



QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

COLUMBUS LIFE INSURANCE COMPANY

NAIC Group Code 0836 0836 NAIC Company Code 99937 Employer's ID Number 31-1191427

(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated September 8, 1986 Commenced Business July 1, 1988

Statutory Home Office 400 East 4th Street, Cincinnati, Ohio 45202-3302

(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 400 East 4th Street, Cincinnati, Ohio 45202-3302 513-361-6700

(Street and Number, City or Town, State and Zip Code)

(Area Code) (Telephone Number)

Mail Address 400 East 4th Street, Cincinnati, Ohio 45202-3302

(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 400 East 4th Street, Cincinnati, Ohio 45202-3302

(Street and Number, City or Town, State and Zip Code)

513-361-6700

(Area Code) (Telephone Number)

Internet Website Address www.ColumbusLife.com

Statement Contact Bradley J. Hunkler 513-629-2980

(Name)

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Bradley.Hunkler@WesternSouthernLife.com

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Policyowner Relations Contact 400 East 4th Street, Cincinnati, Ohio 45202-3302

(Street and Number, City or Town, State and Zip Code)

1-800-677-9595

(Area Code) (Telephone Number) (Extension)

OFFICERS

President & CEO ..... Lawrence Lee Grypp  
Chairman of Board ..... John Finn Barrett  
V. Chairman of Board  
Actuary .....

Sr VP & Chf Inf Off ..... Clint David Gibler  
Sr VP ..... Edward Scott Heenan  
VP & Chf Inv Officer..... William Francis Ledwin  
Sr VP ..... James McKinley Teeters  
Sr VP & Chf Fin Off ..... Robert Lewis Walker  
Sr VP & Secretary .....

Sr VP ..... Noreen Joyce Hayes  
VP & Comptroller ..... Bradley Joseph Hunkler  
Sr VP & Chf Actuary ..... Nora Eyre Moushey  
VP & Treasurer ..... James Joseph Vance  
Sr VP & Chf Mkt Off ..... Mark Alan Wilkerson

VICE PRESIDENTS

#David Todd Henderson Thomas Dale Holdridge Mario Joseph San Marco  
Donna Schenk Charles Wendell Wood, Jr.

DIRECTORS OR TRUSTEES

Paul Harold Amato John Finn Barrett James Norman Clark  
Lawrence Lee Grypp Ralph Charles Waldo William Joseph Williams

State of Ohio SS  
County of Hamilton

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

Lawrence Lee Grypp Donald Joseph Wuebling Bradley Joseph Hunkler  
President & CEO Sr VP & Secretary VP & Comptroller

Subscribed and sworn to before me this  
7th day of November, 2002

ASSETS

	Current Statement Date			4
	1	2	3	December 31 Prior Year Net Admitted Assets
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	1,578,982,020		1,578,982,020	1,479,354,807
2. Stocks:				
2.1 Preferred stocks .....	26,540,854		26,540,854	27,157,080
2.2 Common stocks .....	120,719,948		120,719,948	175,117,908
3. Mortgage loans on real estate:				
3.1 First liens .....	148,463,078		148,463,078	157,174,099
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) .....				1,626,910
4.3 Properties held for sale (less \$ ..... encumbrances) .....				
5. Policy loans .....	73,677,089		73,677,089	73,570,847
6. Premium notes, including \$ ..... for first year premiums .....				
7. Cash (\$ ..... (4,272,813)) and short-term investments (\$ ..... 58,111,951 ) .....	53,839,138		53,839,138	(6,700,489)
8. Other invested assets .....	74,344,377		74,344,377	71,898,655
9. Receivable for securities .....	12,540,903		12,540,903	7,504,180
10. Aggregate write-ins for invested assets .....	2,574,237		2,574,237	3,460,082
11. Subtotals, cash and invested assets (Lines 1 to 10) .....	2,091,681,644		2,091,681,644	1,990,164,079
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers .....	1,256,544		1,256,544	339,942
12.2 Commissions and expense allowances due .....				
12.3 Experience rating and other refunds due .....				
12.4 Other amounts receivable under reinsurance contracts .....				
13. Electronic data processing equipment and software .....				
14. Federal and foreign income tax recoverable and interest thereon (including \$ ..... 78,842,251 net deferred tax asset) .....	78,842,251	19,962,052	58,880,199	41,134,734
15. Guaranty funds receivable or on deposit .....	175,105		175,105	249,134
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$ ..... 177,330 loading) .....	6,487,073		6,487,073	6,334,207
17. Accident and health premiums due and unpaid .....	6,478		6,478	7,358
18. Investment income due and accrued .....	25,930,693		25,930,693	28,198,526
19. Net adjustment in assets and liabilities due to foreign exchange rates .....				
20. Receivable from parent, subsidiaries and affiliates .....				50,305,288
21. Amounts receivable relating to uninsured accident and health plans .....				
22. Amounts due from agents .....	4,313,447	4,313,447		
23. Other assets nonadmitted .....	(42,974)	(42,974)		
24. Aggregate write-ins for other than invested assets .....	1,104,608		1,104,608	1,105,624
25. Total assets excluding Separate Accounts business (Lines 11 to 24) .....	2,209,754,869	24,232,525	2,185,522,344	2,117,838,892
26. From Separate Accounts Statement .....	5,887,410		5,887,410	4,163,900
27. Total (Lines 25 and 26) .....	2,215,642,279	24,232,525	2,191,409,754	2,122,002,792
DETAILS OF WRITE-INS				
1001. Cash value employee split dollar plan .....	1,563,764		1,563,764	1,609,994
1002. Option Contracts .....	1,010,473		1,010,473	1,850,088
1003. ....				
1098. Summary of remaining write-ins for Line 10 from overflow page .....				
1099. Totals (Lines 1001 through 1003 + 1098) (Line 10 above) .....	2,574,237		2,574,237	3,460,082
2401. Prepaid Dividends .....	71,608		71,608	72,624
2402. Miscellaneous .....	1,033,000		1,033,000	1,033,000
2403. ....				
2498. Summary of remaining write-ins for Line 24 from overflow page .....				
2499. Totals (Lines 2401 through 2403 + 2498) (Line 24 above) .....	1,104,608		1,104,608	1,105,624

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ ... 1,669,242,627 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	1,669,242,627	1,608,981,943
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	9,923,852	9,672,153
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve) .....	47,911,270	47,614,279
4. Contract claims:		
4.1 Life .....	3,224,108	4,670,211
4.2 Accident and health .....	49,840	49,840
5. Policyholders' dividends \$ ..... 9,092 and coupons \$ ..... due and unpaid .....	9,092	111,960
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment to ..... (including \$ ..... Modco) .....	15,822,334	15,523,558
6.2 Dividends not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... 168,487 accident and health premiums .....	168,487	147,934
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on cancelled 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 .....	14,092,246	11,671,705
9.4 Interest Maintenance Reserve .....		
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 891,549 , accident and health \$ ..... and deposit-type contract funds \$ .....	891,549	923,280
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued .....	1,866,166	601,383
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... (1,676,166)accrued for expense allowances recognized in reserves) .....	(1,676,166)	
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	(230,529)	793,843
15. Federal and foreign income taxes, including \$ ..... 3,824,203 on realized capital gains (losses) (including \$ ..... net deferred tax liability) .....	13,829,652	3,116,974
16. Unearned investment income .....	2,318,761	2,459,998
17. Amounts withheld or retained by company as agent or trustee .....	31,443,260	20,911,254
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		602,771
19. Remittances and items not allocated .....	(6,008,555)	4,228,083
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....	13,405,396	13,067,893
22. Borrowed money \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve .....	7,879,244	22,177,588
24.2 Reinsurance in unauthorized companies .....		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers .....		
24.4 Payable to parent, subsidiaries and affiliates .....		
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 .....	60,877,491	3,410,267
24.9 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	828,545	9,856,802
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25) .....	1,885,868,670	1,780,593,719
27. From Separate Accounts Statement .....	5,887,410	4,163,900
28. Total Liabilities (Lines 26 and 27) .....	1,891,756,080	1,784,757,619
29. Common capital stock .....	10,000,000	10,000,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus .....	41,600,000	41,600,000
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	248,053,674	285,645,173
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) .....	289,653,674	327,245,173
38. Totals of Lines 29, 30 and 37 .....	299,653,674	337,245,173
39. Totals of Lines 28 and 38 .....	2,191,409,754	2,122,002,792
DETAILS OF WRITE-INS		
2501. Additional reserves for interest guarantees on premium deposits .....	8,988	13,316
2502. Uncashed drafts and checks that are pending escheatment to the state .....	233,936	316,300
2503. Outstanding disbursement checks written awaiting booking .....	566,206	1,962,168
2598. Summary of remaining write-ins for Line 25 from overflow page .....	19,415	7,565,018
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	828,545	9,856,802
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above) .....		

