	8,006,136		8,006,136	7,232,127
6. Premium notes, including \$ ..... for first year premiums .....				
7. Cash (\$ .....15,732,911 ) and short-term investments (\$ .....12,950,777 ) .....	28,683,688		28,683,688	4,750,405
8. Other invested assets .....				
9. Receivable for securities .....	259,189		259,189	
10. Aggregate write-ins for invested assets .....				
11. Subtotals, cash and invested assets (Lines 1 to 10) .....	428,990,708		428,990,708	364,946,138
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers .....				
12.2 Commissions and expense allowances due .....				
12.3 Experience rating and other refunds due .....				
12.4 Other amounts receivable under reinsurance contracts .....				
13. Electronic data processing equipment and software .....	115,500	115,500		
14. Federal and foreign income tax recoverable and interest thereon (including \$ .....18,656,338 net deferred tax asset) .....	18,656,338	18,656,338		
15. Guaranty funds receivable or on deposit .....				
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$ ..... loading) .....				
17. Accident and health premiums due and unpaid .....				
18. Investment income due and accrued .....	5,707,404		5,707,404	5,322,911
19. Net adjustment in assets and liabilities due to foreign exchange rates .....				
20. Receivable from parent, subsidiaries and affiliates .....	19,656	13,755	5,901	276,265
21. Amounts receivable relating to uninsured accident and health plans .....				
22. Amounts due from agents .....	224,455	224,455		
23. Other assets nonadmitted .....	707	707		
24. Aggregate write-ins for other than invested assets .....	1,336,479	567,184	769,295	187,147
25. Total assets excluding Separate Accounts business (Lines 11 to 24) .....	455,051,246	19,577,938	435,473,308	370,732,462
26. From Separate Accounts Statement .....	518,546,350		518,546,350	529,589,584
27. Total (Lines 25 and 26) .....	973,597,597	19,577,938	954,019,658	900,322,046
<b>DETAILS OF WRITE-INS</b>				
1001. ....				
1002. ....				
1003. ....				
1098. Summary of remaining write-ins for Line 10 from overflow page .....				
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above) .....				
2401. Interest maintenance reserve.....	539,708	539,708	0	0
2402. Receivable for fee income from Separate Accounts.....	563,592		563,592	18,918
2403. Receivable for marketing allowance.....	205,703		205,703	168,229
2498. Summary of remaining write-ins for Line 24 from overflow page .....	27,476	27,476		
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above) .....	1,336,479	567,184	769,295	187,147

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for Life contracts \$ .....384,524,320 less \$ .....included in Line 6.3 (including \$ ..... Modco Reserve) .....	384,524,320	335,091,201
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	26,179,124	22,527,306
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve) .....		
4. Contract claims:		
4.1 Life .....	1,894,696	2,500,422
4.2 Accident and health .....		
5. Policyholders' dividends \$ ..... and coupons \$ ..... due and unpaid .....		
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment to ..... (including \$ ..... Modco Reserve) .....		
6.2 Dividends not yet apportioned (including \$ ..... Modco Reserve) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco Reserve) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... accident and health premiums .....		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including \$ ..... accident and health experience rating refunds .....		
9.3 Other amounts payable on reinsurance including \$ ..... assumed and \$ ..... ceded .....		
9.4 Interest Maintenance Reserve .....		
10. Commissions to agents due or accrued—life and annuity contracts \$ .....387,934 accident and health \$ ..... and deposit-type contract funds \$ .....	387,934	380,292
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued .....	644,020	799,847
13. Transfers to Separate Accounts due or accrued (net) (Including \$ ..... (20,415,409) accrued for expense allowances recognized in reserves) .....	(20,415,409)	(23,320,121)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	116,986	62,844
15. Federal and foreign income taxes, including \$ ..... on realized capital gains (losses) (including \$ ..... net deferred tax liability) .....		595,029
16. Unearned investment income .....		
17. Amounts withheld or retained by company as agent or trustee .....	(3,181)	27,578
18. Amounts held for agents' account, including \$ .....71,776 agents' credit balances .....	71,776	6,324
19. Remittances and items not allocated .....	3,701,519	3,516,820
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve .....	932,357	1,509,976
24.2 Reinsurance in unauthorized companies .....		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers .....		
24.4 Payable to parent, subsidiaries and affiliates .....	587,994	509,712
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 .....		4,238
24.9 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....		
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25) .....	398,622,135	344,211,468
27. From Separate Accounts Statement .....	518,546,350	529,589,584
28. Total Liabilities (Lines 26 and 27) .....	917,168,486	873,801,052
29. Common capital stock .....	2,500,000	2,500,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus .....	89,550,000	69,550,000
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	(55,198,828)	(45,529,006)
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) .....	34,351,172	24,020,994
38. Totals of Lines 29, 30 and 37 .....	36,851,172	26,520,994
39. Totals of Lines 28 and 38 .....	954,019,658	900,322,046
<b>DETAILS OF WRITE-INS</b>		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....		
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year To Date	2 Prior Year Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health policies and contracts	140,769,268	118,552,586	251,599,485
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	12,355,177	9,412,570	20,089,615
4. Amortization of Interest Maintenance Reserve (IMR)	15,627	(39,617)	(7,622)
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	240	240	480
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	3,590,715	3,361,850	6,761,888
8.2 Charges and fees for deposit-type contracts	1,198,246	749,981	3,656,043
8.3 Aggregate write-ins for miscellaneous income	881,828	569,530	1,528,529
9. Totals (Lines 1 to 8.3)	158,811,101	132,607,140	283,628,417
10. Death benefits			
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits	5,461,824	2,946,850	9,086,335
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	39,849,383	25,520,079	58,382,958
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	3,558,370	2,138,100	6,022,896
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	49,433,119	36,073,218	94,471,758
20. Totals (Lines 10 to 19)	98,302,696	66,678,247	167,963,947
21. Commissions on premiums, annuity considerations, and deposit-type contract funds(direct business only)	8,018,587	7,886,994	15,789,635
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	6,158,951	7,912,649	14,719,232
24. Insurance taxes, licenses and fees, excluding federal income taxes	348,884	310,717	687,382
25. Increase in loading on deferred and uncollected premiums			
26. Net transfers to or (from) Separate Accounts	55,603,486	57,115,711	100,636,282
27. Aggregate write-ins for deductions			
28. Totals (Lines 20 to 27)	168,432,605	139,904,318	299,796,478
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(9,621,504)	(7,297,178)	(16,168,061)
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(9,621,504)	(7,297,178)	(16,168,061)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)			
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(9,621,504)	(7,297,178)	(16,168,061)
34. Net realized capital gains or (losses) less capital gains tax of \$ (excluding taxes of \$ transferred to the IMR)	(1,370,565)	(1,299,092)	(2,636,282)
35. Net income (Line 33 plus Line 34)	(10,992,068)	(8,596,270)	(18,804,343)
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year	26,520,994	23,088,465	23,088,465
37. Net income (Line 35)	(10,992,068)	(8,596,270)	(18,804,343)
38. Change in net unrealized capital gains (losses)	263,895	(223,757)	(263,895)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	3,728,588	(106,248)	6,054,282
41. Change in non-admitted assets and related items	(3,247,856)	(1,009,143)	(6,759,699)
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	577,619	(333,918)	(350,468)
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		(1,443,350)	(1,443,350)
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	20,000,000	5,000,000	25,000,000
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)	10,330,178	(6,712,686)	3,432,528
55. Capital and surplus, as of statement date (Lines 36 + 54)	36,851,172	16,375,780	26,520,994
<b>DETAILS OF WRITE-INS</b>			
08.301. Contract annual maintenance and surrender charge fees	426,081	362,932	755,204
08.302. Marketing real lowance	455,747	206,598	773,325
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. TOTALS (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	881,828	569,530	1,528,529
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)			
5301.		0	0
5302.		0	0
5303.		0	0
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)			

