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LIFE AND ACCIDENT AND HEALTH COMPANIES —ASSOCIATION EDITION**QUARTERLY STATEMENT****AS OF SEPTEMBER 30, 2002**
OF THE CONDITION AND AFFAIRS OF THE**LOYAL AMERICAN LIFE INSURANCE COMPANY**

NAIC Group Code	0084 (Current Period)	0084 (Prior Period)	NAIC Company Code	65722	Employer's ID Number	63-0343428
Organized under the Laws of		Ohio	State of Domicile or Port of Entry			
Country of Domicile		United States of America				
Incorporated		05/18/1955	Commenced Business		07/04/1955	
Statutory Home Office		250 East Fifth Street (Street and Number)	Cincinnati, OH 45202 (City or Town, State and Zip Code)			
Main Administrative Office		250 East Fifth Street (Street and Number)	513-412-2200 (Area Code) (Telephone Number)			
		Cincinnati, OH 45202 (City or Town, State and Zip Code)				
Mail Address		P.O. Box 5418 (Street and Number or P.O. Box)	Cincinnati, OH 45201-5418 (City or Town, State and Zip Code)			
Primary Location of Books and Records		250 East Fifth Street (Street and Number)	513-412-1168 (Area Code) (Telephone Number)			
		Cincinnati, OH 45202 (City or Town, State and Zip Code)				
Internet Website Address						
Statement Contact		Wendy Leigh Wilson (Name)	513-412-1168 (Area Code) (Telephone Number) (Extension)			
		wwilson@gafri.com (E-mail Address)	513-412-2817 (FAX Number)			
Policyowner Relations Contact		Austin, TX (Street and Number)	800-633-6752 (Area Code) (Telephone Number) (Extension)			
		(City or Town, State and Zip Code)				

OFFICERS

President	Charles Richard Schepers	Treasurer	Richard Lee Magoteaux
Secretary	Mark Francis Muething	Actuary	Mark Billingsley

VICE PRESIDENTS

James Edward Moffett	George Taylor Lyles	Christopher Patrick Miliano
David Butler Rich	Richard Lee Magoteaux	William J. Maney II
Charles Louis Hardtke	William Richard Ealy	Edward Carlisle Dahmer, Jr.

DIRECTORS OR TRUSTEES

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

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.

Charles Richard Schepers
President

Richard Lee Magoteaux
CFO & Treasurer

Mark Francis Muething
Secretary

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

Erin J. Laramore

June 18, 2007

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American 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	243,260,864	209	243,260,655	226,511,083
2. Stocks:				
2.1 Preferred stocks	11,244,739	258,996	10,985,743	11,249,060
2.2 Common stocks	2,371,356	1,458,100	913,256	938,057
3. Mortgage loans on real estate:				
3.1 First liens	505,320		505,320	971,035
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)	164,535	164,535	0	
5. Policy loans	23,603,355		23,603,355	23,794,476
6. Premium notes, including \$ for first year premiums				
7. Cash (\$ 5,091,839) and short -term investments (\$ 43,166,425)	48,258,265		48,258,265	8,839,219
8. Other invested assets				
9. Receivable for securities				
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)	329,408,434	1,881,840	327,526,594	272,302,930
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers	346,978		346,978	251,833
12.2 Commissions and expense allowances due				
12.3 Experience rating and other refunds due				
12.4 Other amounts receivable under reinsurance contracts	24,535		24,535	63,638
13. Electronic data processing equipment and software	49,276		49,276	113,143
14. Federal and foreign income tax recoverable and interest thereon (including \$ 1,774,125 net deferred tax asset)	9,740,988	6,428,179	3,312,809	4,365,697
15. Guaranty funds receivable or on deposit				338,865
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$ 660,766 loading)	2,080,017	32,135	2,047,882	2,220,700
17. Accident and health premiums due and unpaid	479,625		479,625	444,665
18. Investment income due and accrued	3,380,308		3,380,308	3,371,675
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	1,033,196		1,033,196	842
21. Amounts receivable relating to uninsured accident and health plans				
22. Amounts due from agents				
23. Other assets nonadmitted	1,888,006	1,888,006	0	
24. Aggregate write-ins for other than invested assets	329,246	199,582	129,664	228,827
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	348,760,609	10,429,742	338,330,867	283,702,815
26. From Separate Accounts Statement				
27. Total (Lines 25 and 26)	348,760,609	10,429,742	338,330,867	283,702,815
DETAILS OF WRITE-INS				
1001. Amounts due from custodian			0	0
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. MISCELLANEOUS RECEIVABLES	329,246	199,582	129,664	228,827
2402.			0	0
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	329,246	199,582	129,664	228,827

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for Life contracts \$ 192,155,860 less \$ included in Line 6.3 (including \$ 106,436,273 Modco Reserve)	192,155,860	147,049,559
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	31,509,127	30,653,733
3. Liability for deposit-type contracts (including \$ Modco Reserve)	8,220,094	8,239,151
4. Contract claims:		
4.1 Life	2,326,489	2,023,129
4.2 Accident and health	3,146,571	3,201,971
5. Policyholders' dividends \$ 1,573 and coupons \$ 8,300 due and unpaid	9,873	9,873
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment to (including \$ Modco Reserve)	213,774	213,774
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 \$ 369,602 accident and health premiums	511,304	385,986
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	7,927	(794)
9.3 Other amounts payable on reinsurance including \$ assumed and \$ 276,898 ceded	276,898	276,898
9.4 Interest Maintenance Reserve		
10. Commissions to agents due or accrued—life and annuity contracts \$ 714 accident and health \$ 38,204 and deposit-type contract funds \$	38,918	32,843
11. Commissions and expense allowances payable on reinsurance assumed	6,057,727	7,893,172
12. General expenses due or accrued		
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	725,985	1,015,977
15. Federal and foreign income taxes, including \$ on realized capital gains (losses) (including \$ net deferred tax liability)	1,850,793	2,903,681
16. Unearned investment income	588,186	668,293
17. Amounts withheld or retained by company as agent or trustee	294,602	276,553
18. Amounts held for agents' account, including \$ 421,816 agents' credit balances	421,816	397,391
19. Remittances and items not allocated	2,734,989	371,297
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	2,523,330	2,434,284
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	825,769	610,992
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	8,103,343	
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	262,543,375	208,380,865
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	262,543,375	208,380,865
29. Common capital stock	5,640,000	5,640,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	22,002,119	22,002,119
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	48,145,373	47,679,831
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)	70,147,492	69,681,950
38. Totals of Lines 29, 30 and 37	75,787,492	75,321,950
39. Totals of Lines 28 and 38	338,330,867	283,702,815
DETAILS OF WRITE-INS		
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 SEPTEMBER 30, 2002 OF THE Loyal American 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	63,978,127	27,987,041	4,724,563
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	12,887,343	14,798,754	19,593,509
4. Amortization of Interest Maintenance Reserve (IMR)	490,612	668,465	963,221
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	2,917,817	194,433	250,965
7. Reserve adjustments on reinsurance ceded	(3,001,104)		
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	16,985	3,243	3,273
8.3 Aggregate write-ins for miscellaneous income	77,289,780	43,651,936	25,535,531
9. Totals (Lines 1 to 8.3)	821,551	6,824,751	8,822,165
10. Death benefits	11,289	383,576	322,778
11. Matured endowments (excluding guaranteed annual pure endowments)	309,688	142,839	200,845
12. Annuity benefits	9,693,067	11,622,800	13,480,965
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits	1,536,870	5,304,675	7,398,036
15. Surrender benefits and withdrawals for life contracts			
16. Group conversions	120,756	302,245	556,021
17. Interest and adjustments on contract or deposit-type contract funds	120,997	140,372	186,711
18. Payments on supplementary contracts with life contingencies	45,952,629	(1,964,085)	(33,698,027)
19. Increase in aggregate reserves for life and accident and health contracts	58,566,847	22,757,173	(2,730,506)
20. Totals (Lines 10 to 19)	8,559,528	4,815,805	6,068,216
21. Commissions on premiums, annuity considerations, and deposit-type contract funds(direct business only)	4,853	9,001	13,294
22. Commissions and expense allowances on reinsurance assumed	9,946,334	14,414,836	23,371,020
23. General insurance expenses	1,128,012	1,334,932	1,607,012
24. Insurance taxes, licenses and fees, excluding federal income taxes	(266,466)	227,023	197,491
25. Increase in loading on deferred and uncollected premiums			
26. Net transfers to or (from) Separate Accounts			
27. Aggregate write-ins for deductions	77,939,108	43,558,770	28,526,527
28. Totals (Lines 20 to 27)	(649,328)	93,166	(2,990,996)
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(51,576)	283,006	382,931
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(597,752)	(189,840)	(3,373,927)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(857,867)		(3,124,000)
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)	260,115	(189,840)	(249,927)
34. Net realized capital gains or (losses) less capital gains tax of \$	(278,127)	(278,127)	
(excluding taxes of \$ 104,132 transferred to the IMR)	(516,523)	(890,000)	(2,798,197)
35. Net income (Line 33 plus Line 34)	(256,408)	(1,079,840)	(3,048,124)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	75,321,950	73,507,657	73,507,657
37. Net income (Line 35)	(256,408)	(1,079,840)	(3,048,124)
38. Change in net unrealized capital gains (losses)	(142,562)	(585,901)	132,263
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax			(17,278)
41. Change in non-admitted assets and related items	365,563	3,905	1,477,588
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	(89,046)	44,083	186,439
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		1,791,403	1,791,403
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance	587,995		21,592,000
52. Dividends to stockholders			(20,000,000)
53. Aggregate write-ins for gains and losses in surplus		(307,649)	(299,998)
54. Net change in capital and surplus for the year (Lines 37 through 53)	465,542	(133,999)	1,814,293
55. Capital and surplus, as of statement date (Lines 36 + 54)	75,787,492	73,373,658	75,321,950
DETAILS OF WRITE-INS			
08.301. MISCELLANEOUS INCOME	16,985	3,243	3,273
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	16,985	3,243	3,273
08.399. TOTALS (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)			
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. PRIOR YEAR FIT ADJUSTMENT		(307,649)	0
5302. Other changes		0	(299,998)
5303. Adjustment for prior year taxes		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)		(307,649)	(299,998)