SUMMARY OF OPERATIONS  
(Excluding Unrealized Capital Gains and Losses)

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	134,581,930	119,506,982	159,655,217
2. Considerations for supplementary contracts with life contingencies	77,893	639,261	863,920
3. Net investment income	100,832,556	103,544,729	135,277,562
4. Amortization of Interest Maintenance Reserve (IMR)	2,242,139	1,846,212	2,715,386
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	(20,542)	1,512	1,512
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	384,124	131,306	209,767
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	179,666	129,441	1,744,567
9. Totals (Lines 1 to 8.3)	238,277,766	225,799,443	300,467,931
10. Death benefits	33,163,654	32,470,514	42,123,590
11. Matured endowments (excluding guaranteed annual pure endowments)	541,653	596,896	877,406
12. Annuity benefits	4,718,180	5,559,930	7,331,913
13. Disability benefits and benefits under accident and health contracts	1,498,243	1,809,405	2,338,569
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	59,888,938	77,505,846	98,210,717
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	1,844,638	1,998,009	2,861,002
18. Payments on supplementary contracts with life contingencies	888,962	1,019,846	1,369,105
19. Increase in aggregate reserves for life and accident and health policies and contracts	57,886,938	29,894,326	40,543,352
20. Totals (Lines 10 to 19)	160,431,206	150,854,772	195,655,654
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	20,477,032	18,215,284	24,741,805
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	18,657,416	18,694,164	23,546,694
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,763,312	2,145,865	2,545,255
25. Increase in loading on deferred and uncollected premiums	(356,793)	(830,738)	(1,110,660)
26. Net transfers to or (from) Separate Accounts	1,535,961	2,524,737	3,451,225
27. Aggregate write-ins for deductions	(4,291,969)	1,442,493	(1,168,549)
28. Totals (Lines 20 to 27)	198,216,165	193,046,577	247,661,424
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	40,061,601	32,752,866	52,806,507
30. Dividends to policyholders	11,843,544	11,690,770	15,600,811
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	28,218,057	21,062,096	37,205,696
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	11,518,867	8,302,588	10,368,348
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)	16,699,190	12,759,508	26,837,348
34. Net realized capital gains or (losses) less capital gains tax of \$ 3,824,203 (excluding taxes of \$ 4,662,680 transferred to the IMR)	(13,530,512)	17,175	(1,700,054)
35. Net Income (Line 33 plus Line 34)	3,168,678	12,776,683	25,137,294
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	337,245,173	352,836,365	352,836,365
37. Net income (Line 35)	3,168,678	12,776,683	25,137,294
38. Change in net unrealized capital gains (losses)	(42,983,078)	(44,763,086)	(33,047,349)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in deferred income tax	22,776,198	(7,351,082)	1,678,787
41. Change in nonadmitted assets and related items	(5,005,663)	43,449	(9,575,455)
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	14,298,344	30,609,657	22,502,410
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		47,709,878	47,709,264
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			
52. Dividends to stockholders	(29,854,963)	(70,000,000)	(70,000,000)
53. Aggregate write-ins for gains and losses in surplus	8,985	2,336	3,857
54. Net change in capital and surplus (Lines 37 through 53)	(37,591,499)	(30,972,165)	(15,591,192)
55. Capital and surplus as of statement date (Lines 36 + 54)	299,653,674	321,864,200	337,245,173
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	179,666	129,441	1,744,567
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	179,666	129,441	1,744,567
2701. Change in reserve for agent benefits	373,031	281,499	340,464
2702. Increase (Decrease) in Claim Stabilization	(4,665,000)	1,160,994	(1,509,013)
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	(4,291,969)	1,442,493	(1,168,549)
5301. Change in additional reserve interest guaranty premium deposits Increase(-) or Decrease (+)	8,985	2,336	3,857
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	8,985	2,336	3,857

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	134,807,252	161,352,531
2. Charges and fees for deposit-type contracts		
3. Considerations for supplementary contracts with life contingencies	77,893	863,920
4. Net investment income	127,915,095	129,914,242
5. Commissions and expense allowances on reinsurance ceded	(20,542)	1,512
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts		
7. Aggregate write-ins for miscellaneous income		
8. Total (Lines 1 to 7)	262,779,698	292,132,205
9. Death benefits	35,527,858	43,029,083
10. Matured endowments	541,653	877,404
11. Annuity benefits	4,718,180	7,331,913
12. Disability benefits and benefits under accident and health contracts	1,496,743	1,438,546
13. Coupons, guaranteed annual pure endowments and similar benefits		
14. Surrender benefits and withdrawals for life contracts	59,888,938	98,210,718
15. Group conversions		
16. Interest and adjustments on contract or deposit-type contract funds	1,604,949	684,743
17. Payments on supplementary contracts with life contingencies	888,962	1,369,105
18. Total (Lines 9 to 17)	104,667,283	152,941,512
19. Commissions on premiums, annuity considerations and deposit-type contract funds	20,672,694	25,077,376
20. Commissions and expense allowances on reinsurance assumed		
21. General insurance expenses	18,663,982	25,911,821
22. Insurance taxes, licenses and fees, excluding federal income taxes	2,511,803	2,761,214
23. Net transfers to or (from) Separate Accounts	3,212,127	3,451,225
24. Aggregate write-ins for deductions		
25. Total (Lines 18 to 24)	149,727,889	210,143,148
26. Dividends paid to policyholders	11,647,636	15,304,386
27. Federal income taxes (excluding tax on capital gains)	2,512,835	9,537,620
28. Total (Lines 25 to 27)	163,888,360	234,985,154
29. Net cash from operations (Line 8 minus Line 28)	98,891,338	57,147,051
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds	201,385,136	480,272,984
30.2 Stocks	10,483,217	64,305,793
30.3 Mortgage loans	11,921,132	11,952,108
30.4 Real estate	3,038,251	1,400,000
30.5 Other invested assets	1,531,815	4,578,994
30.6 Net gains (or losses) on cash and short-term investments		39,424
30.7 Miscellaneous proceeds		
30.8 Total investment proceeds (Lines 30.1 to 30.7)	228,359,551	562,549,303
31. Net tax on capital gains (losses)	2,117,557	1,543,440
32. Total (Line 30.8 minus Line 31)	226,241,994	561,005,863
33. Cost of investments acquired (long-term only):		
33.1 Bonds	247,979,988	486,965,988
33.2 Stocks	9,926,077	66,156,884
33.3 Mortgage loans	3,210,111	17,014,889
33.4 Real estate	162,128	369,700
33.5 Other invested assets	8,675,885	21,059,929
33.6 Miscellaneous applications		
33.7 Total investments acquired (Lines 33.1 to 33.6)	269,954,189	591,567,390
34. Net increase (or decrease) in policy loans and premium notes	106,242	(1,227,613)
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	(43,818,437)	(29,333,914)
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	4,456,512	6,668,338
36.5 Other cash provided	119,643,179	9,858,638
36.6 Total (Lines 36.1 to 36.5)	124,099,691	16,526,976
37. Cash applied:		
37.1 Dividends to stockholders paid	99,854,963	70,000,000
37.2 Interest on indebtedness		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	3,998,123	8,345,433
37.4 Other applications (net)	14,779,879	29,575,456
37.5 Total (Lines 37.1 to 37.4)	118,632,965	107,920,889
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)	5,466,726	(91,393,913)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	60,539,627	(63,580,776)
40. Cash and short-term investments:		
40.1 Beginning of year	(6,700,489)	56,880,287
40.2 End of period (Line 39 plus Line 40.1)	53,839,138	(6,700,489)
DETAILS OF WRITE-INS		
0701.		
0702.		
0703.		
0798. Summary of remaining write-ins for Line 7 from overflow page		
0799. Totals (Lines 0701 through 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 through 2403 plus 2498) (Line 24 above)		

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1	2	3
	Current Year to Date	Prior Year to Date	Prior Year Ended December 31
1. Industrial life .....			
2. Ordinary life insurance .....	104,867,242	92,374,643	144,682,378
3. Ordinary individual annuities .....	29,218,392	19,400,648	26,398,252
4. Credit life (group and individual) .....			
5. Group life insurance .....			
6. Group annuities .....			
7. A & H - group .....			
8. A & H - credit (group and individual) .....			
9. A & H - other .....	496,296	542,068	790,045
10. Aggregate of all other lines of business .....			
11. Subtotal .....	134,581,930	112,317,359	171,870,675
12. Deposit-type contracts .....			
13. Total .....	134,581,930	112,317,359	171,870,675
DETAILS OF WRITE-INS			
1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page .....			
1099. Total (Lines 1001 through 1003 plus Line 1098) (Line 10 above) .....			