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
<b>Cash from Operations</b>		
1. Premiums and annuity considerations for life and accident and health contracts .....	140,769,268	251,599,485
2. Charges and fees for deposit-type contracts .....	0	
3. Considerations for supplementary contracts with life contingencies .....		
4. Net investment income .....	11,952,785	18,400,769
5. Commissions and expense allowances on reinsurance ceded .....	240	480
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts .....	3,046,041	6,742,991
7. Aggregate write-ins for miscellaneous income .....	844,353	2,148,777
8. Total (Lines 1 to 7) .....	156,612,688	278,892,502
9. Death Benefits .....		
10. Matured endowments .....		
11. Annuity Benefits .....	6,067,550	8,313,892
12. Disability benefits and benefits under accident and health contracts .....		
13. Coupons, guaranteed annual pure endowments and similar benefits .....		
14. Surrender benefits and withdrawals for life contracts .....	39,849,383	58,382,958
15. Group conversions .....		
16. Interest and adjustments on contract or deposit-type contract funds .....	1,430	13,336
17. Payments on supplementary contracts with life contingencies .....		
18. Total (Lines 9 to 17) .....	45,918,363	66,710,185
19. Commissions on premiums, annuity considerations and deposit-type contract funds .....	8,010,946	15,683,801
20. Commissions and expense allowances on reinsurance assumed .....		
21. General insurance expenses .....	6,314,778	15,063,296
22. Insurance taxes, licenses and fees, excluding federal income taxes .....	294,742	679,325
23. Net transfers to or (from) Separate Accounts .....	52,698,774	101,544,842
24. Aggregate write-ins for deductions .....		
25. Total (Lines 18 to 24) .....	113,237,603	199,681,450
26. Dividends paid to policyholders .....		
27. Federal income taxes (excluding tax on capital gains) .....		
28. Total (Lines 25 to 27) .....	113,237,603	199,681,450
29. Net cash from operations (Line 8 minus Line 28) .....	43,375,085	79,211,052
<b>Cash from Investments</b>		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds .....	34,632,048	57,883,083
30.2 Stocks .....		
30.3 Mortgage loans .....		
30.4 Real estate .....		
30.5 Other invested assets .....		
30.6 Net gains or (losses) on cash and short-term investments .....		
30.7 Miscellaneous proceeds .....	0	
30.8 Total investment proceeds (Lines 30.1 to 30.7) .....	34,632,048	57,883,083
31. Net tax on capital gains (losses) .....		
32. Total (Line 30.8 minus Line 31) .....	34,632,048	57,883,083
33. Cost of investments acquired (long-term only):		
33.1 Bonds .....	74,871,000	163,966,990
33.2 Stocks .....		746,250
33.3 Mortgage loans .....		
33.4 Real estate .....		
33.5 Other invested assets .....		
33.6 Miscellaneous applications .....	0	
33.7 Total investments acquired (Lines 33.1 to 33.6) .....	74,871,000	164,713,240
34. Net increase (or decrease) in policy loans and premium notes .....	774,009	1,524,642
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34) .....	(41,012,961)	(108,354,799)
<b>Cash from Financing and Miscellaneous Sources</b>		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in .....	20,000,000	25,000,000
36.2 Borrowed money \$ .....		
36.3 Capital notes \$ .....		
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies .....	4,042,772	7,932,756
36.5 Other cash provided .....	654,461	203,596
36.6 Total (Lines 36.1 to 36.5) .....	24,697,233	33,136,352
37. Cash applied:		
37.1 Dividends to stockholders paid .....		
37.2 Interest on indebtedness .....		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies .....	2,722,516	4,423,328
37.4 Other applications (net) .....	403,558	3,084,951
37.5 Total (Lines 37.1 to 37.4) .....	3,126,074	7,508,279
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5) .....	21,571,159	25,628,073
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38) .....	23,933,283	(3,515,674)
40. Cash and short-term investments:		
40.1 Beginning of year .....	4,750,405	8,266,079
40.2 End of period (Line 39 plus Line 40.1) .....	28,683,688	4,750,405
<b>DETAILS OF WRITE-INS</b>		
0701. Contract annual maintenance and surrender charge fees .....	426,081	755,204
0702. Marketing allowance collected .....	418,272	1,393,573
0703. ....		
0798. Summary of remaining write-ins for Line 7 from overflow page .....		
0799. TOTALS (Lines 0701 thru 0703 plus 0798) (Line 7 above) .....	844,353	2,148,777
2401. ....		
2402. ....		
2403. ....		
2498. Summary of remaining write-ins for Line 24 from overflow page .....		
2499. TOTALS (Lines 2401 thru 2403 plus 2498) (Line 24 above) .....		

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
<b>Cash from Operations</b>		
1. Premiums and annuity considerations for life and accident and health contracts .....	140,769,268	251,599,485
2. Charges and fees for deposit-type contracts .....		
3. Considerations for supplementary contracts with life contingencies .....		
4. Net investment income .....	11,952,931	18,400,769
5. Commissions and expense allowances on reinsurance ceded .....	240	480
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts .....	3,046,041	6,742,991
7. Aggregate write-ins for miscellaneous income .....	844,353	2,148,777
8. Total (Lines 1 to 7) .....	156,612,834	278,892,502
9. Death Benefits .....		
10. Matured endowments .....		
11. Annuity Benefits .....	6,225,592	8,313,892
12. Disability benefits and benefits under accident and health contracts .....		
13. Coupons, guaranteed annual pure endowments and similar benefits .....		
14. Surrender benefits and withdrawals for life contracts .....	39,849,383	58,382,958
15. Group conversions .....		
16. Interest and adjustments on contract or deposit-type contract funds .....	1,430	13,336
17. Payments on supplementary contracts with life contingencies .....		
18. Total (Lines 9 to 17) .....	46,076,405	66,710,185
19. Commissions on premiums, annuity considerations and deposit-type contract funds .....	8,010,946	15,683,801
20. Commissions and expense allowances on reinsurance assumed .....		
21. General insurance expenses .....	6,314,778	15,063,296
22. Insurance taxes, licenses and fees, excluding federal income taxes .....	294,742	679,325
23. Net transfers to or (from) Separate Accounts .....	52,698,774	101,544,842
24. Aggregate write-ins for deductions .....		
25. Total (Lines 18 to 24) .....	113,395,645	199,681,450
26. Dividends paid to policyholders .....		
27. Federal income taxes (excluding tax on capital gains) .....		
28. Total (Lines 25 to 27) .....	113,395,645	199,681,450
29. Net cash from operations (Line 8 minus Line 28) .....	43,217,189	79,211,052
<b>Cash from Investments</b>		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds .....	34,632,048	57,883,083
30.2 Stocks .....		
30.3 Mortgage loans .....		
30.4 Real estate .....		
30.5 Other invested assets .....		
30.6 Net gains or (losses) on cash and short-term investments .....		
30.7 Miscellaneous proceeds .....		
30.8 Total investment proceeds (Lines 30.1 to 30.7) .....	34,632,048	57,883,083
31. Net tax on capital gains (losses) .....		
32. Total (Line 30.8 minus Line 31) .....	34,632,048	57,883,083
33. Cost of investments acquired (long-term only):		
33.1 Bonds .....	74,871,000	163,966,990
33.2 Stocks .....		746,250
33.3 Mortgage loans .....		
33.4 Real estate .....		
33.5 Other invested assets .....		
33.6 Miscellaneous applications .....	8,476	
33.7 Total investments acquired (Lines 33.1 to 33.6) .....	74,879,476	164,713,240
34. Net increase (or decrease) in policy loans and premium notes .....	774,009	1,524,642
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34) .....	(41,021,437)	(108,354,799)
<b>Cash from Financing and Miscellaneous Sources</b>		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in .....	20,000,000	25,000,000
36.2 Borrowed money \$ .....		
36.3 Capital notes \$ .....		
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies .....	4,042,772	7,932,756
36.5 Other cash provided .....	533,346	203,596
36.6 Total (Lines 36.1 to 36.5) .....	24,576,118	33,136,352
37. Cash applied:		
37.1 Dividends to stockholders paid .....		
37.2 Interest on indebtedness .....		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies .....	2,722,516	4,423,328
37.4 Other applications (net) .....	612,907	3,084,951
37.5 Total (Lines 37.1 to 37.4) .....	3,335,423	7,508,279
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5) .....	21,240,694	25,628,073
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38) .....	23,436,446	(3,515,674)
40. Cash and short-term investments:		
40.1 Beginning of year .....	4,750,405	8,266,079
40.2 End of period (Line 39 plus Line 40.1) .....	28,186,852	4,750,405
<b>DETAILS OF WRITE-INS</b>		
0701. Contract annual maintenance and surrender charge fees .....	426,081	755,204
0702. Marketing allowance collected .....	418,272	1,393,573
0703. ....		
0798. Summary of remaining write-ins for Line 7 from overflow page .....		
0799. TOTALS (Lines 0701 thru 0703 plus 0798) (Line 7 above) .....	844,353	2,148,777
2401. ....		
2402. ....		
2403. ....		
2498. Summary of remaining write-ins for Line 24 from overflow page .....		
2499. TOTALS (Lines 2401 thru 2403 plus 2498) (Line 24 above) .....		