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

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	74,653,581	5,180,885
2. Charges and fees for deposit-type contracts .....	.....	.....
3. Considerations for supplementary contracts with life contingencies .....	.....	.....
4. Net investment income	12,830,729	20,179,400
5. Commissions and expense allowances on reinsurance ceded	208,454	250,965
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts .....	.....	.....
7. Aggregate write-ins for miscellaneous income	16,985	3,273
8. Total (Lines 1 to 7)	87,709,749	25,614,523
9. Death Benefits	6,037,059	9,786,304
10. Matured endowments	11,289	322,778
11. Annuity Benefits	98,155	200,845
12. Disability benefits and benefits under accident and health contracts	9,701,487	12,963,525
13. Coupons, guaranteed annual pure endowments and similar benefits .....	.....	.....
14. Surrender benefits and withdrawals for life contracts	5,103,257	7,398,036
15. Group conversions .....	.....	.....
16. Interest and adjustments on contract or deposit-type contract funds	118,770	556,021
17. Payments on supplementary contracts with life contingencies	120,997	186,711
18. Total (Lines 9 to 17)	21,191,014	31,414,220
19. Commissions on premiums, annuity considerations and deposit-type contract funds	8,553,453	6,056,506
20. Commissions and expense allowances on reinsurance assumed	4,853	13,294
21. General insurance expenses	11,258,799	17,462,521
22. Insurance taxes, licenses and fees, excluding federal income taxes	1,418,053	1,342,188
23. Net transfers to or (from) Separate Accounts .....	.....	.....
24. Aggregate write-ins for deductions .....	.....	.....
25. Total (Lines 18 to 24)	42,426,172	56,288,729
26. Dividends paid to policyholders	199,206	382,931
27. Federal income taxes (excluding tax on capital gains)	0	5,000,000
28. Total (Lines 25 to 27)	42,625,378	61,671,660
29. Net cash from operations (Line 8 minus Line 28)	45,084,371	(36,057,137)
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:	.....	.....
30.1 Bonds	32,441,884	72,354,229
30.2 Stocks .....	.....	.....
30.3 Mortgage loans	601,869	248,439
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)	33,043,753	72,602,668
31. Net tax on capital gains (losses) .....	.....	(1,276,023)
32. Total (Line 30.8 minus Line 31)	33,043,753	73,878,691
33. Cost of investments acquired (long-term only):	.....	.....
33.1 Bonds	41,508,094	51,869,234
33.2 Stocks .....	.....	19,078
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)	41,508,094	51,888,312
34. Net increase (or decrease) in policy loans and premium notes	(191,121)	(205,470)
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	(8,273,220)	22,195,849
Cash from Financing and Miscellaneous Sources		
36. Cash provided:	.....	.....
36.1 Surplus notes, capital and surplus paid in .....	.....	.....
36.2 Borrowed money \$ less amounts repaid \$ .....	.....	.....
36.3 Capital notes \$ less amounts repaid \$ .....	.....	.....
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies .....	.....	252,565
36.5 Other cash provided	2,620,943	32,314,841
36.6 Total (Lines 36.1 to 36.5)	2,620,943	32,567,406
37. Cash applied:	.....	.....
37.1 Dividends to stockholders paid .....	.....	20,000,000
37.2 Interest on indebtedness .....	.....	.....
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies .....	.....	908,088
37.4 Other applications (net)	13,047	3,058,275
37.5 Total (Lines 37.1 to 37.4)	13,047	23,966,363
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)	2,607,896	8,601,043
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	39,419,047	(5,260,245)
40. Cash and short-term investments:	.....	.....
40.1 Beginning of year	8,839,219	14,099,464
40.2 End of period (Line 39 plus Line 40.1)	48,258,266	8,839,219
DETAILS OF WRITE-INS		
0701. MISCELLANEOUS INCOME	16,985	3,273
0702. ASSETS RECEIVED ON RECAPTURE OF REINSURANCE .....	.....	0
0703. .....	.....	.....
0798. Summary of remaining write-ins for Line 7 from overflow page .....	.....	.....
0799. TOTALS (Lines 0701 thru 0703 plus 0798) (Line 7 above)	16,985	3,273
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 SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

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	10,461,684	12,433,245	16,239,072
3. Ordinary Individual Annuities	49,340,312	112,756	118,041
4. Credit Life (Group & Individual)	37,960	32,785	34,817
5. Group Life Insurance	306,766	387,317	502,069
6. Group Annuities			
7. A & H - Group	224,450	271,348	350,368
8. A & H - Credit (Group & Individual)			
9. A & H - Other	15,025,682	15,861,170	20,984,114
10. Aggregate of All Other Lines of Business			
11. Subtotal	75,396,854	29,098,621	38,228,481
12. Deposit-Type Contracts			
13. Total	75,396,854	29,098,621	38,228,481
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

Note 1 - Regarding the question posed in Line 06 in the General Interrogatories, effective June 1, 2002, Loyal American Life Insurance Company entered into a Cost Sharing Agreement with United Teachers Associates Insurance Company (UTA), an affiliate, in connection with Loyal American's relocation of a portion of its policyholder administrative functions to UTA's offices in Austin, TX.

