



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

NAIC Group Code	0244 (Current Period)	0244 (Prior Period)	NAIC Company Code	76236	Employer's ID Number	31-1213778
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		Ohio
Country of Domicile	United States of America					
Incorporated	07/02/1987		Commenced Business		02/01/1988	
Statutory Home Office	6200 S. Gilmore Rd. (Street and Number)			Fairfield, OH 45014-5141 (City or Town, State and Zip Code)		
Main Administrative Office	Fairfield, OH 45014-5141 (City or Town, State and Zip Code)			6200 S. Gilmore Rd. (Street and Number) 513-870-2000 (Area Code) (Telephone Number)		
Mail Address	P.O. Box 145496 (Street and Number or P.O. Box)			Cincinnati, OH 45250-5496 (City or Town, State and Zip Code)		
Primary Location of Books and Records	Fairfield, OH 45014-5141 (City or Town, State and Zip Code)			6200 S. Gilmore Rd. (Street and Number) 513-603-5564 (Area Code) (Telephone Number)		
Internet Website Address	www.cinfin.com					
Statement Contact	Kevin C. Smith (Name)			513-603-5564 (Area Code) (Telephone Number) (Extension) 513-603-5500 (FAX Number)		
	Kevin_Smith@cinfin.com (E-mail Address)					
Policyowner Relations Contact	Fairfield, OH 45014-5141 (City or Town, State and Zip Code)			6200 S. Gilmore Rd (Street and Number) 513-870-2280 (Area Code) (Telephone Number) (Extension)		

President	David Hugh Popplewell	Vice President	Gregory Joseph Ziegler
Chief Financial Officer & Secretary	Kenneth William Stecher	Internal Audit Officer	Marc Anthony O'Dowd
Senior Vice President & Actuary	Richard Ward Cumming	Assistant Vice President	Richard Larry Arlen
Senior Vice President	Donald Rupert Adick	Assistant Vice President	Douglas Albert Bogenreif
Senior Vice President	James Eugene Benoski	Assistant Vice President	Martin Francis Hollenbeck
Senior Vice President	Craig William Forrester	Assistant Vice President	Richard Louis Mathews
Senior Vice President	James Gordon Miller	Assistant Vice President	Deborah Kae Parrott
Senior Vice President	Kenneth Stewart Miller	Assistant Vice President	Steven Anthony Soloria
Senior Vice President	Urban George Neville	Assistant Vice President	Eric Nelson Taylor
Senior Vice President	Glenn Douglas Nicholson	Secretary	Michael Ray Abrams
Senior Vice President	Jacob Ferdinand Scherer, Jr.	Secretary	Ricky Gene Baker
Senior Vice President	Timothy Lee Timmel	Secretary	William James Geier
Vice President & Treasurer	Todd Hancock Pendery	Secretary	Scott Alan Gilliam
Vice President	Brad Eric Behringer	Secretary	Robyn Carol Muhlberg
Vice President	David Lewis Burbrink	Secretary	Michael Kevin O'Connor
Vice President	Joseph Michael Dempsey	Secretary	Carol Ann Oler
Vice President	Donald Joseph Doyle, Jr.	Secretary	David Allen Pierce
Vice President	Harold Lee Eggers	Secretary	David Allen Webb
Vice President	Stephen Carl Frechtling	Secretary	Brian Keith Wood
Vice President	Richard Parks Matson	Assistant Secretary	Thomas Edwin Dennis
Vice President	Thomas Joseph Scheid	Assistant Secretary	Michael Kedrick Dockery
Vice President	Gregory Dale Schmidt	Assistant Secretary	Kevin Lee Heflin
Vice President	Mark Alan Welsh	Assistant Secretary	Gerald Lee Varney

James Eugene Benoski	Richard Ward Cumming	James Gordon Miller
Larry Richard Plum	David Hugh Popplewell	Jacob Ferdinand Scherer, Jr.
John Jefferson Schiff, Jr.	Robert Cleveland Schiff	Thomas Reid Schiff
Kenneth William Stecher	Timothy Lee Timmel	

State ofOhio.....

County ofButler.....

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.

Subscribed and sworn to before me this
4th day of November, 2002

Anna Kastrup
Notary Public
November 20, 2004

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	786,690,141	1,291,135	785,399,006	730,962,736
2. Stocks:				
2.1 Preferred stocks	87,282,017	3,297,900	83,984,117	56,778,885
2.2 Common stocks	343,844,191		343,844,191	399,874,335
3. Mortgage loans on real estate:				
3.1 First liens	1,657,501		1,657,501	1,963,413
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)	3,022,988		3,022,988	3,196,061
4.3 Properties held for sale (less \$ encumbrances)				
5. Policy loans	24,941,672		24,941,672	24,030,815
6. Premium notes, including \$ for first year premiums				
7. Cash (\$48,280,224) and short-term investments (\$)	48,280,224		48,280,224	11,755,812
8. Other invested assets	13,877,798		13,877,798	13,873,750
9. Receivable for securities	2,089,672		2,089,672	837,127
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)	1,311,686,204	4,589,035	1,307,097,169	1,243,272,934
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers	330,201		330,201	1,458,306
12.2 Commissions and expense allowances due	2,883,514		2,883,514	2,800,215
12.3 Experience rating and other refunds due				
12.4 Other amounts receivable under reinsurance contracts				
13. Electronic data processing equipment and software	249,709	249,709	0	
14. Federal and foreign income tax recoverable and interest thereon (including \$52,137,466 net deferred tax asset)	52,137,466		52,137,466	52,915,621
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 \$263,110 loading)	12,939,060		12,939,060	9,612,703
17. Accident and health premiums due and unpaid	(9,697)	22,414	(32,111)	(110,345)
18. Investment income due and accrued	18,308,283		18,308,283	17,778,738
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	481,574		481,574	593,993
21. Amounts receivable relating to uninsured accident and health plans				
22. Amounts due from agents				
23. Other assets nonadmitted	1,326,788	1,326,788	0	
24. Aggregate write-ins for other than invested assets	561,786	(24,487)	586,273	836,591
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	1,400,894,887	6,163,459	1,394,731,428	1,329,158,757
26. From Separate Accounts Statement	380,231,245		380,231,245	369,488,730
27. Total (Lines 25 and 26)	1,781,126,132	6,163,459	1,774,962,673	1,698,647,488
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)				
2401. SEPARATE ACCOUNTS MANAGEMENT FEE RECEIVABLE	530,764		530,764	681,255
2402. GUARANTY ASSESSMENTS	55,509		55,509	55,509
2403. RETURNED CHECKS	1,360	1,360	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	(25,847)	(25,847)	0	99,827
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	561,786	(24,487)	586,273	836,591