**EXHIBIT 1**

**DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Industrial Life .....			
2. Ordinary Life Insurance .....			
3. Ordinary Individual Annuities .....	118,845,333	101,256,750	211,540,370
4. Credit Life (Group & Individual) .....			
5. Group Life Insurance .....			
6. Group Annuities .....	21,923,935	19,291,656	40,059,114
7. A & H - Group .....			
8. A & H - Credit (Group & Individual) .....			
9. A & H - Other .....			
10. Aggregate of All Other Lines of Business .....			
11. Subtotal .....	140,769,268	120,548,406	251,599,485
12. Deposit-Type Contracts .....	4,042,772	1,887,610	7,932,756
13. Total	144,812,040	122,436,016	259,532,241
<b>DETAILS OF WRITE-INS</b>			
1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page .....			
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)			

## NOTES TO FINANCIAL STATEMENTS

Subsequent to December 31, 2001, litigation involving the Annuity Investors Life Insurance Company (the "Company") was settled for approximately \$1.0 million. The Company paid this amount in March of 2002 and was reimbursed by its ultimate parent, Great American Financial Resources, Inc., in April of 2002.

## GENERAL INTERROGATORIES

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

### PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? ..... Yes [ ] No [X]
- 1.2 If yes, explain:  
.....
- 2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [X]
- 2.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]
- 3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [X]
- 3.2 If yes, date of change: .....  
If not previously filed, furnish herewith a certified copy of the instrument as amended.
4. Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [X] No [ ]  
If yes, attach an organizational chart.
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]
- 5.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? ..... Yes [ ] No [X] NA [ ]  
If yes, attach an explanation.
- 7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/1997
- 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). .... 06/21/1999
- 7.4 By what department or departments?  
State of Ohio Department of Insurance.....
- 8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) ..... Yes [ ] No [X]
- 8.2 If yes, give full information:  
.....

## GENERAL INTERROGATORIES

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

### INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? ..... Yes [ ] No [X]  
 9.2 If yes, explain:  
 .....

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

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

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: .....\$ .....0

12. Amount of real estate and mortgages held in short-term investments: .....\$ .....0

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds .....	\$ .....0	\$ .....0
13.22 Preferred Stock .....	\$ .....0	\$ .....0
13.23 Common Stock .....	\$ .....0	\$ .....0
13.24 Short-term Investments .....	\$ .....0	\$ .....0
13.25 Mortgages, Loans or Real Estate .....	\$ .....0	\$ .....0
13.26 All Other .....	\$ .....0	\$ .....0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$ .....0	\$ .....0
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above .....	\$ .....0	\$ .....0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above .....	\$ .....0	\$ .....0

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

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

If no, attach a description with this statement.

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

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

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

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

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

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

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
Investment Advisor.....	American Money Management Corporation.....	1 East Fourth Street, Cincinnati, Ohio 45201.....

**GENERAL INTERROGATORIES (continued)**

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

**PART 2 - LIFE & HEALTH**

1.	1 Amount
Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
1.1 Long-Term Mortgages In Good Standing	
1.11 Farm Mortgages .....	\$ ..... 0
1.12 Residential Mortgages .....	\$ ..... 0
1.13 Commercial Mortgages .....	\$ ..... 0
1.14 Total Mortgages in Good Standing .....	<u>\$</u>
1.2 Long-Term Mortgages In Good Standing with Restructured Terms	
1.21 Total Mortgages in Good Standing .....	\$ ..... 0
1.3 Long-Term Mortgages Loans Upon which Interest is Overdue more than Three Months	
1.31 Farm Mortgages .....	\$ ..... 0
1.32 Residential Mortgages .....	\$ ..... 0
1.33 Commercial Mortgages .....	\$ ..... 0
1.34 Total Mortgages with Interest Overdue more than Three Months.....	<u>\$</u>
1.4 Long-Term Mortgages Loans in Process of Foreclosure	
1.41 Farm Mortgages .....	\$ ..... 0
1.42 Residential Mortgages .....	\$ ..... 0
1.43 Commercial Mortgages .....	\$ ..... 0
1.44 Total Mortgages in Process of Foreclosure.....	<u>\$</u>
1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Col. 3, Lines 3.1 plus 3.2).....	\$ .....
1.6 Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61 Farm Mortgages .....	\$ ..... 0
1.62 Residential Mortgages .....	\$ ..... 0
1.63 Commercial Mortgages .....	\$ ..... 0
1.64 Total Mortgages Foreclosed and Transferred to Real Estate .....	<u>\$</u>

### SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period .....	<b>NONE</b>			
2. Increase (decrease) by adjustment .....				
3. Cost of acquired .....				
4. Cost of additions to and permanent improvements .....				
5. Total profit (loss) on sales .....				
6. Increase (decrease) by foreign exchange adjustment .....				
7. Amount received on sales .....				
8. Book/adjusted carrying value at end of current period .....				
9. Total valuation allowance .....				
10. Subtotal (Lines 8 plus 9) .....				
11. Total nonadmitted amounts .....				
12. Statement value, current period (Page 2, real estate lines, current period)				

### 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 .....	<b>NONE</b>			
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions .....				
2.2. Additional investment made after acquisitions .....				
3. Accrual of discount and mortgage interest points and commitment fees .....				
4. Increase (decrease) by adjustment .....				
5. Total profit (loss) on sale .....				
6. Amounts paid on account or in full during the period .....				
7. Amortization of premium .....				
8. Increase (decrease) by foreign exchange adjustment .....				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period .....				
10. Total valuation allowance .....				
11. Subtotal (Lines 9 plus 10) .....				
12. Total nonadmitted amounts .....				
13. Statement value of mortgages owned at end of current period				

### SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period .....	<b>NONE</b>			
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions .....				
2.2. Additional investment made after acquisitions .....				
3. Accrual of discount .....				
4. Increase (decrease) by adjustment .....				
5. Total profit (loss) on sale .....				
6. Amounts paid on account or in full during the period .....				
7. Amortization of premium .....				
8. Increase (decrease) by foreign exchange adjustment .....				
9. Book/adjusted carrying value of long-term invested assets at end of current period .....				
10. Total valuation allowance .....				
11. Subtotal (Lines 9 plus 10) .....				
12. Total nonadmitted amounts .....				
13. Statement value of long-term invested assets at end of current period				

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1B**

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

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1 .....	272,978,856	226,543,091	205,423,532	1,522,551	272,978,856	295,620,966		252,121,083
2. Class 2 .....	87,205,886	7,592,880	1,413,040	(4,306,261)	87,205,886	89,079,465		91,893,885
3. Class 3 .....	14,166,672			842,710	14,166,672	15,009,382		10,989,313
4. Class 4 .....	2,975,223			2,045,894	2,975,223	5,021,117		2,936,020
5. Class 5 .....	990,903		382,348	(458,555)	990,903	150,000		1,319,402
6. Class 6 .....								75,000
7. Total Bonds	378,317,541	234,135,971	207,218,920	(353,661)	378,317,541	404,880,931		359,334,703
<b>PREFERRED STOCK</b>								
8. Class 1 .....								
9. Class 2 .....								
10. Class 3 .....								
11. Class 4 .....	315,000			(203,459)	315,000	111,541		487,500
12. Class 5 .....								
13. Class 6 .....								
14. Total Preferred Stock	315,000			(203,459)	315,000	111,541		487,500
15. Total Bonds and Preferred Stock	378,632,541	234,135,971	207,218,920	(557,120)	378,632,541	404,992,472		359,822,203

**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	12,950,777	XXX	12,950,777	64,340	

**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 .....	6,858,597	27,342,932		5,834,852
2. Cost of short-term investments acquired .....	194,597,430	176,436,355		299,154,580
3. Increase (decrease) by adjustment .....				
4. Increase (decrease) by foreign exchange adjustment .....				
5. Total profit (loss) on disposal of short-term investments .....				
6. Consideration received on disposal of short-term investments .....	174,113,095	190,828,510		298,130,835
7. Book/adjusted carrying value, current period .....	27,342,932	12,950,777		6,858,597
8. Total valuation allowance .....				
9. Subtotal (Lines 7 plus 8) .....	27,342,932	12,950,777		6,858,597
10. Total nonadmitted amounts .....				
11. Statement value (Lines 9 minus 10) .....	27,342,932	12,950,777		6,858,597
12. Income collected during period .....	37,993	64,340		334,263
13. Income earned during period .....	51,765	57,060		315,058

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

Schedule S

**NONE**

**SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS**

During Current Year to Date - Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		Life Contracts		4 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				
1. Alabama	AL	Yes		539,011			
2. Alaska	AK	Yes		5,950			
3. Arizona	AZ	Yes		3,847,904			
4. Arkansas	AR	Yes		84,716			
5. California	CA	Yes		35,064,085		1,434,557	
6. Colorado	CO	Yes		5,411,635			
7. Connecticut	CT	Yes		2,737,050			
8. Delaware	DE	Yes					
9. District of Columbia	DC	Yes		57,317			
10. Florida	FL	Yes		4,586,853			
11. Georgia	GA	Yes		424,985		40,000	
12. Hawaii	HI	Yes		248,990			
13. Idaho	ID	Yes		48,385			
14. Illinois	IL	Yes		16,130,480		62,820	
15. Indiana	IN	Yes		4,928,368			
16. Iowa	IA	Yes		1,193,947			
17. Kansas	KS	Yes		69,422			
18. Kentucky	KY	Yes		342,140			
19. Louisiana	LA	Yes		769,021		341,000	
20. Maine	ME	Yes		210,027			
21. Maryland	MD	Yes		125,254		218,871	
22. Massachusetts	MA	Yes		2,217,503		78,158	
23. Michigan	MI	Yes		5,708,415		50,000	
24. Minnesota	MN	Yes		7,751,026		1,312,066	
25. Mississippi	MS	Yes		11,895			
26. Missouri	MO	Yes		2,205,760			
27. Montana	MT	Yes		7,727			
28. Nebraska	NE	Yes		207,132			
29. Nevada	NV	Yes		379,748			
30. New Hampshire	NH	Yes		4,101			
31. New Jersey	NJ	Yes		1,060,764			
32. New Mexico	NM	Yes		527,650			
33. New York	NY	No		544,625			
34. North Carolina	NC	Yes		1,576,897			
35. North Dakota	ND	Yes		139,057			
36. Ohio	OH	Yes		17,813,878			
37. Oklahoma	OK	Yes		2,363,538			
38. Oregon	OR	Yes		2,538,942			
39. Pennsylvania	PA	Yes		369,654			
40. Rhode Island	RI	Yes		704,813			
41. South Carolina	SC	Yes		1,078,080			
42. South Dakota	SD	Yes		150,900			
43. Tennessee	TN	Yes		1,140,447			
44. Texas	TX	Yes		4,544,915		170,000	
45. Utah	UT	Yes		534,092			
46. Vermont	VT	No					
47. Virginia	VA	Yes		16,360			
48. Washington	WA	Yes		4,970,270			
49. West Virginia	WV	Yes		1,306,828			
50. Wisconsin	WI	Yes		4,061,390		335,300	
51. Wyoming	WY	Yes		7,320			
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No					
55. US Virgin Islands	VI	No					
56. Canada	CN	No					
57. Aggregate Other Alien	OT	XXX					
58. Subtotal	(a) 49			140,769,268		4,042,772	
90. Reporting entity contributions for employee benefit plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						
94. Aggregate of other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX			140,769,268		4,042,772	
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX			140,769,268		4,042,772	
98. Less Reinsurance Ceded	XXX						
99. Totals (All Business) less Reinsurance Ceded	XXX			140,769,268		4,042,772	
<b>DETAILS OF WRITE-INS</b>							
5701.	XXX						
5702.	XXX						
5703.	XXX						
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX						
5799. Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)	XXX						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 thru 9403 plus 9498)(Line 94 above)	XXX						

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

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART**

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY  
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 – ORGANIZATIONAL CHART