Note 2 - On September 30, 2002, the reinsurance treaty between Loyal American Life Insurance Company and Hannover Life Reassurance (Ireland) Limited was amended effective December 31, 2001. The amendment increased the ceding percentage from 80% to 90% of certain life insurance policies and increased the ceding allowance from \$32 million to \$36 million. The additional \$2.7 million (net of tax) ceding allowance was recognized in the third quarter.

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company**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 Domicile, as required by the Model Act? Yes [] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

3.2 If yes, date of change: If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]

If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

5.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [X] No [] 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. 12/31/2001

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:

.....

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

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 [X] No []

13.2 If yes, please complete the following:

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

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

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

If no, attach a description with this statement.

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

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

1 Name of Custodian(s)	2 Custodian Address
The Bank of New York.....	1 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 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. St....Cincinnati....OH, 45201.....

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

GENERAL INTERROGATORIES (continued)

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

PART 2 - LIFE & HEALTH

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1 Amount
1.1	Long-Term Mortgages In Good Standing	
1.11	Farm Mortgages	\$
1.12	Residential Mortgages	\$
1.13	Commercial Mortgages	\$
1.14	Total Mortgages in Good Standing	\$ 505,320
1.2	Long-Term Mortgages In Good Standing with Restructured Terms	
1.21	Total Mortgages in Good Standing	\$
1.3	Long-Term Mortgages Loans Upon which Interest is Overdue more than Three Months	
1.31	Farm Mortgages	\$
1.32	Residential Mortgages	\$
1.33	Commercial Mortgages	\$
1.34	Total Mortgages with Interest Overdue more than Three Months	\$
1.4	Long-Term Mortgages Loans in Process of Foreclosure	
1.41	Farm Mortgages	\$
1.42	Residential Mortgages	\$
1.43	Commercial Mortgages	\$
1.44	Total Mortgages in Process of Foreclosure	\$
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Col. 3, Lines 3.1 plus 3.2)	\$ 505,320
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61	Farm Mortgages	\$
1.62	Residential Mortgages	\$
1.63	Commercial Mortgages	\$
1.64	Total Mortgages Foreclosed and Transferred to Real Estate	\$

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	164,535	164,535	164,535	164,535
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	164,535	164,535	164,535	164,535
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	164,535	164,535	164,535	164,535
11. Total nonadmitted amounts	164,535	164,535	164,535	164,535
12. Statement value, current period (Page 2, real estate lines, current period)	0	0	0	0

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	971,035	635,076	592,417	1,619,474
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				(400,000)
5. Total profit (loss) on sale	134,402		1,752	
6. Amounts paid on account or in full during the period	470,361	42,659	88,849	248,439
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	635,076	592,417	505,320	971,035
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	635,076	592,417	505,320	971,035
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	635,076	592,417	505,320	971,035

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				
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				

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American 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
BONDS								
1. Class 1	167,621,027	85,226,108	32,998,644	16,484	163,013,444	167,621,027	219,864,975	171,183,272
2. Class 2	46,979,957	2,809,540	2,106,557	(1,496,758)	49,087,719	46,979,957	46,186,182	49,521,842
3. Class 3	12,640,683		45,832	9,413	13,723,555	12,640,683	12,604,264	14,685,587
4. Class 4	6,169,774			1,052,203	2,194,693	6,169,774	7,221,977	2,261,071
5. Class 5			(591,000)	(591,000)	130,915		0	171,915
6. Class 6	550,000		(890,000)	(890,000)	550,000	550,000	550,000	141,521
7. Total Bonds	233,961,441	88,035,648	33,670,033	(1,899,658)	228,700,326	233,961,441	286,427,398	237,965,208
PREFERRED STOCK								
8. Class 1								
9. Class 2	10,540,800				10,540,800	10,540,800	10,540,800	10,540,800
10. Class 3								
11. Class 4	502,682				706,823	502,682	502,682	708,260
12. Class 5								
13. Class 6								
14. Total Preferred Stock	11,043,482				11,247,623	11,043,482	11,043,482	11,249,060
15. Total Bonds and Preferred Stock	245,004,923	88,035,648	33,670,033	(1,899,658)	239,947,949	245,004,923	297,470,880	249,214,268

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
80999999 Totals	43,166,425	XXX	43,166,425	120,761	

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned		1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period		11,454,125	2,561,465	18,112,095	6,360,050
2. Cost of short-term investments acquired		6,539,470	36,925,345	51,858,990	63,614,482
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		15,432,130	21,374,715	26,804,660	58,520,407
7. Book/adjusted carrying value, current period		2,561,465	18,112,095	43,166,425	11,454,125
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)		2,561,465	18,112,095	43,166,425	11,454,125
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)		2,561,465	18,112,095	43,166,425	11,454,125
12. Income collected during period		28,425	16,667	120,761	221,846
13. Income earned during period		41,430	26,617	151,479	189,900

Schedule DB - Part F - Section 1
NONE

Schedule DB - Part F - Section 2
NONE

Schedule S
NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

During Current Year to Date - Allocated by States and Territories

States, Etc.	Is Insurer Licensed? (Yes or No)	Life Contracts		Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Direct Business Only	
		2	3		4	5
		Life Insurance Premiums	Annuity Considerations		Deposit-Type Contract Funds	Other Considerations
1. Alabama	AL	Yes	1,183,889	1,838	2,751,092	
2. Alaska	AK	Yes	6,113		2,284	
3. Arizona	AZ	Yes	50,463	1,484,501	223,662	
4. Arkansas	AR	Yes	366,631	456,096	412,349	
5. California	CA	Yes	162,756	7,123,414	1,074,022	
6. Colorado	CO	Yes	27,959	1,093,904	62,510	
7. Connecticut	CT	Yes	8,198	304,006	12,640	
8. Delaware	DE	Yes	11,648		4,368	
9. District of Columbia	DC	Yes	23,664		10,630	
10. Florida	FL	Yes	1,139,651	10,045,300	691,081	
11. Georgia	GA	Yes	552,798	193,647	363,681	
12. Hawaii	HI	Yes	15,347	480,011	88,046	
13. Idaho	ID	Yes	4,769	459,949	37,596	
14. Illinois	IL	Yes	221,126	890,243	327,742	
15. Indiana	IN	Yes	412,672	3,071,492	350,396	
16. Iowa	IA	Yes	10,528	795,413	148,952	
17. Kansas	KS	Yes	93,185	71,735	318,099	
18. Kentucky	KY	Yes	51,726	415,805	124,854	
19. Louisiana	LA	Yes	696,857	12,359	392,518	
20. Maine	ME	Yes	113,199	118,565	250,630	
21. Maryland	MD	Yes	112,352	92,900	224,210	
22. Massachusetts	MA	Yes	114,201	13,232	38,955	
23. Michigan	MI	Yes	66,828	3,484,772	16,118	
24. Minnesota	MN	Yes	76,742	850,618	70,875	
25. Mississippi	MS	Yes	558,150		977,969	
26. Missouri	MO	Yes	302,753	672,782	391,376	
27. Montana	MT	Yes	3,963		7,556	
28. Nebraska	NE	Yes	26,527	28,000	64,500	
29. Nevada	NV	Yes	17,934	549,745	179,745	
30. New Hampshire	NH	Yes	25,015	248,554	4,335	
31. New Jersey	NJ	Yes	143,908	630,343	8,041	
32. New Mexico	NM	Yes	8,849		12,968	
33. New York	NY	No	27,080	657,665	2,987	
34. North Carolina	NC	Yes	887,382	5,038	454,971	
35. North Dakota	ND	Yes	4,327	543,774	7,542	
36. Ohio	OH	Yes	179,287	4,175,746	219,755	
37. Oklahoma	OK	Yes	100,962	162,039	204,514	
38. Oregon	OR	Yes	9,698	9,971	12,380	
39. Pennsylvania	PA	Yes	51,115	4,463,679	26,436	
40. Rhode Island	RI	Yes	42,062	85,679	27,331	
41. South Carolina	SC	Yes	558,452	2,192	615,086	
42. South Dakota	SD	Yes	12,065	38,710	40,480	
43. Tennessee	TN	Yes	990,147	995,430	2,175,696	
44. Texas	TX	Yes	209,068	241,082	723,880	
45. Utah	UT	Yes	9,062	843,815	37,245	
46. Vermont	VT	Yes	194,060	411,458	52,578	
47. Virginia	VA	Yes	337,849	873,025	271,148	
48. Washington	WA	Yes	22,187	201,646	59,533	
49. West Virginia	WV	Yes	223,018	66,765	663,260	
50. Wisconsin	WI	Yes	14,857	1,649,811	18,922	
51. Wyoming	WY	Yes	3,170	334,528	41,755	
52. American Samoa	AS	No				
53. Guam	GU	No	1,072		90	
54. Puerto Rico	PR	No	35,065	10,413	3,889	
55. US Virgin Islands	VI	Yes	48,451	1,880	758	
56. Canada	CN	No	0	0		
57. Aggregate Other Alien	OT	XXX	421,161	(64)	33,462	
58. Subtotal		(a)	51	10,991,997	49,363,506	15,337,497
90. Reporting entity contributions for employee benefit plans		XXX				
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX	25,679			
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	142,763		(417)	
94. Aggregate of other amounts not allocable by State		XXX				
95. Totals (Direct Business)		XXX	11,160,439	49,363,506	15,337,079	
96. Plus Reinsurance Assumed		XXX	58,258		6,835	
97. Totals (All Business)		XXX	11,218,697	49,363,506	15,343,915	
98. Less Reinsurance Ceded		XXX	1,368,280	64,222	98,696	
99. Totals (All Business) less Reinsurance Ceded		XXX	9,850,417	49,299,284	15,245,219	
DETAILS OF WRITE-INS						
5701. Alien(01)		XXX	421,161	(64)	33,462	
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	421,161	(64)	33,462	
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 SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