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for Life contracts \$702,057,040 less \$included in Line 6.3 (including \$ Modco Reserve)	702,057,040	606,214,652
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	9,612,025	9,359,396
3. Liability for deposit-type contracts (including \$ Modco Reserve)	139,731,724	120,219,321
4. Contract claims:		
4.1 Life	6,399,763	5,224,765
4.2 Accident and health	5,098,125	5,153,583
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 12/31/2002 (including \$ Modco Reserve)	144	142
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 \$42,908 accident and health premiums	487,431	303,315
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	7,294,241	8,560,251
10. Commissions to agents due or accrued—life and annuity contracts \$1,703,522 accident and health \$52,594 and deposit-type contract funds \$	1,756,116	498,057
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	6,056,175	2,862,436
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	1,742,866	1,105,928
15. Federal and foreign income taxes, including \$(3,452,349) on realized capital gains (losses) (including \$69,698,795 net deferred tax liability)	88,762,983	106,040,083
16. Unearned investment income	332,388	308,173
17. Amounts withheld or retained by company as agent or trustee	1,181,280	(43,422)
18. Amounts held for agents' account, including \$64,520 agents' credit balances	64,520	60,610
19. Remittances and items not allocated	3,095,633	793,413
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	9,454,360	76,351,550
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	12,789	1,083
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	3,526,300	5,000,000
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	3,158,187	978,235
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	989,824,090	948,991,570
27. From Separate Accounts Statement	380,231,245	369,488,730
28. Total Liabilities (Lines 26 and 27)	1,370,055,335	1,318,480,300
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	550,000	550,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	401,357,339	376,617,188
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)	401,907,339	377,167,188
38. Totals of Lines 29, 30 and 37	404,907,339	380,167,188
39. Totals of Lines 28 and 38	1,774,962,673	1,698,647,488
DETAILS OF WRITE-INS		
2501. RETIRED LIVES RESERVES	16,666	16,666
2502. BONUS LIABILITY	863,026	37,464
2503. PAYABLES CLEARING	208,378	764,084
2598. Summary of remaining write-ins for Line 25 from overflow page	2,070,117	160,021
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,158,187	978,235
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)		

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	138,393,456	69,575,401	93,173,293
2. Considerations for supplementary contracts with life contingencies	338,057	70,320	81,486
3. Net investment income	63,296,766	59,510,007	80,128,211
4. Amortization of Interest Maintenance Reserve (IMR)	455,370	355,205	604,959
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	8,693,748	6,234,372	9,213,171
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	413,154	1,918,734	2,599,989
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income			
9. Totals (Lines 1 to 8.3)	211,590,551	137,664,040	185,801,109
10. Death benefits	20,723,824	19,787,087	24,709,359
11. Matured endowments (excluding guaranteed annual pure endowments)	124,792	151,451	188,808
12. Annuity benefits	5,229,344	5,306,530	6,854,852
13. Disability benefits and benefits under accident and health contracts	1,930,162	1,624,611	2,176,795
14. Coupons, guaranteed annual pure endowments and similar benefits	0		
15. Surrender benefits and withdrawals for life contracts	12,072,646	10,399,918	13,932,902
16. Group conversions	97,209	28,874	60,636
17. Interest and adjustments on contract or deposit-type contract funds	5,334,435	5,040,707	7,181,339
18. Payments on supplementary contracts with life contingencies	180,537	159,580	215,278
19. Increase in aggregate reserves for life and accident and health contracts	96,268,011	28,338,767	36,217,427
20. Totals (Lines 10 to 19)	141,960,961	70,837,524	91,537,396
21. Commissions on premiums, annuity considerations, and deposit-type contract funds(direct business only) ..	19,501,841	15,380,705	20,413,177
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	20,454,632	17,659,242	25,133,087
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,493,473	2,643,289	3,475,970
25. Increase in loading on deferred and uncollected premiums	(2,610,261)	(3,007,223)	(1,877,299)
26. Net transfers to or (from) Separate Accounts			
27. Aggregate write-ins for deductions			1,235
28. Totals (Lines 20 to 27)	182,800,646	103,513,538	138,683,566
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	28,789,905	34,150,502	47,117,543
30. Dividends to policyholders	113	143	143
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	28,789,793	34,150,359	47,117,400
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	9,393,000	15,148,519	26,133,293
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)	19,396,793	19,001,840	20,984,107
34. Net realized capital gains or (losses) less capital gains tax of \$(3,015,851) (excluding taxes of \$(436,498) transferred to the IMR)	(5,600,866)	59,113	(6,005,332)
35. Net income (Line 33 plus Line 34)	13,795,926	19,060,953	14,978,776
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	380,167,188	411,136,328	411,136,328
37. Net income (Line 35)	13,795,926	19,060,953	14,978,776
38. Change in net unrealized capital gains (losses)	(81,876,461)	(28,182,286)	(18,635,806)
39. Change in net unrealized foreign exchange capital gain (loss)	0		
40. Change in net deferred income tax	25,606,051	11,662,585	18,977,305
41. Change in non-admitted assets and related items	144,450	354,259	418,122
42. Change in liability for reinsurance in unauthorized companies	0		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0		
44. Change in asset valuation reserve	66,897,190	18,690,345	15,193,229
45. Change in treasury stock	0		
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0		
47. Other changes in surplus in Separate Accounts Statement	0		0
48. Change in surplus notes	0		
49. Cumulative effect of changes in accounting principles	0	(62,153,100)	(62,153,100)
50. Capital changes:			
50.1 Paid in	0	50,000	50,000
50.2 Transferred from surplus (Stock Dividend)	0		
50.3 Transferred to surplus	0		
51. Surplus adjustment:			
51.1 Paid in	0		
51.2 Transferred to capital (Stock Dividend)	0		
51.3 Transferred from capital	0		
51.4 Change in surplus as a result of reinsurance	0		
52. Dividends to stockholders	0		
53. Aggregate write-ins for gains and losses in surplus	172,994	160,905	202,334
54. Net change in capital and surplus for the year (Lines 37 through 53)	24,740,150	(40,356,339)	(30,969,140)
55. Capital and surplus, as of statement date (Lines 36 + 54)	404,907,338	370,779,989	380,167,188
DETAILS OF WRITE-INS			
08.301.		0	0
08.302.		0	0
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)			
2701. INCREASE IN RETIRED LIVES RESERVE		0	1,235
2702.		0	0
2703.		0	0
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)			1,235
5301. PRE-1992 WHOLE LIFE DEFICIENCY RESERVE	172,994	160,905	202,334
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	172,994	160,905	202,334