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes ( ) No (X)

1.2 If yes, explain:  
.....  
.....  
.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes ( ) No (X)

2.2 If yes, has the report been filed with the domiciliary state? Yes ( ) No ( )

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

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

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes ( ) No (X)  
If yes, attach an organizational chart.

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

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

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

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

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1997

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1997

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/19/1999

7.4 By what department or departments?  
Ohio  
.....  
.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes ( ) No (X)

8.2 If yes, give full information  
.....  
.....  
.....

GENERAL INTERROGATORIES (continued)

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

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes ( ) No (X)

9.2 If yes, explain
.....
.....
.....

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

10.2 If yes, give full and complete information relating thereto:
\$25,657,362.25 MBS POOLS DOLLAR ROLLS WITH VARIOUS BROKERS
.....
.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ ..... 17,383,403

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

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds .....	\$ .....	\$ .....
13.22 Preferred Stock .....	\$ .....	\$ .....
13.23 Common Stock .....	\$ ..... 57,421,650	\$ ..... 50,295,324
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) .....	\$ ..... 57,421,650	\$ ..... 50,295,324
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above .....	\$ .....	\$ .....
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above .....	\$ .....	\$ .....

14.1 Does the reporting entity have any hedging transactions reported on schedule DB? Yes (X) No ( )

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes (X) 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
Bank of New York .....	One Wall Street, New York, NY 10286 .....
.....	.....
.....	.....

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

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

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

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

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

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

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



GENERAL INTERROGATORIES (continued)

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

PART 2 - LIFE AND 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 .....	\$ ..... 57,167
1.13 Commercial Mortgages .....	\$ ..... 148,038,199
1.14 Total Mortgages in Good Standing .....	\$ ..... 148,095,366
1.2 Long-Term Mortgages in Good Standing with Restructured Terms	
1.21 Total Mortgages in Good Standing .....	\$ ..... 68,747
1.3 Long-Term Mortgage Loans upon which Interest is Overdue more than Three Months	
1.31 Farm Mortgages .....	\$ .....
1.32 Residential Mortgages .....	\$ .....
1.33 Commercial Mortgages .....	\$ ..... 298,965
1.34 Total Mortgages with Interest Overdue more than Three Months .....	\$ ..... 298,965
1.4 Long-Term Mortgage 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 plus 1.21 plus 1.34 plus 1.44) (Page 2, Column 3, Lines 3.1 plus 3.2) .....	\$ ..... 148,463,078
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 .....	1,626,909			3,289,881
2. Increase (decrease) by adjustment .....	(4,767)			(47,300)
3. Cost of acquired .....				
4. Cost of additions to and permanent improvements .....	162,128			369,700
5. Total profit (loss) on sales .....	555,780			(585,372)
6. Increase (decrease) by foreign exchange adjustment .....				
7. Amount received on sales .....	2,340,050			1,400,000
8. Book/adjusted carrying value at end of current period .....				1,626,909
9. Total valuation allowance .....				
10. Subtotal (Line 8 plus Line 9) .....				1,626,909
11. Total nonadmitted amounts .....				
12. Statement value, current period (Page 2, real estate lines, current period) .....				1,626,909

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 .....	157,174,098	153,917,819	150,509,497	152,386,675
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions .....	3,210,111			17,014,889
2.2 Additional investment made after acquisitions .....				
3. Accrual of discount and mortgage interest points and commitment fees .....				
4. Increase (decrease) by adjustment .....				
5. Total profit (loss) on sale .....				(275,358)
6. Amounts paid on account or in full during the period .....	6,466,390	3,408,322	2,046,420	11,952,108
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 .....	153,917,819	150,509,497	148,463,077	157,174,098
10. Total valuation allowance .....				
11. Subtotal (Line 9 plus Line 10) .....	153,917,819	150,509,497	148,463,077	157,174,098
12. Total nonadmitted amounts .....				
13. Statement value of mortgages owned at end of current period .....	153,917,819	150,509,497	148,463,077	157,174,098

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

Description	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period .....	71,898,655	73,064,063	75,321,443	66,074,697
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions .....		7,220		11,580,238
2.2 Additional investment made after acquisitions .....	3,087,807	2,493,722	3,087,136	9,479,691
3. Accrual of discount .....				
4. Increase (decrease) by adjustment .....	(1,657,661)	621,410	(3,704,215)	(10,656,977)
5. Total profit (loss) on sale .....	18,762	2,297		
6. Amounts paid on account or in full during the period .....	283,500	867,269	359,987	4,578,994
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 .....	73,064,063	75,321,443	74,344,377	71,898,655
10. Total valuation allowance .....				
11. Subtotal (Line 9 plus Line 10) .....	73,064,063	75,321,443	74,344,377	71,898,655
12. Total nonadmitted amounts .....				
13. Statement value of long term invested assets at end of current period .....	73,064,063	75,321,443	74,344,377	71,898,655

SCHEDULE D - PART 1B

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

	1	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
BONDS								
1. Class 1 .....	933,921,470	226,715,555	136,876,574	6,169,354	920,599,032	933,921,470	1,042,634,259	951,867,948
2. Class 2 .....	478,402,517	18,797,608	50,343,796	(45,733,778)	498,756,721	478,402,517	401,122,551	407,143,960
3. Class 3 .....	102,242,607		6,309,098	8,484,154	81,447,561	102,242,607	104,417,664	87,398,333
4. Class 4 .....	50,502,539	2,466,825	1,337,855	23,461,218	32,195,403	50,502,539	75,092,727	26,898,277
5. Class 5 .....	3,226,731			8,587,868	3,328,030	3,226,731	11,814,599	4,823,361
6. Class 6 .....	2,197,500		8,202,172	1,464,671	2,169,428	2,197,500	2,012,171	1,222,931
7. Total Bonds .....	1,570,493,364	247,979,988	203,069,495	2,433,487	1,538,496,175	1,570,493,364	1,637,093,971	1,479,354,810
PREFERRED STOCK								
8. Class 1 .....	19,153,330				19,153,330	19,153,330	19,153,330	19,153,330
9. Class 2 .....	2,559,000				2,610,000	2,559,000	2,559,000	2,610,000
10. Class 3 .....								
11. Class 4 .....	4,881,250			(62,500)	800,000	4,881,250	4,818,750	1,300,000
12. Class 5 .....					2			
13. Class 6 .....	23,391			(13,617)	5,000,000	23,391	9,774	4,093,750
14. Total Preferred Stock .....	26,616,971			(76,117)	27,563,332	26,616,971	26,540,854	27,157,080
15. Total Bonds and Preferred Stock .....	1,597,110,335	247,979,988	203,069,495	2,357,370	1,566,059,507	1,597,110,335	1,663,634,825	1,506,511,890

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals .....	58,111,951	X X X	58,111,951		

SCHEDULE DA - PART 2 - VERIFICATION

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book / adjusted carrying value, beginning of period .....		28,405,454	45,394,590	56,583,194
2. Cost of short-term investments acquired .....	28,405,454	16,989,136	12,717,361	
3. Increase (decrease) by adjustment .....				46,640
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 .....				56,629,834
7. Book / adjusted carrying value, current period .....	28,405,454	45,394,590	58,111,951	
8. Total valuation allowance .....				
9. Subtotal (Line 7 plus Line 8) .....	28,405,454	45,394,590	58,111,951	
10. Total nonadmitted amounts .....				
11. Statement value (Line 9 minus Line 10) .....	28,405,454	45,394,590	58,111,951	
12. Income collected during period .....	702	592,428	832,576	3,204,084
13. Income earned during period .....	702	592,428	832,576	3,076,379

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Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open  
**NONE**