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

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE LOYAL AMERICAN LIFE INSURANCE COMPANY

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

	FEIN Number	NAIC Co. Code	Domiciliary State
AMERICAN FINANCIAL GROUP, INC.	31-1544320		
AFC HOLDING COMPANY	31-1422526		
AMERICAN FINANCIAL CORPORATION	31-0624874		
Dixie Terminal Corporation	31-0823725		
One East Fourth, Inc.	31-0686194		
American Premier Underwriters, Inc.	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		
Great American Holding, Inc.			
Great American Security Insurance Company*	31-1209419	31135	OH
Great American Spirit Insurance Company*	31-1237970	33723	IN
Great American Insurance Company*	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		

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

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

FCIA Management Company, Inc.	13-3628555		
GAI Warranty Company	31-1753938		
Great American Alliance Insurance Company*	95-1542353	26832	OH
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 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
Great American Financial Resources, Inc.	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

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

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:

Not required.

Bar Codes:

Trusted Surplus Statement (Document Identifier 490) here:



OVERFLOW PAGE FOR WRITE-INS

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Current Quarter, including Payments during the Final Year on "Sales under Contract"

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

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										
3183					64,327			60,937	60,937	0	0	0
1138					0			0	0	1,752	1,752	1,75
0199999 - Mortgages closed by repayment					64,327			60,937	62,689	0	1,752	1,75
9999999 Totals					64,327			60,937	62,689	0	1,752	1,75

E02

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED during the Current Quarter

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
NONE									
9999999 Totals									

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances 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										
9999999 Totals												

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American 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)
BONDS								
SPECIAL REVENUE								
31283H-R2-3.....	FGLMC G01405 PT 6.0 5-1-32.....	.07/31/2002	GOLDMAN SACHS & CO.....		1,981,956	1,966,287	.4,260	1
31287Y-RZ-9.....	FGLMC C71404 PT 5.50 9-1-32.....	.09/12/2002	CS FIRST BOSTON CORP.....		2,010,000	2,000,000	.4,583	1
312908-UT-1.....	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUAR) SERIES 1212 CLASS N 7.00% DUE 2-15-2022.....	.07/15/2002	CAPITALIZED INTEREST.....		.6,141	.5,905	.0	.1PE
312908-UT-1.....	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUAR) SERIES 1213 CLASS N 7.00% DUE 2-15-2022.....	.08/15/2002	CAPITALIZED INTEREST.....		.6,177	.5,940	.0	.1PE
312908-UT-1.....	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUAR) SERIES 1213 CLASS N 7.00% DUE 2-15-2022.....	.09/13/2002	CAPITALIZED INTEREST.....		.6,213	.5,974	.0	.1PE
31358Q-L7-8.....	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1992-182 CLASS PZ 7.00% DUE 2-25-2020.....	.07/15/2002	CAPITALIZED INTEREST.....		23,823	22,907	.0	.1PE
31358Q-L7-8.....	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1992-182 CLASS PZ 7.00% DUE 2-25-2020.....	.08/16/2002	CAPITALIZED INTEREST.....		24,077	23,040	.0	.1PE
31358Q-L7-8.....	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1992-182 CLASS PZ 7.00% DUE 2-25-2020.....	.09/13/2002	CAPITALIZED INTEREST.....		.23,870	.23,175	.0	.1PE
31371K-N3-1.....	FNCL 254310 PT 6.0 05-01-32.....	.08/06/2002	MERRILL LYNCH P F & S.....		3,005,924	2,964,239	.6,423	1
31371K-06-1.....	FNCL 254377 PT 6.0 7-1-32.....	.08/09/2002	FIRST UNION CAPITAL MKTS.....		2,027,007	1,993,675	.4,320	1
31389H-XL-7.....	FNCL 626283 PT 6.0 4-1-32.....	.07/16/2002	LEHMAN BROTHERS INC.....		2,989,727	2,971,619	.8,915	1
31389W-NL-5.....	FNCL 637695 PT 6.0 4-01-32.....	.08/08/2002	BEAR STEARNS & CO. INC.....		7,015,578	6,927,897	.15,010	1
31392E-ZN-3.....	FNR 2002-63 BK PAC 5.50 4-25-31.....	.09/27/2002	LEHMAN BROTHERS INC.....		3,000,000	3,000,000	.13,292	.1PE
31392Z-ZA-4.....	FNR 2002-70 OG 5.50 TBA.....	.09/25/2002	LEHMAN BROTHERS INC.....		2,023,438	2,000,000	.8,861	.1PE
355621-AK-9.....	FSPC T-49 AF5 SEQ 4.95 09-25-32.....	.09/17/2002	BANC OF AMERICA SEC LLC NATIONSBANC.....		1,999,324	2,000,000	.1,650	.1PE
38373T-Z2-4.....	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH SECURITIES TRUST 2002-15 CLASS PC 5.50% DUE 11-20-2031.....	.08/09/2002	BEAR STEARNS & CO. INC.....		1,976,250	2,000,000	.3,972	.1PE
38373X-HA-7.....	GNR 2002-42 KE SEQ 6.0 5-16-29.....	.07/16/2002	DAIN RAUSCHER.....		.833,624	.844,711	.2,534	.1PE
319999 - Total - Bonds - Special Revenue					28,953,129	28,755,369	73,820	XXX
PUBLIC UTILITIES								
186108-BU-9.....	CLEVE ELEC ILLUM 7.88 11-01-17 NC.....	.09/30/2002	BANK OF AMERICA NT&SA.....		1,709,280	1,500,000	.49,907	.2PE
389999 - Total - Bonds - Public Utilities					1,709,280	1,500,000	49,907	XXX
INDUSTRIAL AND MISCELLANEOUS								
16132N-AV-8.....	CHARTER ONE BANK 6.375 05-15-12.....	.09/26/2002	LEHMAN BROTHERS INC.....		1,100,260	1,000,000	.23,198	.2PE
22541N-GT-0.....	HEMT 2002-3 A3 SEQ 5.3467 02-25-33.....	.09/18/2002	CS FIRST BOSTON CORP.....		1,000,000	1,000,000	.3,862	.1PE
74434R-6U-0.....	THE PRUDENTIAL HOME MORTGAGE SECURITIES COMPANY, INC. MORTGAGE PASS-THROUGH CERT. SER. 1993-28 CLASS A-9 7.375% DUE 8-25-2023.....	.07/25/2002	CAPITALIZED INTEREST.....		.60,657	.59,761	.0	.1PE
74434R-6U-0.....	THE PRUDENTIAL HOME MORTGAGE SECURITIES COMPANY, INC. MORTGAGE PASS-THROUGH CERT. SER. 1993-28 CLASS A-9 7.375% DUE 8-25-2023.....	.08/25/2002	CAPITALIZED INTEREST.....		.60,663	.59,693	.0	.1PE
74434R-6U-0.....	THE PRUDENTIAL HOME MORTGAGE SECURITIES COMPANY, INC. MORTGAGE PASS-THROUGH CERT. SER. 1993-28 CLASS A-9 7.375% DUE 8-25-2023.....	.09/25/2002	CAPITALIZED INTEREST.....		.63,520	.60,495	.0	.1PE
74434T-NV-5.....	THE PRUDENTIAL HOME MORTGAGE SECURITIES COMPANY, INC. MORTGAGE PASS-THROUGH CERT. SER. 1993-27 CLASS A-7 7.50% DUE 7-25-2023.....	.07/25/2002	CAPITALIZED INTEREST.....		.23,422	.23,364	.0	.1PE
74434T-NV-5.....	THE PRUDENTIAL HOME MORTGAGE SECURITIES COMPANY, INC. MORTGAGE PASS-THROUGH CERT. SER. 1993-27 CLASS A-7 7.50% DUE 7-25-2023.....	.08/25/2002	CAPITALIZED INTEREST.....		.23,510	.23,510	.0	.1PE
74434T-NV-5.....	THE PRUDENTIAL HOME MORTGAGE SECURITIES COMPANY, INC. MORTGAGE PASS-THROUGH CERT. SER 1993-27 CLASS A-7 7.50% DUE 7-25-2023.....	.09/25/2002	CAPITALIZED INTEREST.....		.23,657	.23,657	.0	.1PE
758940-AF-7.....	REGIONS FINANCIAL CORPORATION SUBORDINATED NOTE 7.00% DUE 3-01-2011.....	.09/26/2002	MORGAN KEEGAN & COMPANY.....		1,148,560	1,000,000	.5,833	.1PE
929227-RF-5.....	WAMU 2002-S3 2A5 PAC 6.0 6-25-17.....	.07/30/2002	LEHMAN BROTHERS INC.....		2,010,000	2,000,000	.3,667	.1PE
459999 - Total - Bonds - Industrial, Misc.					5,514,249	5,250,480	.36,560	XXX
609997 - Total - Bonds - Part 3					36,176,658	35,505,849	160,287	XXX
609998 - Total - Bonds - Part 5					0	0	0	XXX
609999 - Total - Bonds					36,176,658	35,505,849	160,287	XXX
659997 - Total - Preferred Stocks - Part 3					0	XXX	0	XXX
659998 - Total - Preferred Stocks - Part 5					0	XXX	0	XXX
659999 - Total - Preferred Stocks					0	XXX	0	XXX
709997 - Total - Common Stocks - Part 3					0	XXX	0	XXX
709998 - Total - Common Stock - Part 5					0	XXX	0	XXX
709999 - Total - Common Stocks					0	XXX	0	XXX
719999 - Total - Preferred and Common Stocks					0	XXX	0	XXX
729999 - Totals					36,176,658	XXX	160,287	XXX