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	137,777,487	93,165,304
2. Charges and fees for deposit-type contracts		
3. Considerations for supplementary contracts with life contingencies	338,057	81,486
4. Net investment income	62,665,511	78,235,261
5. Commissions and expense allowances on reinsurance ceded	8,610,449	8,688,926
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts	(117,610)	2,599,989
7. Aggregate write-ins for miscellaneous income		
8. Total (Lines 1 to 7)	209,273,895	182,770,966
9. Death Benefits	18,705,486	26,051,716
10. Matured endowments	124,792	188,808
11. Annuity Benefits	5,229,344	6,854,852
12. Disability benefits and benefits under accident and health contracts	1,700,854	2,572,909
13. Coupons, guaranteed annual pure endowments and similar benefits		
14. Surrender benefits and withdrawals for life contracts	12,072,646	13,932,902
15. Group conversions	97,209	60,636
16. Interest and adjustments on contract or deposit-type contract funds	7,433	10,906
17. Payments on supplementary contracts with life contingencies	180,537	215,278
18. Total (Lines 9 to 17)	38,118,301	49,888,007
19. Commissions on premiums, annuity considerations and deposit-type contract funds	18,243,782	21,161,912
20. Commissions and expense allowances on reinsurance assumed		
21. General insurance expenses	17,264,740	23,951,129
22. Insurance taxes, licenses and fees, excluding federal income taxes	2,839,667	3,858,121
23. Net transfers to or (from) Separate Accounts		
24. Aggregate write-ins for deductions		
25. Total (Lines 18 to 24)	76,466,490	98,859,168
26. Dividends paid to policyholders	110	141
27. Federal income taxes (excluding tax on capital gains)	(3,166,455)	13,176,166
28. Total (Lines 25 to 27)	73,300,146	112,035,475
29. Net cash from operations (Line 8 minus Line 28)	135,973,749	70,735,490
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds	68,205,658	44,920,819
30.2 Stocks	8,559,731	40,379,887
30.3 Mortgage loans	305,912	333,559
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	9,765,162
30.8 Total investment proceeds (Lines 30.1 to 30.7)	77,071,301	95,399,427
31. Net tax on capital gains (losses)	0	
32. Total (Line 30.8 minus Line 31)	77,071,301	95,399,427
33. Cost of investments acquired (long-term only):		
33.1 Bonds	131,369,724	129,592,042
33.2 Stocks	62,465,408	52,580,803
33.3 Mortgage loans		
33.4 Real estate		53,779
33.5 Other invested assets		
33.6 Miscellaneous applications	2,726,245	
33.7 Total investments acquired (Lines 33.1 to 33.6)	196,561,377	182,226,624
34. Net increase (or decrease) in policy loans and premium notes	910,857	842,327
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	(120,400,933)	(87,669,524)
Cash from Financing and Miscellaneous Sources		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in		50,000
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	21,448,507	29,049,573
36.5 Other cash provided	7,354,486	2,352,279
36.6 Total (Lines 36.1 to 36.5)	28,802,994	31,451,852
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	7,274,692	8,362,783
37.4 Other applications (net)	576,705	1,351,137
37.5 Total (Lines 37.1 to 37.4)	7,851,397	9,713,920
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)	20,951,596	21,737,932
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	36,524,412	4,803,901
40. Cash and short-term investments:		
40.1 Beginning of year	11,755,812	6,951,911
40.2 End of period (Line 39 plus Line 40.1)	48,280,224	11,755,812
DETAILS OF WRITE-INS		
0701.		
0702.		
0703.		
0798. Summary of remaining write-ins for Line 7 from overflow page		
0799. TOTALS (Lines 0701 thru 0703 plus 0798) (Line 7 above)		
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	479,257	557,125	728,028
2. Ordinary Life Insurance	116,663,939	74,922,566	105,601,381
3. Ordinary Individual Annuities	39,864,249	7,414,942	9,849,598
4. Credit Life (Group & Individual)			
5. Group Life Insurance	1,016,126	969,212	1,373,425
6. Group Annuities			
7. A & H - Group	535,547	503,585	686,707
8. A & H - Credit (Group & Individual)			
9. A & H - Other	3,281,163	2,784,558	3,782,610
10. Aggregate of All Other Lines of Business			
11. Subtotal	161,840,280	87,151,987	122,021,749
12. Deposit-Type Contracts	21,448,507	22,990,086	28,110,347
13. Total	183,288,787	110,142,073	150,132,096
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

1.

Summary of Significant Accounting Policies

A. Accounting Practices

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

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

The company uses the following accounting policies:

(1) Short-term investments are stated at amortized cost.

(2) Bonds are stated at amortized cost using the scientific method.