**Page 15**

Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets  
**NONE**

**Page 16**

Schedule S - Ceded Reinsurance  
**NONE**

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

States, Etc.		1  Is Insurer Licensed ? (Yes or No)	Direct Business Only				
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
			2 Life Insurance Premiums	3 Annuity Considerations			
1. Alabama	AL	YES	1,165,023	224,637	3,856		
2. Alaska	AK	NO	125,944	1,000			
3. Arizona	AZ	YES	10,962,096	194,180	3,013		
4. Arkansas	AR	YES	210,410	900	216		
5. California	CA	YES	4,304,952	86,068	21,390		
6. Colorado	CO	YES	1,249,275	19,575	2,614		
7. Connecticut	CT	YES	1,312,192	166,677	1,133		
8. Delaware	DE	YES	121,101		897		
9. District of Columbia	DC	YES	164,868	3,800	393		
10. Florida	FL	YES	5,356,717	829,110	27,703		
11. Georgia	GA	YES	1,362,706	5,800	4,021		
12. Hawaii	HI	NO	14,214		50		
13. Idaho	ID	YES	18,635		219		
14. Illinois	IL	YES	1,835,556	390,745	20,556		
15. Indiana	IN	YES	6,072,540	4,330,044	20,303		
16. Iowa	IA	YES	1,206,269		500		
17. Kansas	KS	YES	1,177,268	850	124		
18. Kentucky	KY	YES	1,410,214	165,725	5,043		
19. Louisiana	LA	YES	135,569	239,848	360		
20. Maine	ME	YES	35,803	51,500	519		
21. Maryland	MD	YES	2,545,650	200,556	21,917		
22. Massachusetts	MA	YES	1,758,099	631,549	2,851		
23. Michigan	MI	YES	5,958,975	2,494,007	21,681		
24. Minnesota	MN	YES	967,630		562		
25. Mississippi	MS	YES	457,433	123,446	2,053		
26. Missouri	MO	YES	784,772	18,000	1,876		
27. Montana	MT	YES	69,431	450	303		
28. Nebraska	NE	YES	1,575,794	416,489	341		
29. Nevada	NV	YES	579,061	301,667	473		
30. New Hampshire	NH	YES	173,788	200,000	137		
31. New Jersey	NJ	YES	4,619,263	1,067,286	93,579		
32. New Mexico	NM	YES	180,053	750	1,011		
33. New York	NY	NO	497,926		3,943		
34. North Carolina	NC	YES	1,506,684	4,371,601	7,417		
35. North Dakota	ND	NO	2,432		103		
36. Ohio	OH	YES	21,397,052	5,249,638	99,665		
37. Oklahoma	OK	YES	3,081,645		138		
38. Oregon	OR	YES	181,755		432		
39. Pennsylvania	PA	YES	4,248,290	1,526,952	46,680		
40. Rhode Island	RI	YES	106,927	747	1,973		
41. South Carolina	SC	YES	1,030,060	9,529	5,687		
42. South Dakota	SD	YES	66,724		195		
43. Tennessee	TN	YES	3,475,915	1,570,780	12,140		
44. Texas	TX	YES	4,013,384	1,208,032	12,144		
45. Utah	UT	YES	3,499,095	2,681,050	252		
46. Vermont	VT	YES	26,972		298		
47. Virginia	VA	YES	1,042,929	335,627	7,262		
48. Washington	WA	YES	2,018,770	82,928	3,765		
49. West Virginia	WV	YES	122,918	2,000	1,480		
50. Wisconsin	WI	YES	532,871	900	920		
51. Wyoming	WY	YES	104,742	3,150	212		
52. American Samoa	AS	NO					
53. Guam	GU	NO					
54. Puerto Rico	PR	NO	5,350				
55. U.S. Virgin Islands	VI	NO	2,790				
56. Canada	CN	NO	236				
57. Aggregate Other Alien	OT	X X X	73,069		171		
58. Subtotal	(a)	47	104,949,837	29,207,593	464,571		
90. Reporting entity contributions for employee benefit plans		X X X					
91. Dividends or refunds applied to purchase paid-up additions and annuities		X X X	8,139,467				
92. Dividends or refunds applied to shorten endowment or premium paying period		X X X					
93. Premium or annuity considerations waived under disability or other contract provisions		X X X	604,508		45,356		
94. Aggregate of other amounts not allocable by State		X X X	329,371	10,839			
95. Totals (Direct Business)		X X X	114,023,183	29,218,432	509,927		
96. Plus Reinsurance Assumed		X X X					
97. Totals (All Business)		X X X	114,023,183	29,218,432	509,927		
98. Less Reinsurance Ceded		X X X	8,931,808		12,476		
99. Totals (All Business) less Reinsurance Ceded		X X X	105,091,375	29,218,432	497,451		
DETAILS OF WRITE-INS							
5701. Mexico		X X X	240				
5702. Other Foreign		X X X	72,829		171		
5703.		X X X					
5798. Summary of remaining write-ins for Line 57 from overflow page		X X X					
5799. Total (Lines 5701 through 5703 plus 5798) (Line 57 above)		X X X	73,069		171		
9401. Life CV rollover previously taxed		X X X	160,384	10,839			
9402. Dividends accumulated applied previously taxed		X X X	168,987				
9403.		X X X					
9498. Summary of remaining write-ins for Line 94 from overflow page		X X X					
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 above)		X X X	329,371	10,839			

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

RESPONSE

Yes

EXPLANATION:

BARCODE:

Document Identifier 470:

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

No

EXPLANATION:

BARCODE:

2. Document Identifier 490:



OVERFLOW PAGE FOR WRITE-INS

OVERFLOW WRITE-INS FOR Page 3, Liabilities

	1 Current Statement Date	2 December 31 Prior Year
AGGREGATED AT Line 25, Liabilities		
Deferred Compensation .....	(180,585)	(125,552)
Mortgage Valuation Reserve .....	200,000	200,000
Claim Stabilization .....		7,490,570
2598 Line 25, Liabilities .....	19,415	7,565,018



**Page E01**

Sch. A, Pt. 2, Real Estate Acquired  
**NONE**

Sch. A, Pt. 3, Real Estate Sold  
**NONE**

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

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

NONE

SCHEDULE B - PART 2

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

1	Location		4	5	6	7	8	9	10	11	12	13
Loan Number	2	3	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
	City	State										

Mortgages closed by repayment												
126128	Delaware	OH		06/29/1977	1,507							
126392	Pataskala	OH		07/22/1992	635,039							
0199999	Mortgages closed by repayment											
9999999	TOTALS											