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

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American 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 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Desig- nation (a)	
BONDS																	
U.S. GOVERNMENT																	
362046-YS-7...	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION MORTGAGE BACKED PASS- THROUGH CERTIFICATE POOL #18721 8.00% DUE 8-15-2007	09/16/2002	PAYDOWNS.....			.432	.432	.429	.432	.0	.0	.0	.0	.0	.24		1
36214A-RS-4...	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION MORTGAGE BACKED PASS- THROUGH CERTIFICATE POOL #100497 11.00% DUE 7-15-2013	09/16/2002	PAYDOWNS.....			18	.18	.18	.18	.0	.0	.0	.0	.0	.0	.0	1
362166-WY-2...	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION MORTGAGE BACKED PASS- THROUGH CERTIFICATE POOL #185263 9.50% DUE 8-15-2017	09/16/2002	PAYDOWNS.....			.108	.108	.108	.108	.0	.0	.0	.0	.0	.7		1
36218R-GB-2...	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION MORTGAGE BACKED PASS- THROUGH CERTIFICATE POOL #229794 9.50% DUE 7-15-2017	09/16/2002	PAYDOWNS.....			.3	.3	.3	.3	.0	.0	.0	.0	.0	.0	.0	1
36218V-G4-9...	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION MORTGAGE BACKED PASS- THROUGH CERTIFICATE POOL #233419 9.50% DUE 9-15-2017	09/16/2002	PAYDOWNS.....			.48	.48	.48	.48	.0	.0	.0	.0	.0	.3		1
039999 - Bonds - U.S. Governments						609	609	606	609	0	0	0	0	0	34	XXX	XXX
SPECIAL REVENUE																	
31292H-NB-6...	FEDERAL HOME LOAN MORTGAGE CORPORATION PARTICIPATION CERTIFICATE POOL #C01286 6.00% DUE 1-01-2032	07/15/2002	PAYDOWNS.....			.24,128	.24,128	.23,826	.24,128	.0	.0	.0	.0	.0	.674		1
31292H-NB-6...	FEDERAL HOME LOAN MORTGAGE CORPORATION PARTICIPATION CERTIFICATE POOL #C01286 6.00% DUE 1-01-2032	08/27/2002	VARIOUS.....			.2,482,262	.2,442,643	.2,412,110	.2,412,727	.804	.0	.0	.69,535	.69,535	.91,530		1
31283H-R2-3...	FGLMC G01405 PT 6.0 5-1-32	09/16/2002	PAYDOWN.....			14,389	14,389	14,504	14,389	.0	.0	.0	.0	.0	.72		
312910-MJ-8...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUAR) SERIES 1295 CLASS JB 4.50% DUE 3-15-2007	09/16/2002	PAYDOWNS.....			.29,423	.29,423	.23,645	.29,423	.0	.0	.0	.0	.0	.882		1PE
31298Y-AX-9...	FEDERAL HOME LOAN MORTGAGE CORPORATION PARTICIPATION CERTIFICATE POOL #CG6022 6.00% DUE 11-01-2031	09/16/2002	PAYDOWNS.....			.47,169	.47,169	.47,920	.47,169	.0	.0	.0	.0	.0	.2,007		1
31340A-W2-3...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #140665 8.25% DUE 6-01-2009	09/16/2002	PAYDOWNS.....			.8,689	.8,689	.8,620	.8,689	.0	.0	.0	.0	.0	.530		1
31340A-2C-4...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #140771 8.25% DUE 1-01-2009	09/16/2002	PAYDOWNS.....			.985	.985	.983	.985	.0	.0	.0	.0	.0	.54		1
31340L-DW-4...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #180117 8.00% DUE 3-01-2009	09/16/2002	PAYDOWNS.....			.276	.276	.269	.276	.0	.0	.0	.0	.0	.14		1
31340P-R8-3...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #183211 8.50% DUE 12-01-2007	09/16/2002	PAYDOWNS.....			.2,065	.2,065	.2,065	.2,065	.0	.0	.0	.0	.0	.118		1
31340P-XC-7...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #183375 9.00% DUE 1-01-2004	09/16/2002	PAYDOWNS.....			.1,173	.1,173	.1,170	.1,173	.0	.0	.0	.0	.0	.71		1