	<u>FEIN Number</u>	<u>NAIC Co. Code</u>	<u>Domiciliary State</u>
<b>AMERICAN FINANCIAL GROUP, INC.</b>	31-1544320		
<b>AFC HOLDING COMPANY</b>	31-1422526		
<b>AMERICAN FINANCIAL CORPORATION</b>	31-0624874		
Dixie Terminal Corporation	31-0823725		
One East Fourth, Inc.	31-0686194		
<b>American Premier Underwriters, Inc.</b>	23-6000765		
GAI (Bermuda) Ltd. (Bermuda)			
GAI Insurance Company, Ltd. (Bermuda)*			
Pennsylvania Company	51-6001624		
Atlanta Casualty Company*	58-1132392	21792	OH
American Premier Insurance Company*	31-1287689	37001	IN
Atlanta Casualty Group, Inc.	58-1293110		
Atlanta Reserve Insurance Company*	31-1627506	10968	OH
Atlanta Specialty Insurance Company*	42-1019055	31925	OH
Penn Central U.K. Limited (United Kingdom)			
Insurance (GB) Limited (United Kingdom)*			
Infinity Insurance Company*	31-0943862	22268	IN
Infinity National Insurance Company*	31-1358834	10068	IN
Infinity Select Insurance Company*	31-1333017	20260	IN
Leader Insurance Company*	34-0927698	11738	OH
Leader Preferred Insurance Company*	34-1785809	10195	OH
Leader Specialty Insurance Company*	34-1767787	10061	IN
TICO Insurance Company*	75-1227771	39497	OH
Republic Indemnity Company of America*	95-2801326	22179	CA
Republic Indemnity Company of California*	31-1054123	43753	CA
Windsor Insurance Company*	58-1806189	12599	IN
American Deposit Insurance Company*	73-0772113	16802	OK
Coventry Insurance Company*	31-1277903	35211	OH
El Aguila Compañía de Seguros, S.A. de C.V. (Mexico)*			
Moore Group Inc.	58-1080659		
Regal Insurance Company*	58-1806192	38873	IN
Premier Lease & Loan Services Insurance Agency, Inc.	91-1242743		
<b>Great American Insurance Company*</b>	31-0501234	16691	OH
American Empire Surplus Lines Insurance Company*	31-0912199	35351	DE
American Empire Insurance Company*	31-0973761	37990	OH
Fidelity Excess and Surplus Insurance Company*	22-2824607	12203	OH
Brothers Property Corporation	59-2840291		
FCIA Management Company, Inc.	13-3628555		
GAI Warranty Company	31-1753938		
Great American Alliance Insurance Company*	95-1542353	26832	OH

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART**

Great American Assurance Company*	15-6020948	26344	OH
Great American Contemporary Insurance Company*	36-4079497	10646	OH
Great American Custom Insurance Services, Inc.	31-1070712		
Great American E & S Insurance Company*	31-0954439	37532	DE
Great American Fidelity Insurance Company*	31-1036473	41858	DE
Great American Insurance Company of New York*	13-5539046	22136	NY
Great American Lloyd's Insurance Company* @	31-0974853	38024	TX
Great American Protection Insurance Company*	31-1288778	38580	IN
Great American Security Insurance Company*	31-1209419	31135	OH
Great American Spirit Insurance Company*	31-1237970	33723	IN
Great Texas County Mutual Insurance Company* @	43-6030348	13820	TX
Mid-Continent Casualty Company*	73-0556513	23418	OK
Mid-Continent Insurance Company*	73-1406844	15380	OK
Oklahoma Surety Company*	73-0773259	23426	OK
National Interstate Corporation	34-1607394		
Hudson Indemnity, Ltd. (Cayman Islands)*			
National Interstate Insurance Company*	34-1607395	32620	OH
National Interstate Insurance Company of Hawaii, Inc.*	99-0345306	11051	HI
PLLS Canada Insurance Brokers Inc. (Canada)			
Pointe Apartments, Inc.	41-1752820		
Transport Insurance Company*	75-0784127	33014	OH
Worldwide Insurance Company*	39-1341441	26050	OH
Worldwide Direct Auto Insurance Company*	61-6027355	20133	OH
Worldwide Casualty Insurance Company*	61-0983091	39896	OH
<b>Great American Financial Resources, Inc.</b>	06-1356481		
AAG Holding Company, Inc.	31-1475936		
Great American Life Insurance Company*	13-1935920	63312	OH
American Retirement Life Insurance Company*	59-2760189	88366	OH
Annuity Investors Life Insurance Company*	31-1021738	93661	OH
Consolidated Financial Corporation	36-3383108		
Great American Life Assurance Company*	95-2496321	62200	OH
Great American Life Insurance Company of New York*	13-1996152	67288	NY
Loyal American Life Insurance Company*	63-0343428	65722	OH
Manhattan National Life Insurance Company*	45-0252531	67083	IL
United Teacher Associates, Ltd.	74-2180806		
United Teacher Associates Insurance Company*	58-0869673	63479	TX
Great American Life Assurance Company of Puerto Rico*	66-0258488	73814	PR

\*Denotes Insurer

@ Denotes company which is affiliated but not owned

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplemental is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

RESPONSES

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

**Explanations:**

**Bar Codes:**

Trusteed Surplus Statement (Document Identifier 490) here:



**OVERFLOW PAGE FOR WRITE-INS**

LQ002 Additional Aggregate Lines for Page 02 Line 24.

\*ASSETS

2404. Ohio payroll tax incentive.....	27,476	27,476	0	0
2497. Summary of remaining write-ins for Line 24 from Page 02	27,476	27,476		