(3) Common Stocks are stated at market.

(4) Preferred stocks are stated at cost.

(5) Mortgage loans on real estate are stated at the aggregate unpaid balance.

(6) The company does not have any derivatives.

2.

Accounting Changes and Correction of Errors

A. The company had no material changes in accounting principles and/or correction of errors.

9.

Income Taxes

A. The components of the net deferred tax asset/(liability) at September 30 are as follows:

	1/1/2002	9/30/2002
(1) Total of all deferred tax assets (admitted and non-admitted)	52,915,621	52,137,466
(2) Total of all deferred tax liabilities	(96,083,001)	(69,698,795)
(3) Total deferred tax assets non-admitted in accordance with SSAP No. 10 Income Taxes	0	0
(4) Increase (decrease) in deferred tax assets non-admitted	0	0

B. Deferred tax liabilities are not recognized for the following amounts:

(1) As of September 30, the Company had a balance of \$13,967,256 in its Policyholder Surplus account under the provisions of the Internal Revenue Code. This amount could become taxable to the extent that future shareholder dividends are paid from this account.

(2) As of September 30, the Company had no investments in foreign subsidiaries.

C. The components of incurred income tax expense and the change in DTAs and DTLs are as follows:

	9/30/2002
(1) Current income tax expense	9,393,000
Change in DTAs	(778,155)
Change in DTLs (Page 4, Line 40)	(26,384,206)
(2) Net change in deferred taxes	(25,606,051)

D. The Company's income tax expense differs from the amount obtained by applying the federal statutory rate of 35% to Net Gain from Operations After Dividends to Policyholders for the following reasons:

	9/30/2002
(1) Expected federal income tax expense	9,917,047
(2) Tax-exempt income	(106,790)
(3) Other amounts	(2,364,907)
(4) Total incurred income tax expense (Page 4, Line 32)	9,393,000

E.

(1) As of September 30, the Company has no operating loss and tax credit carry forwards available for tax purposes.

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

September 30, 2002

\$ 9,393,000

December 31, 2001

\$23,670,400

December 31, 2000

\$11,185,786

F. Federal Income Tax Allocation

a. The Company's Federal Income tax return is consolidated with the following entities: Cincinnati Financial Corporation; The Cincinnati Insurance Company; The Cincinnati Casualty Company; CFC Investment Company; The Cincinnati Indemnity Company; and CinFin Capital Management Company.

b. The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Inter-company tax balances are settled annually.

17.

C. The Cincinnati Life Insurance Company had no wash sales during the 3rd quarter of 2002.
- 7

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 [] 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 [] 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. 12/31/1998

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1998

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/26/2000

7.4 By what department or departments?
Ohio, Delaware, & Mississippi.....

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:\$

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

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

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
Fifth Third Bank.....	P.O. Box 630900 Cincinnati, OH 45263-0900.....

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

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
	Report the statement value of mortgage loans at the end of this reporting period for the following categories:		Amount
1.1	Long-Term Mortgages In Good Standing		
	1.11 Farm Mortgages	\$	0
	1.12 Residential Mortgages	\$	0
	1.13 Commercial Mortgages	\$	1,657,501
	1.14 Total Mortgages in Good Standing	\$	1,657,501
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.....	\$	
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.....	\$	
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Col. 3, Lines 3.1 plus 3.2).....	\$	1,657,501
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	\$	

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	3,196,061	3,138,319	3,080,585	3,373,047
2. Increase (decrease) by adjustment	(57,742)	(57,734)	(57,597)	(230,765)
3. Cost of acquired				
4. Cost of additions to and permanent improvements				53,779
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	3,138,319	3,080,585	3,022,988	3,196,061
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	3,138,319	3,080,585	3,022,988	3,196,061
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	3,138,319	3,080,585	3,022,988	3,196,061

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	1,963,413	1,875,340	1,753,335	2,296,973
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 committment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	88,073	122,005	95,834	333,559
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	1,875,340	1,753,335	1,657,501	1,963,413
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	1,875,340	1,753,335	1,657,501	1,963,413
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	1,875,340	1,753,335	1,657,501	1,963,413

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	13,873,750	13,874,116	13,875,452	13,872,019
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	366	1,336	2,345	1,731
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	13,874,116	13,875,452	13,877,798	13,873,750
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	13,874,116	13,875,452	13,877,798	13,873,750
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	13,874,116	13,875,452	13,877,798	13,873,750

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CINCINNATI 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	145,839,232	20,610,126	2,129,399	3,013,400	151,579,304	145,839,232	167,333,359	157,207,872
2. Class 2	401,964,053	35,159,558	14,036,660	(8,276,196)	416,539,628	401,964,053	414,810,755	386,502,059
3. Class 3	143,050,785	4,700,592	4,961,721	(3,195,508)	128,100,110	143,050,785	139,594,148	134,420,613
4. Class 4	24,199,549		2,020,905	10,412,169	36,867,663	24,199,549	32,590,813	40,893,377
5. Class 5	6,480,560		2,015,778	7,807,037	9,830,844	6,480,560	12,271,819	9,768,856
6. Class 6	19,679,707		1,140,364	258,769	8,760,352	19,679,707	18,798,112	2,768,267
7. Total Bonds	741,213,886	60,470,276	26,304,827	10,019,671	751,677,901	741,213,886	785,399,006	731,561,044
PREFERRED STOCK								
8. Class 1	21,377,765	2,730,208		(4,818,525)	16,727,765	21,377,765	19,289,448	8,360,000
9. Class 2	42,272,387	7,643,185	4,500,000		34,382,662	42,272,387	45,415,572	31,382,662
10. Class 3	12,906,323	1,122,250		2,318,525	10,406,323	12,906,323	16,347,098	11,636,223
11. Class 4	2,656,000			276,000	3,329,900	2,656,000	2,932,000	5,400,000
12. Class 5								
13. Class 6								
14. Total Preferred Stock	79,212,475	11,495,643	4,500,000	(2,224,000)	64,846,650	79,212,475	83,984,118	56,778,885
15. Total Bonds and Preferred Stock	820,426,361	71,965,919	30,804,827	7,795,671	816,524,551	820,426,361	869,383,124	788,339,929