**Page E03**

Sch. BA, Pt. 1, Other Long-Term Invested Assets Acquired  
**NONE**

Sch. BA, Pt. 2, Other Long-Term Invested Assets Sold  
**NONE**

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - U.S. Governments								
BONDS								
US Governments								
United States								
3134A1-2K-5	FHLMC	0.000% 02/04/28	09/30/2002 LAZARD FRERES		3,659,400	20,000,000		1
GN0600-3\$-2	GNMA DOLLAR ROLL	6.000% 09/15/32	09/25/2002 BANK of AMERICA SEC Chi		9,930,358	9,641,124	30,530	1
	Subtotal United States				13,589,758	29,641,124	30,530	
0399999	Subtotal - Bonds - U.S. Governments				13,589,758	29,641,124	30,530	
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
Special Revenue & Assessment								
United States								
01F052-4A-7	FNMA TBA	5.500% 10/15/17	09/13/2002 CREDIT SUISSE FIRST BOSTON		5,114,844	5,000,000	15,278	1
01F052-6A-5	FNMA TBA	5.500% 10/15/32	09/05/2002 Bear Stearns & Co.		5,009,766	5,000,000	10,694	1
31339D-A6-5	FHLMC-CMO 2417-ZX	8.500% 01/01/32	09/01/2002 Interest Capitalization		113,472	113,472		IPE
31337L-Q9-2	FREDDIE MAC SER 2177	6.000% 08/15/29	08/28/2002 SAL SMITH-BARNEY-CHI-FI		11,003,247	10,823,975	3,608	1
31389M-QH-3	FNMA PL# 629656	5.500% 03/01/17	08/15/2002 MERRILL LYNCH-NY--FX INC		1,007,702	999,900	2,750	1
31390V-LA-0	FNMA POOL #657421	5.500% 09/01/17	08/22/2002 Bear Stearns & Co.		2,034,375	2,000,000	5,500	1
31391D-2R-3	FNMA PL#664184	5.500% 10/01/17	08/15/2002 MERRILL LYNCH-NY--FX INC		4,030,808	3,999,600	10,999	1
313921-DE-5	FNMA CMO 2001-55 PB	6.500% 04/25/26	07/23/2002 UBS WARBURG		6,506,125	6,200,000	27,986	IPE
31392A-CW-6	FNMA CMO 62 ZC	8.500% 11/25/31	09/01/2002 Interest Capitalization		68,425	68,425		1
31392A-KC-1	FNMA CMO 50 Z	8.500% 11/25/31	09/01/2002 Interest Capitalization		49,817	49,817		1
31392B-RX-6	CMO-FNMA SERIES 2002-6	8.500% 02/25/32	09/01/2002 Interest Capitalization		72,783	72,783		IPE
38373R-6H-7	GNMA 2001-60 ZL	6.500% 12/20/31	07/26/2002 MERRILL LYNCH-NY--FX INC		1,018,741	1,038,538	5,625	1
38373R-6H-7	GNMA 2001-60 ZL	6.500% 12/20/31	09/01/2002 Interest Capitalization		11,281	11,281		1
38373X-DY-9	GOVERNMENT NATIONAL	6.000% 05/16/32	08/08/2002 FIRST TENNESSEE		3,360,947	3,270,000	15,805	1
38373X-EK-8	GOVERNMENT NATIONAL	6.000% 06/20/32	06/28/2002 No Broker		4,403,125	5,000,000	22,500	1
38373X-EK-8	GOVERNMENT NATIONAL	6.000% 06/20/32	09/01/2002 Interest Capitalization		75,376	75,376		1
FN0550-\$1-7	FNMA DOLLAR ROLL	5.500% 10/01/17	09/17/2002 DEUTSCHE BANK		15,496,755	15,320,000	46,811	1
	Subtotal United States				59,377,589	59,043,167	167,556	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				59,377,589	59,043,167	167,556	
Bonds - Industrial and Miscellaneous								
Industrial & Miscellaneous								
United States								
00077B-K7-7	ABN AMRO MTG CORP	6.750% 05/25/32	07/23/2002 Bear Stearns & Co.		6,896,597	7,107,604	33,317	IPE
00077B-K7-7	ABN AMRO MTG CORP	6.750% 05/25/32	08/01/2002 Interest Capitalization		39,980	39,980		IPE
00139P-AA-6	AIG SUNAMER GLOB	6.900% 03/15/32	08/07/2002 J P MORGAN SEC FIXED INC		2,104,920	2,000,000	54,433	1
001957-BD-0	AMERICAN TEL &	8.000% 11/15/31	08/12/2002 Tax Free Exchange		10,133,415	10,000,000	193,333	2
030955-AM-0	AMERITECH CAPITAL	6.450% 01/15/18	08/29/2002 LEHMAN BROS FXD INC		2,596,246	2,595,000	22,782	IPE
030955-AM-8	AMERITECH CAPITAL	6.550% 01/15/28	09/10/2002 MORGAN STANLEY FIXED INC		3,071,880	3,000,000	28,383	IPE
110122-AB-4	BRISTOL-MYERS SQUIBB	6.800% 11/15/26	09/10/2002 MERRILL LYNCH-NY--FX INC		1,101,280	1,000,000	22,289	IPE
110122-AG-3	BRISTOL-MYERS SQUIBB	5.750% 10/01/11	09/26/2002 Various		4,271,940	4,000,000	57,181	IPE
17248R-AJ-5	CINGULAR WIRELESS	7.125% 12/15/31	08/28/2002 Tax Free Exchange		11,880,000	12,000,000	178,125	1
208251-AE-8	CONOCO INC	6.950% 04/15/29	09/04/2002 GOLDMAN SACHS		3,354,180	3,000,000	83,400	1
285659-AF-5	ELECTRONIC DATA	7.450% 10/15/29	08/27/2002 Various		4,268,020	4,000,000	110,508	IPE
343254-AJ-7	FLORIDA WINDSTORM	7.125% 02/25/19	08/23/2002 Various		8,853,140	8,000,000	4,354	1
35802Q-AB-4	FRESENIUS MED CAP TR	7.875% 06/15/11	09/06/2002 Various		847,500	1,000,000	18,047	4
45254T-LW-2	IMPAC SECURED ASSETS	6.360% 08/25/32	05/20/2002 UBS WARBURG		3,998,465	4,000,000	19,080	1Z
459200-AM-3	INTL BUSINESS MACHINES	7.000% 10/30/25	09/25/2002 Various		3,880,045	3,500,000	101,306	IPE
(continues)								
(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues .....								

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - Industrial and Miscellaneous (continued)								
459200-AS-0	INTL BUSINESS MACHINES	6.500% 01/15/28	09/24/2002 BARCLAYS		1,064,540	1,000,000	13,000	1
51808B-AE-2	LASMO (USA) INC	7.300% 11/15/27	07/12/2002 UBS WARBURG		2,192,680	2,000,000	25,144	IPE
532457-AM-0	ELI LILY	7.125% 06/01/25	07/09/2002 J P MORGAN SEC FIXED INC		1,106,190	1,000,000	8,115	IPE
543213-AB-8	LONGVIEW FIBRE CO	10.000% 01/15/09	07/26/2002 Tax Free Exchange		1,011,575	1,000,000	3,056	4
55265K-AH-2	MASTR ASSET	6.750% 11/25/31	09/01/2002 Interest Capitalization		72,181	72,181		IPE
589331-AD-9	MERCK & CO INC	6.400% 03/01/28	08/16/2002 BANK of AMERICA SEC Mont		1,050,290	1,000,000	30,222	IPE
655356-JK-0	NOMURA ASSET SEC CORP	7.031% 03/15/30	06/28/2002 GREENWICH CAPITAL		14,187,556	13,054,000	54,113	1
69348L-CJ-6	PNC MORTGAGE SECS CORP	7.500% 07/25/24	09/30/2002 DESCAP		2,094,375	2,000,000	417	IPE
71713U-AQ-5	PHARMACIA CORPORATION	6.500% 12/01/18	07/18/2002 J P MORGAN SEC FIXED INC		2,058,420	2,000,000	18,778	IPE
71713U-AW-2	PHARMACIA CORPORATION	6.600% 12/01/28	07/19/2002 MORGAN STANLEY FIXED INC		4,198,510	4,000,000	35,567	1
74434T-X3-6	PRU HOME MTGE SECS	6.500% 11/25/24	09/01/2002 Interest Capitalization		98,766	98,766		IPE
778669-AA-9	ROTECH HEALTHCARE INC	9.500% 04/01/12	07/08/2002 UBS WARBURG		607,750	650,000	18,010	4
78387G-AD-5	SBC COMMUNICATIONS	6.250% 03/15/11	09/30/2002 MORGAN STANLEY FIXED INC		2,144,880	2,000,000	6,250	1
870700-AC-5	SWIFT & CO	10.125% 10/01/09	09/16/2002 J P MORGAN SEC FIXED INC		947,500	1,000,000		1
882389-CC-1	TEXAS EASTERN	7.000% 07/15/32	08/16/2002 Various		2,048,330	2,000,000	11,472	IPE
907818-AW-8	UNION PACIFIC CORP	8.350% 05/01/25	08/07/2002 SAL SMITH-BARNEY-CHI-FI		3,316,680	3,000,000	70,279	2PE
913017-AT-6	UNITED TECHNOLOGIES	6.700% 08/01/28	08/26/2002 MORGAN STANLEY FIXED INC		2,173,340	2,000,000	10,422	IPE
94977C-AT-2	WELLS FARGO MTG BACKED	6.750% 10/25/31	07/19/2002 Bear Stearns & Co.		5,202,344	5,000,000	21,563	IPE
94977F-AB-4	WELLS FARGO MTG BACKED	6.750% 07/25/31	09/20/2002 SAL SMITH-BARNEY-CHI-FI		3,121,875	3,000,000	13,500	IPE
969457-BN-9	WILLIAMS COS INC	9.250% 03/15/04	07/15/2002 Tax Free Exchange		1,993,333	2,000,000	61,667	4
98934K-AB-6	ZENECA WILMINGTON	7.000% 11/15/23	08/15/2002 Various		11,894,430	11,000,000	157,306	IPE
	Subtotal United States				129,883,153	124,117,531	1,485,419	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				129,883,153	124,117,531	1,485,419	
6099997	Subtotal - Bonds - Part 3				202,850,500	212,801,822	1,683,505	
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				45,129,490	44,781,748	140,061	
6099999	Subtotal - Bonds				247,979,990	257,583,570	1,823,566	
Common Stock - Public Utilities								
	COMMON STOCK							
	Public Utilities (unaffiliated)							
	United States							
172474-10-8	CINERGY		09/12/2002 Various	23,100.000	729,029			L
	Subtotal United States			23,100.000	729,029			
6699999	Subtotal - Common Stock - Public Utilities				729,029			
Common Stock - Banks, Trust and Insurance Companies								
	Banks, Trust & Insurance Companies							
	United States							
902973-30-4	U S BANCORP		09/05/2002 FOX PITT KELTON INC	36,100.000	749,285			L
	Subtotal United States			36,100.000	749,285			
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				749,285			
Common Stock - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
060505-10-4	BANK OF AMERICA CORP		09/06/2002 Various	9,500.000	661,050			L
071813-10-9	BAXTER INTL INC		07/23/2002 LEHMAN BROTHERS	19,200.000	618,415			L
110122-10-8	BRISTOL-MYERS SQUIBB CO		08/13/2002 SIMMONS	24,100.000	568,223			L
(continues)								