Schedule A - Part 2

**NONE**

Schedule A - Part 3

**NONE**

Schedule B - Part 1

**NONE**

Schedule B - Part 2

**NONE**

Schedule BA - Part 1

**NONE**

Schedule BA - Part 2

**NONE**

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
912827-6T-4	UNITED STATES TREASURY NOTE 5.00% DUE 2-15-2011	06/28/2002	CONTRIBUTION FROM GREAT AMERICAN LIFE INSURANCE COMPANY		1,954,910	1,900,000	34,903	1
0399999 - Total	- Bonds - U.S. Government				1,954,910	1,900,000	34,903	XXX
312870-KU-4	FEDERAL HOME LOAN MORTGAGE CORPORATION PARTICIPATION CERTIFICATE POOL #664807 6.00% DUE 2-01-2032	04/24/2002	UBS WARBURG		4,932,310	4,995,535	23,313	1
313396-LA-7	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUAR) SERIES 2370 CLASS PC 6.00% DUE 7-15-2030	05/09/2002	GOLDMAN SACHS & CO.		1,958,125	2,000,000	4,333	1PE
31389N-N7-6	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED MORTGAGE PASS-THROUGH CERTIFICATE POOL #630514 6.00% DUE 1-01-2032	04/01/2002	LEHMAN BROTHERS INC.		4,827,740	4,985,082	8,308	1
3199999 - Total	- Bonds - Special Revenue				11,718,175	11,980,617	35,954	XXX
172070-CE-2	THE CINCINNATI GAS & ELECTRIC COMPANY DEBENTURE 6.40% DUE 4-01-2008	05/07/2002	BEAR STEARNS & CO. INC.		996,050	1,000,000	6,933	2PE
3899999 - Total	- Bonds - Public Utilities				996,050	1,000,000	6,933	XXX
00184A-AF-2	AOL TIME WARNER INC. NOTE 6.875% DUE 5-01-2012	05/09/2002	BANK OF AMERICA NT&SA		945,580	1,000,000	6,875	2PE
07384Y-BF-2	BEAR STEARNS ASSET BACKED SECURITIES TRUST 2001-A02 ASSET-BACKED CERTIFICATE SERIES 2001-A02 CLASS 11-A2 5.82% DUE 11-25-2031	04/25/2002	BEAR STEARNS & CO. INC.		1,946,250	2,000,000	9,377	1PE
172953-D8-1	CITICORP MORTGAGE SECURITIES, INC. REMIC PASS-THROUGH CERTIFICATE SERIES 2001-6 SENIOR CLASS A-4 6.50% DUE 5-25-2029	05/01/2002	CS FIRST BOSTON CORP.		1,007,500	1,000,000	903	1PE
172967-AZ-4	CITIGROUP, INC. SUBORDINATED NOTE 7.25% DUE 10-01-2010	06/28/2002	CONTRIBUTION FROM GREAT AMERICAN LIFE INSURANCE COMPANY		9,360,625	8,500,000	148,927	1
22540V-P9-7	CREDIT SUISSE FIRST BOSTON MORTGAGE-BACKED PASS-THROUGH CERTIFICATE SERIES 2002-10 CLASS 1-A4 6.84% DUE 5-25-2032	04/16/2002	CS FIRST BOSTON CORP.		1,999,844	2,000,000	11,020	1PE
22540V-2T-8	CREDIT SUISSE FIRST BOSTON MORTGAGE-BACKED PASS-THROUGH CERTIFICATE SERIES 2002-18 CLASS 1-A-3 6.32% DUE TBA	05/08/2002	CS FIRST BOSTON CORP.		1,000,000	1,000,000	5,267	1PE
22540V-2U-5	CREDIT SUISSE FIRST BOSTON MORTGAGE-BACKED PASS-THROUGH CERTIFICATE SERIES 2002-18 CLASS 1-A-4 6.66% DUE TBA	05/08/2002	CS FIRST BOSTON CORP.		1,000,000	1,000,000	5,550	1PE
244199-BB-0	DEERE & COMPANY NOTE 6.95% DUE 4-25-2014	04/10/2002	CS FIRST BOSTON CORP.		999,010	1,000,000	0	1PE
42307T-AA-6	H. J. HEINZ FINANCE COMPANY GUARANTEED NOTE 6.625% DUE 07-15-2011	06/28/2002	CONTRIBUTION FROM GREAT AMERICAN LIFE INSURANCE COMPANY		2,628,125	2,500,000	74,991	1PE
76110V-JW-9	RFMS2 2002-H13 A6 SEQ 5.988-25-19	06/05/2002	BEAR STEARNS & CO. INC.		999,687	1,000,000	4,153	1PE
786514-BC-2	SAFEWAY INC. NOTE 6.50% DUE 3-01-2011	06/28/2002	CONTRIBUTION FROM GREAT AMERICAN LIFE INSURANCE COMPANY		5,651,250	5,500,000	116,187	2
83081X-AA-3	SKY 2002-A A1 ABS 5.398 07-16-18	05/09/2002	RED CAPITAL MKTS, INC.		1,000,000	1,000,000	0	1Z
929227-KJ-4	WASHINGTON MUTUAL MORTGAGE SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATE SER 2002-S1 CL 1-A-12 6.00% DUE 1-25-2032	04/05/2002	LEHMAN BROTHERS INC.		3,811,047	3,930,813	5,896	1PE
929227-KJ-4	WASHINGTON MUTUAL MORTGAGE SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATE SER 2002-S1 CL 1-A-12 6.00% DUE 1-25-2032	04/09/2002	LEHMAN BROTHERS INC.		3,817,188	3,930,813	9,172	1PE
929227-QR-0	WASHINGTON MUTUAL MORTGAGE SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATE SERIES 2002-S3 CL 1A7 6.50% DUE 6-25-2032	05/08/2002	LEHMAN BROTHERS INC.		2,002,500	2,000,000	10,472	1PE
939335-T3-9	WASHINGTON MUTUAL MORTGAGE SECURITIES CORPORATION PASS-THROUGH CERTIFICATE SERIES 2002-MS3 CLASS 11-A-2 6.00% DUE 5-25-2017	04/30/2002	ADVEST CO.		972,500	1,000,000	333	1PE
949786-AB-1	WELLS FARGO MORTGAGE BACKED SECURITIES TRUST MORTGAGE PASS-THROUGH SECURITIES SERIES 2002-6 CLASS A-2 6.00% DUE 3-25-2017	04/23/2002	UBS WARBURG		3,889,375	4,000,000	16,667	1PE
4599999 - Total	- Bonds - Industrial, Misc.				43,030,481	42,361,626	425,790	XXX
6099997 - Total	- Bonds - Part 3				57,699,616	57,242,243	503,580	XXX
6099998 - Total	- Bonds - Part 5				0	0	0	XXX
6099999 - Total	- Bonds				57,699,616	57,242,243	503,580	XXX
6599997 - Total	- Preferred Stocks - Part 3				0	XXX	0	XXX
6599998 - Total	- Preferred Stocks - Part 5				0	XXX	0	XXX
6599999 - Total	- Preferred Stocks				0	XXX	0	XXX
7099997 - Total	- Common Stocks - Part 3				0	XXX	0	XXX
7099998 - Total	- Common Stock - Part 5				0	XXX	0	XXX
7099999 - Total	- Common Stocks				0	XXX	0	XXX
7199999 - Total	- Preferred and Common Stocks				0	XXX	0	XXX
7299999 - Totals					57,699,616	XXX	503,580	XXX

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

STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP 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)
83162C-FF-5	SBA - U.S. GOVERNMENT GUARANTEED DEVELOPMENT COMPANY PARTICIPATION CERTIFICATE SERIES 1994-20 D 7.70% DUE 4-01-2014	04/01/2002	PAYDOWN		8,312	8,312	8,269	8,312	0	0	0	0	0	320		1PE
831641-CA-1	U.S. SMALL BUSINESS ADMINISTRATION GUARANTEED PARTICIPATION CERTIFICATE, SERIES SBIC 1996-10 B 7.71% DUE 6-01-2006	06/10/2002	PAYDOWN		5,424	5,424	5,424	5,424	0	0	0	0	0	243		1PE
0399999 - Bonds - U.S. Governments					13,736	13,736	13,693	13,736	0	0	0	0	0	563	XXX	XXX
098786-EE-2	BOONE COUNTY, KENTUCKY TAXABLE ADJUSTABLE RATE DEMAND INDUSTRIAL BUILDING REVENUE BOND, SERIES 1996A 6.35% DUE 4-01-2016	04/01/2002	CASH TENDER OFFER		170,000	170,000	170,000	170,000	0	0	0	0	0	5,199		1
31287Q-KU-4	FEDERAL HOME LOAN MORTGAGE CORPORATION PARTICIPATION CERTIFICATE POOL #C64807 6.00% DUE 2-01-2032	06/17/2002	PAYDOWNS		44,854	44,854	44,286	44,854	0	0	0	0	0	416		1
31292H-NH-3	FEDERAL HOME LOAN MORTGAGE CORPORATION PARTICIPATION CERTIFICATE POOL #C01292 6.00% DUE 2-01-2032	06/17/2002	PAYDOWNS		32,709	32,709	32,495	32,709	0	0	0	0	0	498		1
31383S-RS-1	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED MORTGAGE PASS-THROUGH CERTIFICATE POOL #511797 6.00% DUE 5-01-2031	06/25/2002	PAYDOWNS		44,754	44,754	44,748	44,754	0	0	0	0	0	1,182		1
31388D-ZU-5	FEDERAL NATIONAL MORTGAGE ASSOCIATION PASS-THROUGH POOL #602055 6.50% DUE 9-01-2031	06/25/2002	PAYDOWNS		41,418	41,418	42,235	41,418	0	0	0	0	0	1,157		1
31388K-UC-5	FEDERAL NATIONAL MORTGAGE ASSOCIATION PASS-THROUGH POOL #607283 6.50% DUE 10-01-2031	06/25/2002	PAYDOWNS		81,124	81,124	82,709	81,124	0	0	0	0	0	2,097		1
31388K-WT-5	FEDERAL NATIONAL MORTGAGE ASSOCIATION PASS-THROUGH POOL #607358 6.50% DUE 10-01-2031	06/25/2002	PAYDOWNS		50,687	50,687	51,994	50,687	0	0	0	0	0	1,472		1
31388U-HY-9	FEDERAL NATIONAL MORTGAGE ASSOCIATION POOL #615047 6.50% DUE 1-01-2032	06/25/2002	PAYDOWNS		45,326	45,326	45,481	45,326	0	0	0	0	0	1,001		1
31389N-N7-6	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED MORTGAGE PASS-THROUGH CERTIFICATE POOL #630514 6.00% DUE 1-01-2032	06/25/2002	PAYDOWNS		68,587	68,587	66,423	68,587	0	0	0	0	0	523		1
3199999 - Bonds - Special Revenues					579,459	579,459	580,371	579,459	0	0	0	0	0	13,545	XXX	XXX
00253A-AD-3	AAMES FINANCIAL CORPORATION SENIOR NOTE 9.125% DUE 11-01-2003	04/11/2002	BEAR STEARNS & CO. INC.		390,000	500,000	335,000	382,348	0	0	0	7,652	7,652	20,911		5
064208-AA-9	BANK ONE, ARIZONA, N.A. SUBORDINATED NOTE ACCREDITED INV. 6.00% DUE 9-15-2005	06/17/2002	BEAR STEARNS & CO. INC.		420,308	400,000	384,692	393,730	790	0	0	26,578	26,578	18,333		1PE
09774X-BP-6	BOMBARDIER CAPITAL CORPORATION SUBORDINATED PASS-THROUGH CERTIFICATE, SERIES 2000-A CLASS A-3 7.83% DUE 6-15-2030	06/18/2002	PAYDOWNS		71,302	71,302	71,279	71,302	0	0	0	0	0	2,307		1PE
121899-DK-1	BURLINGTON NORTHERN RAILROAD COMPANY 1996-A PASS THROUGH TRUST PASS THROUGH CERT., SERIES 1996-A 7.33% DUE 6-23-2010	06/23/2002	SINKING FUND PAYMENT		18,953	18,953	19,761	19,538	(26)	0	0	(585)	(585)	695		1PE
126650-AF-7	CVS CORPORATION PASS-THROUGH CERTIFICATE 7.77% DUE 1-10-2012	04/10/2002	SINKING FUND PAYMENT		4,207	4,207	4,207	4,207	0	0	0	0	0	100		1PE
126650-AF-7	CVS CORPORATION PASS-THROUGH CERTIFICATE 7.77% DUE 1-10-2012	05/10/2002	SINKING FUND PAYMENT		4,234	4,234	4,234	4,234	0	0	0	0	0	128		1PE
126650-AF-7	CVS CORPORATION PASS-THROUGH CERTIFICATE 7.77% DUE 1-10-2012	06/10/2002	SINKING FUND PAYMENT		4,262	4,262	4,262	4,262	0	0	0	0	0	156		1PE