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1 Book/Adjusted Carrying Value	2 Market Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999 Totals		XXX			

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	598,307	0	0	
2. Cost of short-term investments acquired				582,000
3. Increase (decrease) by adjustment	1,693			16,307
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	600,000			
7. Book/adjusted carrying value, current period	0	0	0	598,307
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	0	0	0	598,307
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	0	0	0	598,307
12. Income collected during period	13,693			27,373
13. Income earned during period	3,693			37,373

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule S

NONE

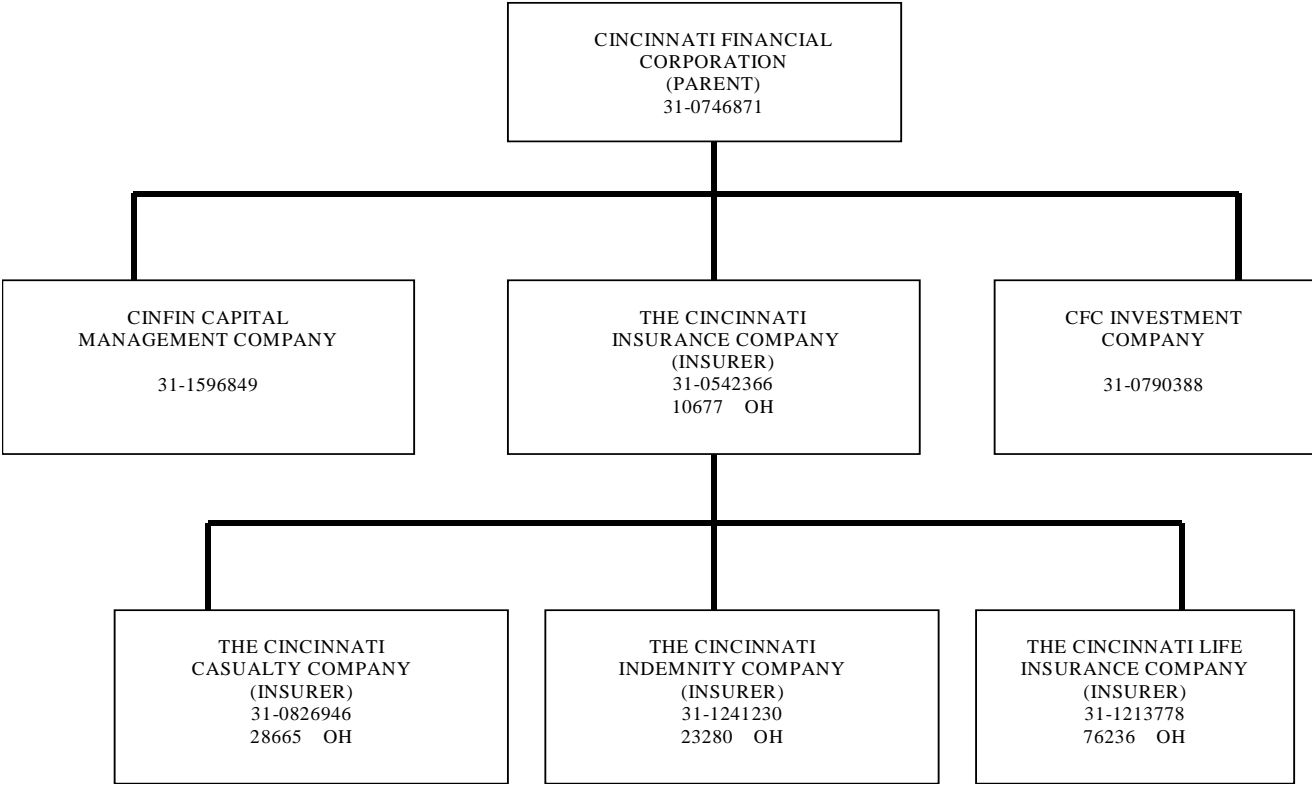
SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