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Common Stock - Industrial and Miscellaneous (continued)								
14149Y-10-8	CARDINAL HEALTH INC	07/25/2002	CREDIT SUISSE FIRST BOSTON	7,700.000	396,214			L
20825C-10-4	CONOCOPHILLIPS	09/03/2002	Tax Free Exchange	37,883.000	1,920,184			L
302316-10-2	EXXON MOBIL CORP	08/13/2002	JOHNSON RICE	10,400.000	370,795			L
313400-30-1	FREDDIE MAC	09/20/2002	Various	35,950.000	2,165,682			L
428236-10-3	HEWLETT PACKARD	08/02/2002	CREDIT SUISSE FIRST BOSTON	41,500.000	551,638			L
46625H-10-0	J P MORGAN CHASE	07/10/2002	WILLIAMS CAPITAL	10,800.000	338,872			L
983024-10-0	WYETH	09/10/2002	KENNEY & CO, LLC	17,770.000	764,746			L
	Subtotal United States			214,803.000	8,355,819			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				8,355,819			
7099997	Subtotal - Common Stock - Part 3				9,834,133			
7099998	Summary Item - Common Stock Acquired and fully Disposed of this quarter				91,944			
7099999	Subtotal - Common Stock				9,926,077			
7199999	Subtotal - Preferred and Common Stock				9,926,077			
7299999	TOTALS				257,906,067		1,823,566	

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
Bonds - U.S. Governments																
BONDS																
US Governments																
United States																
36200W-S3-6	GNMA 30 YR POOL	6.000% 11/15/31	07/31/2002	BANK of AMERICA SEC Chi	9,685,920	9,641,124.00	9,687,070	9,685,920	(489)					80,343		1
36200W-S3-6	GNMA 30 YR POOL	6.000% 11/15/31	08/01/2002	Paydown	186,361	186,361.00	187,249	186,361	(875)					49,697		1
36203C-E4-0	GNMA 30 YR POOL	7.500% 08/15/23	09/01/2002	Paydown	93,158	93,158.00	89,475	93,158	3,496					1,354		1
36203G-JY-0	GNMA 30 YR POOL	7.500% 05/15/23	09/01/2002	Paydown	107,853	107,853.00	103,589	107,853	4,084					1,083		1
36206M-ZZ-3	GNMA 30 YR POOL	7.500% 11/15/25	09/01/2002	Paydown	139,196	139,196.00	137,369	139,196	1,798					1,775		1
36206W-B2-0	GNMA 30 YR POOL	7.500% 10/15/29	09/01/2002	Paydown	517,538	517,538.00	518,023	517,538	(507)					7,358		1
36209B-DX-3	GNMA 30 YR POOL	6.500% 12/15/28	09/01/2002	Paydown	508,054	508,054.00	515,199	508,054	(6,928)					6,081		1
36209C-6Y-7	GNMA 30 YR POOL	7.000% 07/15/28	09/01/2002	Paydown	580,695	580,695.00	589,042	580,695	(8,083)					6,467		1
36209D-JJ-4	GNMA 30 YR POOL	6.500% 05/15/29	09/01/2002	Paydown	91,768	91,768.00	91,753	91,768	18					1,152		1
36209R-JL-8	GNMA 30 YR POOL	8.000% 02/15/30	09/01/2002	Paydown	278,205	278,205.00	276,988	278,205	1,219					4,517		1
36209R-JS-3	GNMA 30 YR POOL	8.000% 02/15/30	09/01/2002	Paydown	494,763	494,763.00	492,599	494,763	2,163					5,668		1
36209V-MH-4	GNMA 30 YR POOL	6.500% 12/15/28	09/01/2002	Paydown	219,218	219,218.00	222,301	219,218	(3,022)					1,810		1
36209V-NQ-3	GNMA 30 YR POOL	6.500% 01/15/29	09/01/2002	Paydown	156,029	156,029.00	156,005	156,029	26					1,760		1
36210J-TB-4	GNMA 30 YR POOL	6.500% 03/15/29	09/01/2002	Paydown	103,821	103,821.00	103,805	103,821	18					1,139		1
36210K-VU-6	GNMA 30 YR POOL	8.000% 03/15/30	09/01/2002	Paydown	255,580	255,580.00	254,462	255,580	1,120					3,470		1
36210Y-DP-7	GNMA 30 YR POOL	7.500% 10/15/29	09/01/2002	Paydown	478,432	478,432.00	478,881	478,432	(475)					5,752		1
36210Y-DQ-5	GNMA 30 YR POOL	7.500% 10/15/29	09/01/2002	Paydown	639,015	639,015.00	639,614	639,015	(630)					6,659		1
36211B-LY-8	GNMA 30 YR POOL	6.500% 06/15/29	09/01/2002	Paydown	292,860	292,860.00	283,068	292,860	9,624					2,860		1
36211T-UE-3	GNMA 30 YR POOL	8.000% 03/15/30	09/01/2002	Paydown	377,155	377,155.00	375,505	377,155	1,655					5,765		1
36211T-UM-5	GNMA 30 YR POOL	8.000% 03/15/30	09/01/2002	Paydown	385,203	385,203.00	383,518	385,203	1,689					5,758		1
36211T-UP-8	GNMA 30 YR POOL	8.000% 03/15/30	09/01/2002	Paydown	395,427	395,427.00	393,697	395,427	1,733					6,434		1
BCC078-T5-3	GOVERNMENT NATL MTG	6.000% 06/01/32	06/28/2002	Security Withdraw	4,403,125	5,000,000.00	4,403,125	4,403,125	(152)					22,500		1
Subtotal United States					20,389,375	20,941,454.00	20,382,335	20,389,375	7,482					229,401		
0399999	Subtotal - Bonds - U.S. Governments				20,389,375	20,941,454.00	20,382,335	20,389,375	7,482					229,401		
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
Special Revenue & Assessment																
United States																
31280H-ZG-6	FHLMC POOL #E63443	6.500% 03/01/11	09/01/2002	Paydown	132,421	132,421.00	132,835	132,421	(250)					1,476		1
3128EX-VS-4	FHLMC POOL #D61525	8.000% 07/01/25	09/01/2002	Paydown	167,254	167,254.00	170,285	167,254	(2,974)					2,232		1
313376-UF-6	FHLMC - CMO SER 1810-F	5.895% 12/15/08	09/01/2002	Paydown	243,347	243,347.00	230,533	243,347	4,976					2,412		1
313401-GK-1	FHLMC POOL #160081	10.250% 06/01/09	09/01/2002	Paydown	3,699	3,699.00	3,785	3,699	(39)					60		1
31341Y-K8-0	FHLMC POOL #219319	9.000% 11/01/02	09/01/2002	Paydown	754	754.00	745	754	8					11		1
31374A-HS-2	FNMA POOL #308141	8.000% 04/01/25	09/01/2002	Paydown	42,139	42,139.00	41,907	42,139	243					832		1
31374Q-XD-2	FNMA POOL #321176	7.500% 09/01/25	09/01/2002	Paydown	76,092	76,092.00	75,759	76,092	334					518		1
31385H-QR-6	FNMA POOL #545064	6.500% 06/01/31	09/01/2002	Paydown	1,251,183	1,251,183.00	1,266,041	1,251,183	(14,913)					15,750		1
676901-AJ-7	OHIO HSG FIN AGY MTG	7.750% 09/01/30	09/01/2002	Redemption	100.0000	345,000	345,000	345,000						13,369		1
Subtotal United States					2,261,887	2,261,887.00	2,266,889	2,261,887	(12,615)					36,660		
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				2,261,887	2,261,887.00	2,266,889	2,261,887	(12,615)					36,660		
Bonds - Public Utilities																
Public Utilities (unaffiliated)																
United States																
03774B-AN-3	APPALACHIAN PWR	6.850% 06/01/03	07/24/2002	Redemption	100.0000	4,000,000	4,000,000.00	3,585,920	4,000,000	60,736				63,172		2PE
059165-BT-6	BALTIMORE GAS & EL CO	7.250% 07/01/02	07/01/2002	Maturity		3,000,000	3,000,000.00	3,003,900	3,000,000					108,750		1PE
(continues)																
(a) For all common stock bearing the NAIC designation 'U' provide: the number of such issues																