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STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP 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)
316817-AA-3	FIFTY-SEVENTH STREET ASSOCIATES LLC SECURED LEASE BOND 7.125% DUE 6-01-2017	04/01/2002	SINKING FUND PAYMENT		1,591	1,591	1,412	1,421	1	0	0	170	170	38		1PE
316817-AA-3	FIFTY-SEVENTH STREET ASSOCIATES LLC SECURED LEASE BOND 7.125% DUE 6-01-2017	05/01/2002	SINKING FUND PAYMENT		1,600	1,600	1,420	1,429	2	0	0	171	171	48		1PE
316817-AA-3	FIFTY-SEVENTH STREET ASSOCIATES LLC SECURED LEASE BOND 7.125% DUE 6-01-2017	06/01/2002	SINKING FUND PAYMENT		1,610	1,610	1,429	1,438	2	0	0	171	171	57		1PE
35907W-AD-1	FRONTIER EQUIPMENT RECEIVABLES TRUST RECEIVABLES-BACKED CERTIFICATES SERIES 2001-1 CLASS A 6.44% DUE 4-20-2008	06/20/2002	PAYDOWNS		167,952	167,952	167,952	167,952	0	0	0	0	0	4,505		1
368770-AA-4	GENERAL AMERICAN RAILCAR CORPORATION 111 1999-1 PASS THROUGH TRUST PASS THROUGH CERTIFICATE SERIES 1999-1 7.76% DUE 8-20-2021	04/20/2002	SINKING FUND PAYMENT		5,165	5,165	5,165	5,165	0	0	0	0	0	134		1PE
368770-AA-4	GENERAL AMERICAN RAILCAR CORPORATION 111 1999-1 PASS THROUGH TRUST PASS THROUGH CERTIFICATE SERIES 1999-1 7.76% DUE 8-20-2021	05/20/2002	SINKING FUND PAYMENT		5,198	5,198	5,198	5,198	0	0	0	0	0	168		1PE
368770-AA-4	GENERAL AMERICAN RAILCAR CORPORATION 111 1999-1 PASS THROUGH TRUST PASS THROUGH CERTIFICATE SERIES 1999-1 7.76% DUE 8-20-2021	06/20/2002	SINKING FUND PAYMENT		5,232	5,232	5,232	5,232	0	0	0	0	0	203		1PE
368771-AA-9	GENERAL AMERICAN RAILCAR CORPORATION 1997-1 PASS THROUGH TRUST PASS THROUGH CERTIFICATE, SERIES 1997-1 6.69% DUE 9-20-2019	04/20/2002	SINKING FUND PAYMENT		12,735	12,735	12,735	12,735	0	0	0	0	0	284		1PE
368771-AA-9	GENERAL AMERICAN RAILCAR CORPORATION 1997-1 PASS THROUGH TRUST PASS THROUGH CERTIFICATE, SERIES 1997-1 6.69% DUE 9-20-2019	05/20/2002	SINKING FUND PAYMENT		12,805	12,805	12,805	12,805	0	0	0	0	0	357		1PE
368771-AA-9	GENERAL AMERICAN RAILCAR CORPORATION 1997-1 PASS THROUGH TRUST PASS THROUGH CERTIFICATE, SERIES 1997-1 6.69% DUE 9-20-2019	06/20/2002	SINKING FUND PAYMENT		12,875	12,875	12,875	12,875	0	0	0	0	0	431		1PE
381416-AZ-7	GOLDMAN SACHS GROUP, INC. NOTE 6.875% DUE 1-15-2011	04/12/2002	GOLDMAN SACHS & CO		1,013,870	1,000,000	991,820	992,387	177	0	0	21,483	21,483	51,944		1
40074P-AA-9	GUARANTEED EXPORT TRUST-PDVSA 1995-A SERIES 1994-A CERTIFICATE 6.28% DUE 6-15-2004	06/15/2002	SINKING FUND PAYMENT		8,824	8,824	8,824	8,824	0	0	0	0	0	277		1PE
411636-AC-5	HARCOURT GENERAL, INC. SENIOR NOTE 8.25% DUE 6-01-2002	06/01/2002	REDEEMED		400,000	400,000	415,552	400,000	(1,296)	0	0	0	0	16,500		2PE
423328-BB-8	HELLER FINANCIAL, INC. NOTE 7.00% DUE 5-15-2002	05/15/2002	REDEEMED		1,000,000	1,000,000	1,026,720	1,000,000	(2,577)	0	0	0	0	35,000		1PE
456606-AE-2	INDYMAC ABS, INC. HOME EQUITY MORTGAGE LOAN ASSET-BACKED TRUST SERIES SPMD 2000-A CLASS AF-2 7.82% DUE 5-25-2026	06/25/2002	PAYDOWNS		179,775	179,775	179,729	179,775	0	0	0	0	0	5,824		1PE
48202R-AB-1	JUNIPER CBO LTD. NOTE SERIES 1999-1 CLASS A-1 6.83% DUE 4-15-2011	05/31/2002	UBS WARBURG		950,000	1,000,000	1,000,000	1,000,000	0	0	0	(50,000)	(50,000)	43,636		1
48202R-AB-1	JUNIPER CBO LTD. NOTE SERIES 1999-1 CLASS A-1 6.83% DUE 4-15-2011	06/20/2002	UBS WARBURG		1,935,000	2,000,000	2,000,000	2,000,000	0	0	0	(65,000)	(65,000)	95,999		1
589929-PK-8	MERRILL LYNCH MORTGAGE INVESTORS, INC. LOAN ASSET BACKED CERTIFICATE, SERIES 1998-GN1 CLASS M-1 7.63% DUE 2-25-2027	06/25/2002	PAYDOWNS		225,048	225,048	225,025	225,048	0	0	0	0	0	7,195		1PE
590188-JK-5	MERRILL LYNCH & CO., INC. NOTE 6.375% DUE 10-15-2008	04/24/2002	MERRILL LYNCH P F & S		2,044,560	2,000,000	1,960,140	1,965,418	1,323	0	0	79,142	79,142	68,708		1PE