During Current Year to Date - Allocated by States and Territories

States, Etc.		1	Direct Business Only				
			Life Contracts		4	5	6
			2	3			
		Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama	AL	Yes	1,650,245	97,473	55,087	0	
2. Alaska	AK	Yes	4,624	0	200	0	
3. Arizona	AZ	Yes	236,827	311,839	640	0	
4. Arkansas	AR	Yes	478,833	92,535	886	0	
5. California	CA	Yes	690,281	579,906	43,213	0	
6. Colorado	CO	Yes	77,465	849,400	2,632	0	
7. Connecticut	CT	Yes	147,333	0	488	0	
8. Delaware	DE	Yes	14,939	0	0	0	
9. District of Columbia	DC	Yes	35,470	0	1,277	0	
10. Florida	FL	Yes	2,164,215	1,261,424	120,194	0	
11. Georgia	GA	Yes	4,268,179	960,971	299,490	0	
12. Hawaii	HI	Yes	4,962	0	0	0	
13. Idaho	ID	Yes	138,957	44,234	0	0	
14. Illinois	IL	Yes	7,812,349	3,387,787	322,982	3,426	
15. Indiana	IN	Yes	6,885,228	2,938,834	145,000	27,268	
16. Iowa	IA	Yes	2,177,489	5,427,150	75,557	94,649	
17. Kansas	KS	Yes	698,041	527,772	29,826	0	
18. Kentucky	KY	Yes	3,821,335	219,630	227,479	0	
19. Louisiana	LA	Yes	45,196	0	256	0	
20. Maine	ME	Yes	4,135	0	0	0	
21. Maryland	MD	Yes	601,173	326,705	8,070	0	
22. Massachusetts	MA	Yes	48,170	15,807	858	0	
23. Michigan	MI	Yes	3,877,598	2,787,900	197,093	0	
24. Minnesota	MN	Yes	1,115,322	108,320	64,840	0	
25. Mississippi	MS	Yes	31,572	0	0	0	
26. Missouri	MO	Yes	2,381,842	1,443,135	31,346	71,164	
27. Montana	MT	Yes	71,028	175,000	2,583	0	
28. Nebraska	NE	Yes	312,383	39,537	10,829	0	
29. Nevada	NV	Yes	24,188	1,475	1,675	0	
30. New Hampshire	NH	Yes	34,137	0	622	0	
31. New Jersey	NJ	Yes	92,881	66,450	880	0	
32. New Mexico	NM	Yes	17,664	0	0	0	
33. New York	NY	No	107,609	12,450	2,606	0	
34. North Carolina	NC	Yes	4,324,461	551,926	140,730	0	
35. North Dakota	ND	Yes	208,142	109,446	4,064	0	
36. Ohio	OH	Yes	56,652,777	5,430,775	1,040,507	20,027,062	
37. Oklahoma	OK	Yes	71,771	40,000	0	0	
38. Oregon	OR	Yes	33,712	0	1,130	0	
39. Pennsylvania	PA	Yes	6,312,674	8,023,664	161,107	44,769	
40. Rhode Island	RI	Yes	5,904	49,648	0	0	
41. South Carolina	SC	Yes	1,151,590	301,755	66,084	0	
42. South Dakota	SD	Yes	111,324	0	3,637	0	
43. Tennessee	TN	Yes	2,845,553	627,504	102,091	200,000	
44. Texas	TX	Yes	2,428,475	913,968	7,290	0	
45. Utah	UT	Yes	16,252	0	0	0	
46. Vermont	VT	Yes	96,401	0	3,374	0	
47. Virginia	VA	Yes	1,584,417	433,733	64,997	0	
48. Washington	WA	Yes	84,411	160	3,530	0	
49. West Virginia	WV	Yes	1,028,267	265,783	97,739	0	
50. Wisconsin	WI	Yes	2,086,410	1,440,295	117,691	0	
51. Wyoming	WY	Yes	6,219	0	0	0	
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No	2,507	0	0	0	
55. US Virgin Islands	VI	No	0	0	0	0	
56. Canada	CN	No	1,498	0	0	0	
57. Aggregate Other Alien	OT	XXX	139				
58. Subtotal	(a) 50		119,124,575	39,864,390	3,460,579	20,468,337	
90. Reporting entity contributions for employee benefit plans	XXX		1,147,998		374,842		
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		120,272,573	39,864,390	3,835,421	20,468,337	
96. Plus Reinsurance Assumed	XXX		103,306				
97. Totals (All Business)	XXX		120,375,879	39,864,390	3,835,421	20,468,337	
98. Less Reinsurance Ceded	XXX		24,596,754		1,701,448		
99. Totals (All Business) less Reinsurance Ceded	XXX		95,779,125	39,864,390	2,133,973	20,468,337	
DETAILS OF WRITE-INS							
5701. Mexico	XXX		139				
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		139				
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.

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



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. MISCELLANEOUS RECEIVABLE.....			0	99,827
2405. AGENTS' BALANCES (NET).....	(46,845)	(46,845)	0	0
2406. SHORTAGES.....	20,998	20,998	0	0
2497. Summary of remaining write-ins for Line 24 from Page 02	(25,847)	(25,847)	0	99,827

LQ003 Additional Aggregate Lines for Page 03 Line 25.

*LIAB		
2504. ACCOUNTS PAYABLE - LONG TERM CARE.....	105,218	70,190
2505. GUARANTY FUND ASSESSMENT PAYABLE.....	89,831	89,831
2506. RETAINED ASSET LIABILITY.....	1,875,068	0
2597. Summary of remaining write-ins for Line 25 from Page 03	2,070,117	160,021