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American 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 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Desig- nation (a)
31340V-6G-5...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #188971 8.25% DUE 5-01-2007	09/16/2002	PAYDOWNS.....		.507	.507	.471	.507	0	0	0	0	0	.28		1
31340Y-DB-2...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUAR) SERIES 12 CLASS A 9.25% DUE 11-15-2019	09/16/2002	PAYDOWNS.....		1,073	.1,073	.1,062	1,073	0	0	0	0	0	.64		1PE
313401-GW-5...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #160092 10.00% DUE 10-01-2009	09/16/2002	PAYDOWNS.....		1,335	.1,335	.1,335	1,335	0	0	0	0	0	.88		1
313401-HX-2...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #170013 8.00% DUE 3-01-2007	09/16/2002	PAYDOWNS.....		.478	.478	.421	.478	0	0	0	0	0	.26		1
31341A-FY-1...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #250183 9.25% DUE 8-01-2004	09/16/2002	PAYDOWNS.....		1,910	.1,910	.1,910	1,910	0	0	0	0	0	122		1
31341A-OC-7...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #250451 8.75% DUE 5-01-2004	09/16/2002	PAYDOWNS.....		5,334	.5,334	.5,132	5,334	0	0	0	0	0	.280		1
31341B-5X-2...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #251762 7.50% DUE 11-01-2008	09/16/2002	PAYDOWNS.....		.954	.954	.875	.954	0	0	0	0	0	.47		1
31341E-4P-4...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #254430 9.25% DUE 2-01-2010	09/16/2002	PAYDOWNS.....		1,101	.1,101	.1,074	1,101	0	0	0	0	0	.67		1
31341H-PZ-2...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #256740 9.00% DUE 9-01-2006	09/16/2002	PAYDOWNS.....		.505	.505	.492	.505	0	0	0	0	0	.30		1
31343A-GV-4...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #270212 9.50% DUE 3-01-2016	09/16/2002	PAYDOWNS.....		.27	.27	.27	.27	0	0	0	0	0	.3		1
31343A-HN-1...	FEDERAL HOME LOAN MORTGAGE CORPORATION MULTICLASS MTG. PARTICIPATION CERT. (GUARANTEED) POOL #270237 8.50% DUE 5-01-2008	09/16/2002	PAYDOWNS.....		2,528	.2,528	.2,485	2,528	0	0	0	0	0	.142		1
31344U-QS-5...	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1990-93 CLASS G 5.50% DUE 8-25-2020	07/15/2002	PAYDOWN.....		.176	.176	.176	.176	0	0	0	0	0	.8		1
31358E-D8-2...		09/25/2002	PAYDOWNS.....		.44,949	.44,949	.39,049	.44,949	0	0	0	0	0	1,705		1PE