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STATEMENT AS OF JUNE 30, 2002 OF THE ANNUITY INVESTORS LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP 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)
59549P-AA-6	MID-STATE TRUST IV ASSET BACKED NOTE 8.33% DUE 4-01-2030	04/01/2002	PAYDOWN		1,301	1,301	1,302	1,301	.0	.0	.0	.0	.0	.54		1
60935B-CT-4	THE MONEY STORE TRUST ASSET BACKED CERTIFICATE SERIES 1997-C CLASS MH-1 6.89% DUE 9-15-2018	06/17/2002	PAYDOWNS		560,411	560,411	541,803	560,411	.0	.0	.0	.0	.0	16,387		1PE
617446-GM-5	MORGAN STANLEY DEAN WITTER & CO. NOTE 6.75% DUE 4-15-2011	04/15/2002	MORGAN STANLEY & CO.		1,016,270	1,000,000	986,570	987,477	286	.0	.0	28,793	28,793	34,313		1PE
656517-AC-3	NORSE CBO, LTD./NORSE CBO, INC. SENIOR SECURED CLASS A-3 FIXED RATE NOTE 6.515% DUE 8-13-2010	05/23/2002	PAYDOWN		92,289	92,289	92,462	92,421	(5)	.0	.0	(132)	(132)	3,006		1
71528Q-AC-0	PERSEUS CDO I, LIMITED/PERSEUS CDO I, CORP. GUARANTEED CLASS A2 FIXED RATE NOTE 6.70% DUE 4-15-2011	04/08/2002	LEHMAN BROTHERS INC		1,996,250	2,000,000	2,000,000	2,000,000	.0	.0	.0	(3,750)	(3,750)	65,511		1
74434R-5H-0	THE PRUDENTIAL HOME MORTGAGE SECURITIES COMPANY, INC. MORTGAGE PASS-THROUGH CERT. SERIES 1993-1 CLASS A-8 7.50% DUE 2-25-2023	06/25/2002	PAYDOWNS		1,233,229	1,233,229	1,229,343	1,233,229	5,709	.0	.0	.0	.0	35,185		1PE
744593-AC-8	PUBLIC STEERS TRUST CERTIFICATE SERIES 1998-IBM-Z2 CLASS A 6.415% DUE 6-01-2018	06/01/2002	SINKING FUND PAYMENT		23,385	23,385	22,670	22,701	10	.0	.0	684	684	750		1PE
755920-AF-2	RECEIPTS ON CORPORATE SECURITIES TRUST, SERIES NSC 1998-1 AMORTIZING CLASS CERTIFICATE 6.375% DUE 5-15-2017	04/01/2002	ADJUSTMENT		511	511	511	505	.0	.0	.0	6	6	.0		2PE
755920-AF-2	RECEIPTS ON CORPORATE SECURITIES TRUST, SERIES NSC 1998-1 AMORTIZING CLASS CERTIFICATE 6.375% DUE 5-15-2017	05/15/2002	SINKING FUND PAYMENT		17,072	17,072	16,856	16,882	3	.0	.0	190	190	674		2PE
760947-VP-3	RESIDENTIAL FUNDING MORTGAGE SECURITIES I, INC. MORTGAGE PASS-THROUGH CERT SERIES 1996-S7 CLASS A-12 7.00% DUE 3-25-2026	06/25/2002	PAYDOWNS		131,685	131,685	131,603	131,685	.0	.0	.0	.0	.0	3,911		1PE
760972-NE-5	RESIDENTIAL FUNDING MORTGAGE SECURITIES I, INC MORTGAGE PASS-THROUGH CERTIFICATE SERIES 1998-S3 CLASS A10 6.75% DUE 2-25-2028	06/25/2002	PAYDOWNS		502,830	502,830	461,817	502,830	.0	.0	.0	.0	.0	12,540		1PE
760985-AT-8	RAMP SERIES 2000-RS2 TRUST MORTGAGE ASSET-BACKED PASS-THROUGH CERT. SERIES 2000-RS2 CL A13 8.06% DUE 7-25-2023	06/25/2002	PAYDOWNS		202,304	202,304	202,226	202,304	.0	.0	.0	.0	.0	7,472		1PE
81441P-AE-1	SECURITY NATIONAL MORTGAGE LOAN TRUST 1999-1 MORTGAGE LOAN ASSET BACKED CERT., SERIES 1999-1 CLASS A-1 7.171% DUE 2-25-2006	05/28/2002	PAYDOWNS		58,391	58,391	58,391	58,391	.0	.0	.0	.0	.0	1,554		1
852060-AM-4	SPRINT CAPITAL CORPORATION GUARANTEED NOTE 6.00% DUE 1-15-2007	06/20/2002	LEHMAN BROTHERS INC		861,250	1,000,000	995,140	995,656	383	.0	.0	(134,406)	(134,406)	38,833		2
929227-KJ-4	WASHINGTON MUTUAL MORTGAGE SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATE SER 2002-S1 CL 1-A-12 6.00% DUE 1-25-2032	06/25/2002	PAYDOWNS		114,094	114,094	110,707	114,094	.0	.0	.0	.0	.0	866		1PE
4599999	- Bonds - Industrial and Miscellaneous				15,708,378	15,980,870	15,708,869	15,797,210	4,782	0	0	(88,833)	(88,833)	594,994	XXX	XXX
6099997	- Bonds - Part 4				16,301,573	16,574,065	16,302,933	16,390,405	4,782	0	0	(88,833)	(88,833)	609,102	XXX	XXX
6099998	- Bonds - Part 5				0	0	0	0	0	0	0	0	0	0	XXX	XXX
6099999	- Total - Bonds				16,301,573	16,574,065	16,302,933	16,390,405	4,782	0	0	(88,833)	(88,833)	609,102	XXX	XXX
6599997	- Preferred Stocks - Part 4				0	XXX	0	0	0	0	0	0	0	XXX	0	XXX
6599998	- Preferred Stocks - Part 5				0	XXX	0	0	0	0	0	0	0	XXX	0	XXX
6599999	- Total - Preferred Stocks				0	XXX	0	0	0	0	0	0	0	XXX	0	XXX
7099997	- Common Stocks - Part 4				0	XXX	0	0	0	0	0	0	0	XXX	0	XXX

E05.2



Schedule DB - Part A - Section 1

**NONE**

Schedule DB - Part B - Section 1

**NONE**

Schedule DB - Part C - Section 1

**NONE**

Schedule DB - Part D - Section 1

**NONE**