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 SEPTEMBER 30, 2002 OF THE CINCINNATI 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 PUBLIC UTILITIES (UNAFFILIATED) UNITED STATES								
14414CS-5	CAROLINA POWER & LIGHT 5.00 07/15/2012	07/25/2002	MERRILL LYNCH		99,600	1,000,000		2
172070-CN-2	CINCINNATI GAS & ELECTRIC 7.00 09/15/2012	09/18/2002	J. P. MORGAN SECURITIES		5,498,020	5,500,000		2Z
264399-DW-3	DUKE ENERGY CORP 6.250 01/15/2012	07/25/2002	VARIOUS		3,788,992	4,000,000	10,000	1
71329-AC-6	PEPCO HOLDINGS 6.450 08/15/2012	09/03/2002	MERRILL LYNCH		997,370	1,000,000		2Z
78387G-AK-9	SBC COMMUNICATIONS INC NOTES 5.875 08/15/2012	08/16/2002	SALOMON SMITH BARNEY		3,978,730	4,000,000	979	1
872375-AG-5	TECO ENERGY INC 7.000 05/01/2012	08/19/2002	MORGAN STANLEY		1,591,080	1,500,000	28,875	2
875127-AU-6	TAMPA ELECTRIC 6.875 08/15/2012	08/21/2002	SALOMON SMITH BARNEY		793,576	800,000		1Z
3899996 - Bonds - Public Utilities - United States					1755268	17,800,000	9,854	XXX
3899999 - Total - Bonds - Public Utilities					1755268	17,800,000	9,854	XXX
INDUSTRIAL & MISC. (UNAFFIL) UNITED STATES								
03674B-AC-8	ANTHEM 6.1800 08/01/2012	07/26/2002	GOLDMAN SACHS		3,878,784	3,900,000		2
109043-AE-9	BRIIGGS & STRATTON CORP 6.500 05/15/2006	07/22/2002	VARIOUS		4,700,592	4,840,000	44,739	3
125577-AM-8	CIT GROUP INC NOTES 6.500 02/07/2006	07/25/2002	VARIOUS		1,001,488	1,000,000	30,532	1
12558AB-4	CIT GROUP INC 7.750 04/02/2012	07/30/2002	LEHMAN BROTHERS		3,031,770	3,000,000	78,146	1
171232-AF-8	CHUBB CORP 6.000 11/15/2011	08/08/2002	GOLDMAN SACHS		99,960	1,000,000	14,667	1
22541L-AC-7	CREDIT SUISSE FIRST BOSTON 5.00 01/15/2012	07/16/2002	DAIN RAUSCHER		1,013,750	1,000,000	722	1
25179M-AB-9	DEVON ENERGY CORP CV DEB 4.950 08/15/2008	07/25/2002	CIBC OPPENHEIMER		477,500	500,000	11,344	2
26441-AB-5	DUKE REALTY CORP 8.75 08/15/2012	08/21/2002	DEUTSCHE		990,380	1,000,000		2
370425-SD-3	GM 6.25 08/28/2007	08/22/2002	SALOMON SMITH BARNEY		997,120	1,000,000		1
370442-73-3	GENERAL MOTORS CORP CV 7.50 08/28/2009	08/02/2002	VARIOUS		1,824,666	5,000		2
38141G-CG-7	GOLDMAN SACHS GROUP 7.00 09/01/2012	08/20/2002	GOLDMAN SACHS		998,860	1,000,000		1
441812-JY-1	HOUSEHOLD FINANCE 7.000 05/15/2012	07/24/2002	LEHMAN BROTHERS		58230	1,000,000	13,028	1
534187-AM-1	LINCOLN NATIONAL CORP 200 12/15/2011	08/09/2002	NBC CAPITAL MARKET		1,020,480	1,000,000	10,161	1
5526E2-AB-5	MBNA AMERICA BANK 6.25 06/15/2012	07/24/2002	DAIN RAUSCHER		973,488	1,000,000	7,545	2
637432-CV-5	NATIONAL RURAL UTILITIES 5.750 08/28/2009	08/23/2002	BANK OF AMERICA SECURITIES		993,590	1,000,000		1Z
696429-AB-5	PALL CORP 6.000 08/01/2012	08/01/2002	UBS SECURITIES		99,490	1,000,000		2Z
786429-AN-0	SAFECO CORP 7.250 09/01/2012	08/20/2002	GOLDMAN SACHS		998,490	1,000,000		2Z
828807-AN-7	SIMON PROPERTY GROUP LB 350 08/28/2012	08/15/2002	MERRILL LYNCH		998,480	1,000,000		2
83082C-AA-8	SKY FINANCIAL 125 10/01/2012	09/25/2002	SANDLER O'NEILL		6,02250	6,000,000	2,042	2Z
85289-AA-8	STANCORP FINANCIAL GROUP 8.75 10/01/2012	09/20/2002	GOLDMAN SACHS		3,977,960	4,000,000		2Z
92344G-AK-2	VERIZON GLOBAL 750 12/01/2005	07/29/2002	LEHMAN BROTHERS		1,60580	1,000,000	11,250	1
4599996 - Bonds - Industrial and Misc - United States					37,894,908	6,391,000	224,175	XXX
4599999 - Total - Bonds - Industrial, Misc.					37,894,908	6,391,000	224,175	XXX
6099997 - Total - Bonds - Part 3					5,470,276	54,191,000	264,029	XXX
6099998 - Total - Bonds - Part 5					5,000,000	5,000,000		XXX
6099999 - Total - Bonds					60,470,276	9,191,000	264,029	XXX
PREFERRED STOCKS PUBLIC UTILITIES (UNAFFILIATED) UNITED STATES								
873168-88-4	TXU CORP 8.125% EQUITY UNITS	07/11/2002	MERRILL LYNCH	90,000.000	4,140,000			P2LZ
TOTAL UNITED STATES					4,140,000	XXX	0	XXX
6199999 - Total - Preferred Stocks - Public Utilities					4,140,000	XXX	0	XXX
BANKS, TRUST AND INSURANCE CO. UNITED STATES								
792860-30-6	ST. PAUL COMPANIES 9.180% UPPER DECS	07/25/2002	MERRILL LYNCH	50,000.000	2,500,000			P2LZ
668603-20-1	PARTNERRE LTD 8.00% PEPS DUE 11/01/04	07/10/2002	MORGAN STANLEY	5,000.000	2,730,208			P1A
TOTAL UNITED STATES					5,230,208	XXX	0	XXX
6299999 - Total - Preferred Stocks - Banks, Trusts, Insurance					5,230,208	XXX	0	XXX
INDUSTRIAL & MISC. (UNAFFIL) UNITED STATES								
231029-30-7	CUMMINS \$3.50 CAP TR 1 DUE 6/15/31	07/16/2002	MCMAHAN SECURITIES	52000.000	1,122,250			P3UZ
29476L-85-9	EQUITY RESIDENTIAL 7.25% CV PFD G	07/15/2002	SCHWACHARES, & CO.	1,000.000	23,945			P2L
91528T-20-7	UNOCAL \$3.125 CV CAP TRUST DUE 9/1/26	07/11/2002	PRUDENTIAL SECURITIES	20,000.000	99240			P2L
TOTAL UNITED STATES					2,52435	XXX	0	XXX
6399999 - Total - Preferred Stocks - Industrial, Misc.					2,52435	XXX	0	XXX