E05.1

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American 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 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
31358E-3Z-3...	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1990-111 CLASS Z 8.75% DUE 9- 25-2020	09/25/2002	PAYDOWNS.....		12,491	12,491	12,684	.12,491	0	0	0	0	0	712		1PE
31358G-5J-2...	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1991-65 CLASS Z 6.50% DUE 6-25- 2021	09/25/2002	PAYDOWNS.....		212,223	212,223	.197,283	.212,223	0	0	0	0	0	9,389		1PE
31358H-HV-0...	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1991-85 CLASS Z 8.00% DUE 6-25- 2021	09/25/2002	PAYDOWNS.....		48,429	48,429	.45,155	.48,429	0	0	0	0	0	2,597		1PE
31358H-JM-8...	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1991-76 CLASS Z 9.00% DUE 7-25- 2021	09/25/2002	PAYDOWNS.....		18,628	18,628	.18,690	.18,628	0	0	0	0	0	1,145		1PE
31358K-DY-1...	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1991-G36 CLASS ZB 7.00% DUE 11- 25-2021	09/25/2002	PAYDOWNS.....		43,568	43,568	.42,646	.43,568	0	0	0	0	0	2,034		1PE
31358N-ZD-7...	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1992-79 CLASS Z 9.00% DUE 6-25- 2022	09/25/2002	PAYDOWNS.....		101,960	.101,960	.103,302	.101,960	(1,056)	0	0	0	0	6,197		1PE
31360A-YU-4...	FEDERAL NATIONAL MORTGAGE ASSOCIATION PASS-THROUGH POOL #0000723 10.00% DUE 3-01-2011	09/25/2002	PAYDOWNS.....		1,568	.1,568	.1,565	.1,568	0	0	0	0	0	109		1
313602-AZ-7...	FEDERAL NATIONAL MORTGAGE ASSOCIATION GUARANTEED REMIC PASS-THROUGH CERT. TRUST 1988-2 CLASS 2-Z 10.10% DUE 2- 25-2018	09/25/2002	PAYDOWNS.....		12,871	12,871	.12,646	.12,871	0	0	0	0	0	899		1PE
31364H-A0-0...	FEDERAL NATIONAL MORTGAGE ASSOCIATION STRIPPED MORTGAGE BACKED SECURITIES SERIES H CLASS H-1 6.50% DUE 5-01- 2009	09/25/2002	PAYDOWNS.....		1,411	.1,411	.1,343	.1,411	0	0	0	0	0	.60		1PE
31371K-N3-1...	FNCL 254310 PT 6.0 05-01-32	09/25/2002	PAYOUT.....		.23,432	.23,432	.23,761	.23,432	0	0	0	0	0	.117		
31371K-06-1...	FNCL 254377 PT 6.0 7-1-32	09/25/2002	PAYOUT.....		.14,575	.14,575	.14,819	.14,575	0	0	0	0	0	.73		1
31389H-XL-7...	FNCL 626283 PT 6.0 4-1-32	09/25/2002	PAYOUT.....		.46,748	.46,748	.47,033	.46,748	0	0	0	0	0	.397		
31389W-NL-5...	FNCL 637695 PT 6.0 4-01-32	09/25/2002	PAYOUT.....		.38,113	.38,113	.38,595	.38,113	0	0	0	0	0	.191		
319999 - Bonds - Special Revenues					3,247,453	3,207,834	3,149,143	3,177,918	(252)	0	0	69,535	69,535	122,482	XXX	XXX
INDUSTRIAL AND MISCELLANEOUS																
073914-FP-3...	BEAR STEARNS MORTGAGE SECURITIES INC. MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 1993-4 CLASS B-1 7.375% DUE 4- 25-2024	09/25/2002	PAYOUT.....		.29,107	.29,107	.28,166	.29,107	0	0	0	0	0	1,380		1PE
09774X-AU-6...	BOMBARDIER CAPITAL MORTGAGE SECURITIZATION CORPORATION SENIOR PASS-THROUGH CERTIFICATE SERIES 1999- A A3 5.98% DUE 1-15-2018	09/16/2002	PAYOUT.....		.44,360	.44,360	.40,950	.44,360	0	0	0	0	0	1,708		1PE
125714-BY-0...	CMC SECURITIES CORPORATION II REMIC MULTI-CLASS PASS-THROUGH CERTIFICATE, SERIES 1993-2E CLASS 2E-30H 7.00% DUE 10-25-2023	09/25/2002	PAYOUT.....		.64,342	.64,342	.65,108	.64,342	0	0	0	0	0	2,996		1PE
126650-AF-7...	CVS CORPORATION PASS-THROUGH CERTIFICATE 7.77% DUE 1-10-2012	07/10/2002	SINKING FUND PAYMENT.....		.4,289	.4,289	.4,289	.4,289	0	0	0	0	0	.185		1PE
126650-AF-7...	CVS CORPORATION PASS-THROUGH CERTIFICATE 7.77% DUE 1-10-2012	08/10/2002	SINKING FUND PAYMENT.....		.4,317	.4,317	.4,317	.4,317	0	0	0	0	0	.214		1PE
126650-AF-7...	CVS CORPORATION PASS-THROUGH CERTIFICATE 7.77% DUE 1-10-2012	09/10/2002	SINKING FUND PAYMENT.....		.4,345	.4,345	.4,345	.4,345	0	0	0	0	0	.244		1PE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American 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 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
126690-EC-6...	CWMBs, INC. MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 1993-B CLASS B-2 6.75% DUE 11-25-2023	09/26/2002	PAYDOWNS.....		70,141	70,141	70,270	70,141	0	0	0	0	0	3,274		2PE
126690-FK-7...	CWMBs, INC. MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 1993-5 CLASS B-1 7.125% DUE 11-25-2023	08/27/2002	PAYDOWNS.....		40,454	40,454	40,382	40,454	0	0	0	0	0	1,821		1PE
126690-FP-6...	CWMBs, INC. MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 1993-7 CLASS B-2 7.00% DUE 11-25-2023	08/27/2002	PAYDOWNS.....		101,512	101,512	100,646	101,512	0	0	0	0	0	4,487		1PE
126690-HN-9...	CWMBs, INC. MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 1993-8 CLASS M 7.00% DUE 12-25-2023	09/25/2002	PAYDOWNS.....		135,238	135,238	136,774	135,238	0	0	0	0	0	6,407		1PE
126690-NT-9...	CWMBs, INC. MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 1993-E CLASS B-1 6.50% DUE 1-25-2024	09/25/2002	PAYDOWNS.....		138,329	138,329	133,899	138,329	0	0	0	0	0	6,080		1PE
126690-TV-8...	CWMBs, INC. MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 1994-7 CLASS A-6 6.50% DUE 4-25-2024	09/25/2002	PAYDOWNS.....		79,631	79,631	77,927	79,631	0	0	0	0	0	3,444		1PE
161626-H*0...	CHASE MORTGAGE FINANCE CORPORATION SUBORDINATED MORTGAGE PASS-THROUGH SERIES 1993-2 CLASS B-3 6.948% DUE 8-28-2024	08/13/2002	PAYDOWNS.....		48,839	48,839	48,027	48,839	0	0	0	0	0	1,857		1PE
161626-UH-7...	CHASE MORTGAGE FINANCE CORPORATION MULTI-CLASS MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 1993I CLASS IIM 7.25% DUE 7-25-2024	09/26/2002	PAYDOWNS.....		80,007	80,007	81,685	80,007	0	0	0	0	0	3,794		1
166782-AB-8...	CHEVY CHASE HOME LOAN TRUST 1997-1 HOME LOAN ASSET-BACKED CERTIFICATE, SERIES 1997-1 6.55% DUE 5-20-2018	09/20/2002	PAYDOWNS.....		19,088	19,088	19,082	19,088	0	0	0	0	0	848		1
172921-AA-6...	CITICORP MORTGAGE SECURITIES, INC. REMIC PASS-THROUGH CERTIFICATE SERIES 1987-1 CLASS A-1 9.00% DUE 4-25-2017	09/25/2002	PAYDOWNS.....		5,930	5,930	5,843	5,930	0	0	0	0	0	149		2
210805-CD-7...	CONTINENTAL AIRLINES 1998-1 PASS THROUGH TRUSTS PASS THROUGH CERTIFICATE, SERIES 1998-1 CLASS 1998-1C 6.541% DUE 9-15-2009	09/15/2002	SINKING FUND PAYMENT.....		45,832	45,832	45,832	45,832	0	0	0	0	0	2,998		3
24763L-FN-5...	DELTA FUNDING HOME EQUITY LOAN TRUST 1999-2 HOME EQUITY LOAN ASSET-BACKED CERT. SERIES 1999-2 CLASS ATF 7.03% DUE 8-15-2030	09/16/2002	PAYDOWNS.....		69,442	69,442	69,437	69,442	0	0	0	0	0	3,254		1PE
31331F-AY-7...	FEDERAL EXPRESS CORPORATION PASS THROUGH TRUST 1998-1 PASS THROUGH CERTIFICATE 1998-1-B 6.845% DUE 1-15-2019	07/15/2002	SINKING FUND PAYMENT.....		7,204	7,204	7,367	7,353	(3)	0	0	(149)	(149)	493		1PE
36157L-RJ-9...	GE CAPITAL MORTGAGE SERVICES, INC. REMIC MULTI-CLASS PASS-THROUGH CERTIFICATE, SERIES 1993-10 CLASS B-1 6.50% DUE 9-25-2023	09/25/2002	PAYDOWNS.....		82,969	82,969	82,094	82,969	0	0	0	0	0	3,703		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	07/20/2002	SINKING FUND PAYMENT.....		4,315	4,315	4,315	4,315	0	0	0	0	0	168		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	08/20/2002	SINKING FUND PAYMENT.....		4,338	4,338	4,338	4,338	0	0	0	0	0	193		1PE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American 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 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Desig- nation (a)
55262#-AA-1...	MANUFACTURED HOUSING FINANCIAL SERVICES CORPORATION MANUFACTURED HOUSING CONTRACT PASS-THROUGH SER. 1989A 9.40% DUE 7-01-2004	09/13/2002	WRITE OFF OF SECURITY	0	23,479	23,483	0	0	0	0	(23,479)	(23,479)	1,913		1	
56468*-AA-5...	MANUFACTURED HOUSING RESIDUAL INTEREST TRUST, 1991-1 RESIDUAL INTEREST PASS-THROUGH CERTIFICATE 9.25% DUE 3-18-2009	09/20/2002	PAYOUTS	2,046	2,046	2,047	2,046	0	0	0	0	0	0	127		1
656517-AC-3...	NORSE CBO, LTD./NORSE CBO, INC. SENIOR SECURED CLASS A-3 FIXED RATE NOTE 6.515% DUE 8-13-2010	08/15/2002	PAYOUT	24,058	24,058	24,104	24,092	(2)	0	0	(34)	(34)	1,176		1	
699216-AH-0...	PARAMOUNT COMMUNICATIONS INC. SENIOR DEBENTURE 8.25% DUE 8-01-2022	08/01/2002	REDEEMED BY CALL	1,034,670	1,000,000	1,073,660	1,034,700	(7,588)	0	0	(30)	(30)	41,250		2PE	
74434R-Q*-6...	THE PRUDENTIAL HOME MORTGAGE SECURITIES COMPANY, INC. MORTGAGE PASS-THROUGH CERT. SERIES 1992-37 CL B-1 7.50% DUE 11-25-2022	08/27/2002	PAYOUTS	118,688	.118,688	.120,367	.118,688	0	0	0	0	0	0	5,127		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	09/25/2002	PAYOUTS	129,440	.129,440	.129,846	.129,440	(91)	0	0	0	0	0	6,653		1PE
74434T-ZN-0...	THE PRUDENTIAL HOME MORTGAGE SECURITIES COMPANY, INC. MORTGAGE PASS-THROUGH CERT. SER 1993-60 CLASS M 6.75% DUE 12-25-2023	09/25/2002	PAYOUTS	168,638	.168,638	.165,863	.168,638	0	0	0	0	0	0	7,800		1PE
746030-AA-3...	PUNTA GORDA ISLES INCORPORATED 6.50% DUE 6-01-1991	09/26/2002	WRITE OFF OF SECURITY	0	.6,000	.5,846	0	0	0	0	(5,846)	(5,846)	0	0	6*	
746030-AB-1...	PUNTA GORDA ISLES INCORPORATED 6.00% DUE 5-01-1992	09/26/2002	WRITE OFF OF SECURITY	0	.110,000	.102,118	0	0	0	0	(102,118)	(102,118)	0	0	6*	
749361-AG-6...	RON CORPORATION SENIOR DISCOUNT NOTE 9.80 2-15-08	07/01/2002	ADJUSTMENT	0	0	0	(591,000)	0	0	0	591,000	.591,000	0	0	5	
760944-FR-4...	RESIDENTIAL FUNDING MORTGAGE SECURITIES I, INC. MORTGAGE PASS-THROUGH CERT. SERIES 1993-S13 CLASS A-9 6.51639% DUE 3-25-2008	09/25/2002	PAYOUTS	89,735	89,735	.87,360	.89,735	0	0	0	0	0	0	3,703		1PE
760944-QJ-0...	RESIDENTIAL FUNDING MORTGAGE SECURITIES I, INC. MORTGAGE PASS-THROUGH CERT. SERIES 1993-S21 CLASS M-2 7.50% DUE 6-25-2023	09/25/2002	PAYOUTS	65,723	65,723	.67,369	.65,723	0	0	0	0	0	0	3,372		1
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	09/25/2002	PAYOUTS	76,091	76,091	.76,043	.76,091	0	0	0	0	0	0	3,495		1
760972-MX-4...	RESIDENTIAL FUNDING MORTGAGE SECURITIES II, INC. HOME LOAN TRUST SERIES 1999-H14 CLASS A5 7.35% DUE 7-25-2015	09/25/2002	PAYOUT	157,498	.157,498	.152,453	.157,498	0	0	0	0	0	0	7,973		1PE
76110V-CP-1...	RYLAND ACCEPTANCE CORPORATION FOUR COLLATERALIZED MORTGAGE BOND, SERIES 11 CLASS 11-E BOND 8.90% DUE 5-01-2016	09/25/2002	PAYOUTS	764,508	.764,508	.764,283	.764,508	0	0	0	0	0	0	.38,508		1PE
783760-CH-2...		08/01/2002	PAYOUT	.153	.153	.138	.153	0	0	0	0	0	0	10		1PE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American 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