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STATEMENT AS OF SEPTEMBER 30, 2002 OF THE CINCINNATI 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 Identi- fication	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 Design- ation (a)
BONDS PUBLIC UTILITIES (UNAFFILIATED) UNITED STATES																
87191-AJ-2	SYSTEMS ENERGY RESOURCES FMB 8.250 10/01/2002	09/30/2002	SECURITY CALLED BY ISSUER at 100.00		1,500,000	1,500,000	1,498,830	1,49,580	420	0	0	0	0	123,406		2PE
3899996 - Bonds - Public Utilities - United States					1,500,000	1,500,000	1,498,830	1,49,580	420	0	0	0	0	123,406	XXX	XXX
3899999 - Bonds - Public Utilities					1,500,000	1,500,000	1,498,830	1,49,580	420	0	0	0	0	123,406	XXX	XXX
741562-AB-8	PRIME MOTORS INNS 7.0% SUB CV DEBENTURES	08/30/2002	RECAPTURE OF LOSS		38								0			
TOTAL NEW JERSEY					38	0	0	0	0	0	0	0	0	0	XXX	XXX
INDUSTRIAL & MISC. (UNAFFIL) UNITED STATES																
001546-AC-4	AK STEEL CORP SR NOTES 9.125 12/15/2006	07/11/2002	SECURITY CALLED BY ISSUER at 104.56		2,091,200	2,000,000	2,050,000	2,032,189	(11,284)	0	0	70,295	70,295	104,431		4
023650-AF-1	AMERICA WEST AIRLINES PASS THRU CERTS 9.244 07/02/2006	07/02/2002	SINKING FUND REDEMPTION		21,157	21,157	21,157	21,157	0	0	0	0	0	1,965		3
02378F-AA-4	AMERICAN AIRLINES EQUIP TRUST 8.080 09/11/2011	09/11/2002	SINKING FUND REDEMPTION		17,820	17,820	17,293	17,293	(276)	0	0	350	350	720		3
126650-AF-7	CVS CORP PASS THRU CERTS 7.770 01/10/2012	09/10/2002	SINKING FUND REDEMPTION		34,538	34,538	34,538	34,538	0	0	0	0	0	1,724		1PE
22609-AB-2	CRESTAR FIN L CORP SUB NOTES 8.250 07/15/2002	07/15/2002	MATURITY		2,000,000	2,000,000	2,000,000	2,000,000	0	0	0	0	0	16,000		1PE
247367-AA-3	DELTA AIR LINES INC ETC 8.270 09/23/2007	09/23/2002	SINKING FUND REDEMPTION		9,989	9,989	9,989	9,989	0	0	0	0	0	5,788		3
262357-A*-7	DRURY FUNDING CORP COLL MTG BOND 7.906 01/20/2011	09/20/2002	SINKING FUND REDEMPTION		23,849	23,849	23,849	23,849	0	0	0	0	0	1,258		2
313693-AE-3	FEDERAL PAPER BOARD DEBS 8.125 07/01/2002	07/01/2002	MATURITY		1,000,000	1,000,000	1,000,000	1,000,000	0	0	0	0	0	81,250		2PE
36877Q-AA-4	GENERAL AMERICAN RAILCAR CORP PASS THRO 7.760 09/20/2021	09/20/2002	SINKING FUND REDEMPTION		31,800	31,800	31,800	31,800	0	0	0	0	0	1,644		1
50070-AA-9	KRAUSS/SCHWARTZ PROPERTIES LTD 7.740 02/18/2004	09/15/2002	SINKING FUND REDEMPTION		8,838	8,838	8,838	8,838	0	0	0	0	0	491		1PE
778139-AA-3	ROSEWOOD CARE CTR CAP FUND FMB 7.250 11/01/2013	09/01/2002	SINKING FUND REDEMPTION		5,869	5,869	5,869	5,869	0	0	0	0	0	1,735		1
880336-AM-2	TENET HEALTHCARE CORP SR SUB NOTES 8.125 12/01/2008	04/08/2002	PRIOR YEAR INCOME		0	0	0	0	0	0	0	0	0	243,315		3
902599-90-1	UNION ACCEPTANCE CORP SR NOTES 8.530 08/01/2002	08/01/2002	MATURITY		500,000	500,000	498,750	49,801	199	0	0	0	0	42,560		6*
90332U-AF-0	US AIRWAYS PASS THROUGH CERT SER 1999-9.010 07/20/2020	07/20/2002	SINKING FUND REDEMPTION		87,982	87,982	87,982	87,982	0	0	0	0	0	7,927		3
90332U-AL-7	US AIRWAYS 2000-3G PASS THRU CERTS 7.890 09/01/2020	09/01/2002	SINKING FUND REDEMPTION		18,353	18,353	18,353	18,353	0	0	0	0	0	1,448		1PE
90337Q-AC-1	USX CORP MTN SER A 7.990 08/05/2002	08/05/2002	MATURITY		1,500,000	1,500,000	1,450,485	1,49,791	4,209	0	0	0	0	6,371		2PE
909279-AT-8	UNITED AIRLINES SR UNSEC NOTES 9.125 01/15/2012	09/10/2002	MERRILL LYNCH		350,000	2,000,000	1,980,000	1,98,650	779	0	0	(16,6429)	(16,6429)	211,903		5
90928R-AA-8	UNITED AIRLINES SER 1993-B 8.310 03/26/2009	09/26/2002	SINKING FUND REDEMPTION		92349	92349	92349	92349	0	0	0	0	0	2,439		5Z
98157D-AJ-5	WORLDCOM INC NOTES 7.500 05/15/2011	08/12/2002	SPEARS, LEEDS, & KELLOGG		400,000	4,000,000	3,940,600	3,940,600	3,060	0	0	(240,364)	(240,364)	0		6
4599996 - Bonds - Industrial and Misc - United States					8,220,785	1393847	13,298,854	13,333,050	(3,314)	0	0	(1,80147)	(1,80147)	952,167	XXX	XXX
4599999 - Bonds - Industrial and Miscellaneous					8,220,785	1393847	13,298,854	13,333,050	(3,314)	0	0	(1,80147)	(1,80147)	952,167	XXX	XXX
6099997 - Bonds - Part 4					9,720,785	1498847	14,797,684	14,832,630	(2,894)	0	0	(1,80147)	(1,80147)	150873	XXX	XXX
6099998 - Bonds - Part 5					5,000,000	5,000,000	5,000,000	5,000,000	0	0	0	0	0	13,325	XXX	XXX
6099999 - Total - Bonds					14,720,785	998847	9,797,684	9,832,630	(2,894)	0	0	(1,80147)	(1,80147)	1,088,898	XXX	XXX

SCHEDULE D - PART 4

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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 CINCINNATI LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

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