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783766-NH-7...	RYLAND MORTGAGE SECURITIES CORPORATION MORTGAGE PARTICIPATION SECURITIES, SERIES 1993-3 CLASS 5 6.7125% DUE 8-25-2008	09/25/2002	PAYDOWNS.....		94,508	94,508	94,233	94,508	0	0	0	0	0	4,239		1PE	
783766-NS-3...	RYLAND MORTGAGE SECURITIES CORPORATION MORTGAGE PARTICIPATION SECURITIES, SERIES 1993-4 CLASS M 7.50% DUE 8-25-2024	09/25/2002	PAYDOWNS.....		123,892	123,892	124,357	123,892	0	0	0	0	0	6,369		1PE	
784250-40-2...	SIG CAPITAL TRUST I TRUST PREFERRED SECURITIES 9.50 8-15-27	07/01/2002	ADJUSTMENT.....		0	0	0	(890,000)	0	0	0	890,000	890,000	0		6	
805570-DU-9...	SAXON MORTGAGE SECURITIES CORPORATION MORTGAGE PARTICIPATION SECURITIES SERIES 1994-2 CLASS M 6.75% DUE 1-25-2024	09/25/2002	PAYDOWNS.....		148,138	148,138	144,566	148,138	0	0	0	0	0	6,895		1PE	
812375-AC-7...	SEARS MORTGAGE SECURITIES CORPORATION STRIPPED MORTGAGE PASS-THROUGH CERTIFICATE, SERIES 1987-B CLASS 1 8.00% DUE 5-25-2017	09/25/2002	PAYDOWNS.....		2,127	2,127	2,104	2,127	0	0	0	0	0	106		1PE	
843597-AF-2...	SOUTHERN PAC TRANSPORTATION COMPANY 1995-A PASS-THROUGH TRUST PASS-THROUGH CERT, SERIES 1995 CLASS A-6 8.02% DUE 7-02-2012	07/02/2002	SINKING FUND PAYMENT.....		38	38	40	39	0	0	0	(2)	(2)	3		2	
852060-AM-4...	SPRINT CAPITAL CORPORATION GUARANTEED NOTE 6.00% DUE 1-15-2007	07/31/2002	LEHMAN BROTHERS INC.		765,000	1,000,000	995,140	995,747	475	0	0	(230,747)	(230,747)	45,500		2	
863572-DV-2...	STRUCTURED ASSET SECURITIES CORPORATION TRUST I COLLATERALIZED MORTGAGE OBLIGATION SER. 1992-M1 CLASS B 7.05% DUE 11-25-2002	08/27/2002	PAYDOWNS.....		35,590	35,590	34,264	35,590	0	0	0	0	0	1,569		1	
872586-AM-4...	TMS HOME EQUITY TRUST 1993-B HOME EQUITY LOAN ASSET BACKED CERTIFICATE, SERIES 1993-B CLASS A-2 6.975% DUE 7-15-2008	09/16/2002	PAYDOWNS.....		28,836	28,836	28,819	28,836	0	0	0	0	0	1,264		1PE	
459999 - Bonds - Industrial and Miscellaneous					4,913,406	5,253,215	5,293,596	3,663,367	(7,209)	0	0	1,118,595	1,118,595	236,749	XXX	XXX	
609997 - Bonds - Part 4					8,161,468	8,461,658	8,443,345	6,841,894	(7,461)	0	0	1,188,130	1,188,130	359,265	XXX	XXX	
609998 - Bonds - Part 5										0	0				XXX	XXX	
609999 - Total - Bonds					8,161,468	8,461,658	8,443,345	6,841,894	(7,461)	0	0	1,188,130	1,188,130	359,265	XXX	XXX	
659997 - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	XXX	0	
659998 - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	XXX	0	
659999 - Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	XXX	0	
709997 - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	XXX	0	
709998 - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	XXX	0	
709999 - Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	XXX	0	
719999 - Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	XXX	0	
7299999 Totals						8,161,468	XXX	8,443,345	6,841,894	(7,461)	0	0	1,188,130	1,188,130	359,265	0	XXX

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

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE Loyal American Life Insurance Company

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	
UNIVERSAL FEDERAL CREDIT UNION.....	MOBILE, AL.....	.8,738	.0	.138,710			
AM SOUTH BANK.....	MOBILE, AL.....	.21,900		.2,496,260	.2,024,095	.655,934	
FEDERAL HOME LOAN BANK.....	ATLANTA, GA.....	.1,306		.108,800	.119,451	.119,604	
PROVIDENT BANK.....	CINCINNATI, OH.....	.1,574		.1,888,687	.460,773	.3,493,015	
SIGNET BANK.....	WASHINGTON, DC.....			.306,893	.308,864	.309,692	
BANK OF NEW YORK.....	NEY YORK, NY.....	.73,935		.1,042	.523	.8,725	
WACHOVIA.....				.250,000	.250,000	.250,000	
BANK ONE.....	AUSTIN, TX.....			.51,790	.52,005	.53,759	
0199998 Deposits in.....	..... depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX		(78,149)	.743,256	.200,710	XXX
0199999 Totals - Open Depositories		XXX	107,452		5,025,323	4,097,677	5,091,439
0399999 Total Cash on Deposit		XXX	107,452		5,025,323	4,097,677	5,091,439
0499999 Cash in Company's Office		XXX	XXX		400	400	XXX
0599999 Total Cash		XXX	107,452		5,025,723	4,098,077	5,091,839