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
Bonds - Public Utilities (continued)																
15005M-AC-8	CEDAR BRAKES I LLC	8.500% 02/15/14	08/01/2002	Redemption	100.0000	(402)	(402.00)	(402)	(402)							2
172070-BN-3	CINCINNATI GAS & EL CO	7.250% 09/01/02	09/01/2002	Maturity		5,000,000	5,000,000.00	4,730,450	5,000,000	9,608				181,250		1PE
302569-AA-6	FL PR & LT CO	7.520% 06/30/19	06/30/2002	Redemption	100.0000	160,000	160,000.00	160,000	160,000					6,016		2
50185K-AF-4	LG&E ENERGY CORP	7.471% 11/01/11	07/15/2002	J P MORGAN SEC FIXED INC		7,264,690	7,000,000.00	7,475,190	7,450,663	(1,503)		(185,973)	(185,973)	108,122		2PE
546387-BV-2	LA PR & LT CO	7.740% 07/01/02	07/01/2002	Maturity		1,510,000	1,510,000.00	1,438,834	1,510,000					58,437		2PE
597519-AA-5	MIDLAND COGENERATION	10.330% 07/23/02	07/23/2002	Redemption	100.0000	262,121	262,121.00	269,001	262,121	(22)				13,533		2
84258P-AC-1	SOUTHERN CO CAP TRUST	8.190% 02/01/37	09/04/2002	LEHMAN BROS FXD INC		2,155,000	2,000,000.00	1,853,830	1,855,049	78		299,951	299,951	99,190		2
882850-BR-0	TX UTILITIES CO	8.500% 08/01/24	08/08/2002	Redemption	104.0500	3,121,500	3,000,000.00	3,106,830	3,121,500	37,410				132,458		2PE
	Subtotal United States					26,472,908	25,931,718.00	25,623,553	26,358,930	106,307		113,978	113,978	770,928		
3899999	Subtotal - Bonds - Public Utilities					26,472,908	25,931,718.00	25,623,553	26,358,930	106,307		113,978	113,978	770,928		
Bonds - Industrial and Miscellaneous																
	Industrial & Miscellaneous															
	United States															
001957-BA-6	AMERICAN TEL &	8.000% 11/15/31	08/12/2002	Tax Free Exchange		10,133,415	10,000,000.00	10,135,300	10,133,415	(620)				193,333		2
00253C-FG-7	AAMES MORTGAGE TRUST	6.268% 01/15/27	09/01/2002	Paydown		1,164,578	1,164,578.00	1,164,578	1,164,578					13,260		1PE
00755W-DG-8	ADVANTA MTGE LOAN TR	7.600% 06/25/27	09/01/2002	Paydown		1,034,556	1,034,556.00	1,041,830	1,034,556	(1,174)				14,400		1PE
05535D-AA-2	BLACKROCK CAPITAL	7.750% 09/25/26	09/01/2002	Paydown		38,353	38,353.00	37,735	38,353	571				496		1PE
05947U-CF-3	BANK OF AMERICA COMM	5.787% 05/11/35	06/28/2002	BANK OF AMERICA SEC Ch1		14,183,750	14,000,000.00	14,070,700	14,065,129	609		118,621	118,621	72,016		1
064057-AG-7	BANK OF NEW YORK	7.625% 07/15/02	07/15/2002	Maturity		2,500,000	2,500,000.00	2,456,425	2,500,000	516				95,313		1PE
079864-AA-2	BELLSOUTH TEL	9.125% 07/01/03	07/01/2002	Redemption	100.0000	131,584	131,584.00	131,584	131,584					6,004		1PE
125590-AE-9	CIT MARINE TRUST SER	6.200% 11/15/19	08/15/2002	Paydown		98,670	98,670.00	98,615	98,670	3,871				989		1PE
126408-AN-3	CSX CORP	7.000% 09/15/02	09/15/2002	Maturity		4,000,000	4,000,000.00	3,973,150	4,000,000	1,956				140,000		2PE
126650-AF-7	CVS CORP	7.770% 01/10/12	09/10/2002	Redemption	100.0000	53,103	53,103.00	53,200	53,103	(93)				689		1PE
126690-F3-5	COUNTRYWIDE - CMO	6.000% 04/25/09	09/01/2002	Paydown		618,144	618,144.00	577,964	618,144	9,906				6,840		1PE
126690-MU-7	COUNTRYWIDE - CMO	6.375% 02/25/24	09/01/2002	Paydown		480,388	480,388.00	443,158	480,388	9,781				5,624		1PE
126690-WQ-5	COUNTRYWIDE - CMO 94-D	6.500% 03/25/24	09/01/2002	Paydown		2,531,968	2,531,968.00	2,498,835	2,531,968	17,045				30,007		1PE
12669A-AK-0	COUNTRYWIDE HOME LOANS	7.250% 11/25/27	09/01/2002	Paydown		1,958,523	1,958,523.00	1,919,659	1,958,523	31,536				24,126		1PE
143128-AC-0	CARMAX AUTO OWNER	6.760% 08/15/03	07/15/2002	Paydown		354,142	354,142.00	354,124	354,142	(705)				1,995		1PE
143128-AC-0	CARMAX AUTO OWNER	6.760% 08/15/03	08/15/2002	Redemption	100.0000	156,613	156,613.00	156,605	156,613	(312)				1,765		1PE
151018-AC-2	CELESTICA	10.500% 12/31/06	08/21/2002	Redemption	105.2500	557,825	530,000.00	565,775	557,825	12,273				35,709		3
156503-AG-9	ADELPHIA	9.500% 03/01/05	07/31/2002	Basis Adjustment			1,000,000.00	755,000	755,000	515,317		(755,000)	(755,000)			6
161477-AA-2	CHASE CAPITAL	7.670% 12/01/26	07/23/2002	J P MORGAN SEC FIXED INC		3,653,030	3,650,000.00	3,468,157	3,477,387	(45)		175,642	175,642	42,771		1
17248R-AG-1	CINGULAR WIRELESS	7.125% 12/15/31	08/28/2002	Tax Free Exchange		11,884,750	12,000,000.00	11,884,960	11,884,750	(1,039)				173,375		1
19390U-AG-6	COLLATERALIZED MTGE	9.000% 10/01/18	09/01/2002	Paydown		17,181	17,181.00	16,838	17,181	(2,072)				229		1PE
23322B-FD-5	DLJ COMMERCIAL MTGE	6.880% 06/10/32	09/01/2002	Paydown		226,192	226,192.00	222,163	226,192	3,871				2,504		1PE
233835-AQ-0	DAIMLER CHRYSLER AG	8.500% 01/18/31	08/23/2002	J P MORGAN SEC FIXED INC		1,163,530	1,000,000.00	992,170	992,116	(66)		171,414	171,414	51,944		2
31331F-AE-1	FEDERAL EXPRESS CORP	7.150% 09/28/12	09/28/2002	Redemption	100.0000	21,755	21,755.00	20,815	21,755	710				778		2
31786Y-AF-7	FINGERHUT MASTER TRUST	6.230% 02/15/07	09/15/2002	Paydown		446,667	446,667.00	446,540	446,667	259				6,957		1PE
361849-DX-7	GMAC COMMERCIAL MTGE	6.150% 05/15/35	09/01/2002	Paydown		97,899	97,899.00	94,794	97,899	2,988				1,039		1
44108P-AM-5	HOST MARRIOTT POOL	6.980% 08/03/15	09/01/2002	Paydown		193,429	193,429.00	191,509	193,429	997				2,255		1
45254T-O\$-0	IMPAC SECURED ASSETS	6.360% 06/01/32	07/19/2002	UBS WARBURG		3,998,465	4,000,000.00	3,998,465	3,998,465					19,080		1PE
45660N-AY-1	RESIDENTIAL ASSET	6.860% 08/25/29	07/01/2002	Paydown										(28,583)		1PE
521865-AE-5	LEAR CORP	8.110% 05/15/09	08/20/2002	GRANTCHESTER		1,027,500	1,000,000.00	935,000	944,531	803		82,969	82,969	22,077		3
543213-AA-0	LONGVIEW FIBRE CO	10.000% 01/15/09	07/26/2002	Tax Free Exchange		1,011,575	1,000,000.00	1,012,500	1,011,575	(105)				50,278		4
590188-JP-4	MERRILL LYNCH & CO	6.000% 02/17/09	09/19/2002	BANK ONE CORPORATES		2,115,520	2,000,000.00	1,753,340	1,807,814	5,323		307,706	307,706	72,333		1PE
59751E-AE-6	MIDLAND ENTERPRISES	9.750% 12/05/05	08/14/2002	Redemption	118.9320	3,567,960	3,000,000.00	3,567,960	3,567,960	567,960				108,063		2PE
61910D-FJ-6	MORTGAGE CAPITAL	6.001% 11/18/31	09/01/2002	Paydown		95,293	95,293.00	90,148	95,293	4,363				1,104		1
66728I-B#-5	NORTHWEST AIRLINES	8.700% 07/02/03	07/02/2002	Redemption	100.0000	326,279	326,279.00	326,279	326,279					14,193		4
66937R-U5-6	NORWEST ASSET	7.250% 02/25/30	08/01/2002	Paydown		348,240	348,240.00	335,834	348,240	2,845				2,123		1PE
68338S-BG-2	ONXY ACCEPTANCE AUTO	7.000% 11/15/04	09/15/2002	Paydown		803,277	803,277.00	803,080	803,277	(940)				9,342		1PE
(continues)																



SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
Bonds - Industrial and Miscellaneous (continued)																
69316Y-AA-7	PBG EQUIPMENT TRUST 1A	6.270% 01/20/12	09/20/2002 Paydown		256,669	256,669.00	256,647	256,669	18					2,123		1PE
69348R-GS-9	PNC MORTGAGE SECS CORP	6.500% 04/25/29	09/01/2002 Paydown		1,563,465	1,563,465.00	1,549,296	1,563,465	(14,976)					18,694		1PE
69348R-PS-9	PNC MORTGAGE SECS CORP	7.250% 08/25/29	09/01/2002 Paydown		439,451	439,451.00	446,214	439,451	(2,125)					5,789		1PE
74434R-V3-2	PRU HOME MTGE SECS	7.000% 12/25/07	09/01/2002 Paydown		144,193	144,193.00	129,143	144,193	5,296					1,662		1PE
74434T-VP-9	PRU HOME MTGE SECS	6.500% 10/25/08	09/01/2002 Paydown		272,654	272,654.00	245,815	272,654	3,673					3,263		1PE
760944-GT-9	RESIDENTIAL FUNDING	7.500% 03/25/23	09/01/2002 Paydown		1,096,159	1,096,159.00	1,074,503	1,096,159	10,396					11,724		1PE
760944-Q6-8	RESIDENTIAL FUNDING	6.000% 12/25/08	09/01/2002 Paydown		1,612,197	1,612,197.00	1,557,030	1,612,197	11,279					15,343		1PE
760947-UV-1	RESIDENTIAL FUNDING	7.000% 03/25/26	09/01/2002 Paydown		262,562	262,562.00	263,875	262,562	(314)					2,891		1PE
760947-XJ-5	RESIDENTIAL FUNDING	7.500% 05/25/26	09/01/2002 Paydown		228,229	228,229.00	228,791	228,229	(1,942)					3,112		1PE
76110Y-MM-9	RES FUND MTGE SEC I	7.000% 07/25/29	09/01/2002 Paydown		782,377	782,377.00	784,577	782,377	(10,232)					10,564		1PE
880336-AD-2	TENET HEALTHCARE	6.000% 12/01/05	08/06/2002 Redemption	100.0000	1,000,000	1,000,000.00	856,875	1,000,000						10,833		3
90337Q-AB-3	USX CORP	7.970% 08/05/02	08/05/2002 Maturity		3,775,000	3,775,000.00	3,950,122	3,775,000	(3,774)					41,787		3Z
909317-AT-6	UNITED AIR LINES INC	8.030% 01/01/13	07/01/2002 Redemption	100.0000	31,742	31,742.00	31,742	31,742						1,274		4
92925T-AA-3	WCG NOTE TRUST	8.250% 03/15/04	07/15/2002 Tax Free Exchange		2,000,000	2,000,000.00	2,000,000	2,000,000						55,000		2
949748-AE-7	WELLS FARGO BANK NA	7.550% 06/21/10	07/31/2002 Bear Stearns & Co.		4,515,720	4,000,000.00	4,395,840	4,386,674	(3,929)			129,046	129,046	36,911		1
962166-AU-8	WEYERHAEUSER CO	7.950% 03/15/25	07/11/2002 MORGAN STANLEY FIXED INC		6,460,920	6,000,000.00	6,323,910	6,321,250	(137)			139,670	139,670	160,325		2PE
98157D-AK-2	WORLDCOM INC	8.250% 05/15/31	06/28/2002 Basis Adjustment			9,000,000.00	7,446,820	7,447,172	6,304,480			(7,447,172)	(7,447,172)			6
	Subtotal United States				95,435,492	103,341,532.00	101,568,029	102,512,595	7,561,028			(7,077,104)	(7,077,104)	1,575,723		
	Canada															
01877K-AA-1	ALLIANCE PIPELINE	7.770% 06/30/15	08/20/2002 J P MORGAN SEC FIXED INC		5,422,601	4,896,740.00	4,896,740	4,896,740				525,861	525,861	246,253		2
01877K-AA-1	ALLIANCE PIPELINE	7.770% 06/30/15	06/30/2002 Redemption	100.0000	51,630	51,630.00	51,630	51,630						2,006		2
	Subtotal Canada				5,474,231	4,948,370.00	4,948,370	4,948,370				525,861	525,861	248,259		
	Other Country															
F23457-ET-1	CREDIT LYONNAIS PARIS	3.188% Perpet.	09/19/2002 Redemption	100.0000	1,400,000	1,400,000.00	1,393,875	1,400,000	6,125					11,404		1PE
	Subtotal Other Country				1,400,000	1,400,000.00	1,393,875	1,400,000	6,125					11,404		
4599999	Subtotal - Bonds - Industrial and Miscellaneous				102,309,723	109,689,902.00	107,910,274	108,860,965	7,567,153			(6,551,243)	(6,551,243)	1,835,386		
Bonds - Credit Tenant Loans																
	Credit Tenant Loans															
	United States															
09255H-AA-7	WALGREEN Commercial	7.480% 02/01/18	09/01/2002 Redemption	100.0000	13,929	13,929.00	13,966	13,929	(36)					174		1
34417Q-AA-2	WALGREEN COMPANY	7.320% 02/01/18	09/01/2002 Redemption	100.0000	29,220	29,220.00	28,990	29,220	222					357		1
56033Q-AA-9	CVS CORP MAIN	8.720% 07/01/17	09/01/2002 Redemption	100.0000	9,234	9,234.00	9,607	9,234	(346)					135		1
67627H-AA-6	CVS CORP OGDEN	8.060% 11/01/19	09/01/2002 Redemption	100.0000	9,592	9,592.00	9,564	9,592	27					129		1
73738H-AA-0	CVS CORP POSH JOSEPH T	7.720% 02/01/18	09/01/2002 Redemption	100.0000	10,741	10,741.00	10,467	10,741	255					138		1
	Subtotal United States				72,717	72,717.00	72,594	72,717	122					933		
4699999	Subtotal - Bonds - Credit Tenant Loans				72,717	72,717.00	72,594	72,717	122					933		
6099997	Subtotal - Bonds - Part 4				151,506,610	158,897,679.00	156,255,646	157,943,874	7,668,449			(6,437,265)	(6,437,265)	2,873,309		
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				45,404,706	44,781,748.00	45,129,490	45,125,621	(3,869)			279,086	279,086	234,221		
6099999	Subtotal - Bonds				196,911,317	203,679,426.00	201,385,136	203,069,495	7,664,579			(6,158,179)	(6,158,179)	3,107,530		
Common Stock - Banks, Trust and Insurance Companies																
	COMMON STOCK															
	Banks, Trust & Insurance Companies															
	United States															
172967-10-1	CITIGROUP		09/06/2002 Various	25,000.000	850,334		500,241	968,750	(438,241)			350,092	350,092		2,088	L
172967-10-1	CITIGROUP		08/21/2002 Spin Off		91,910		91,910	114,810	(22,900)							L
313586-10-9	FNMA		09/20/2002 Various	21,640.000	1,439,526		1,252,518	1,595,950	(343,432)			187,008	187,008		7,141	L
(continues)																

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
Common Stock - Banks, Trust and Insurance Companies (continued)																
	Subtotal United States			46,640.000	2,381,769		1,844,669	2,679,510	(804,572)			537,100	537,100		9,229	
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				2,381,769		1,844,669	2,679,510	(804,572)			537,100	537,100		9,229	
Common Stock - Industrial and Miscellaneous																
Industrial & Miscellaneous																
United States																
208251-50-4	CONOCO INC	09/03/2002	Tax Free Exchange	81,000.000	1,920,219		1,920,219	2,251,800	(331,581)						15,390	L
381416-10-4	GOLDMAN SACHS	07/18/2002	GREENTREE BROKERAGE	8,900.000	667,025		747,132	747,132				(80,107)	(80,107)			L
421933-10-2	HEALTH MGMT ASSOCIATES INC - A	07/23/2002	S. C. BERNSTEIN	19,200.000	327,348		342,640	386,880	(44,240)			(15,292)	(15,292)			L
459200-10-1	INTL BUSINESS MACHINES	07/29/2002	LEHMAN BROTHERS	7,300.000	507,688		675,234	675,234				(167,546)	(167,546)			L
46625H-10-0	J P MORGAN CHASE	09/18/2002	PRUDENTIAL-COLUMBUS	16,600.000	321,034		489,580	563,072	(73,492)			(168,546)	(168,546)		5,644	L
564055-10-1	MANOR CARE INC	08/13/2002	SIMMONS	18,500.000	402,790		460,354	460,354				(57,564)	(57,564)			L
786514-20-8	SAFEWAY INC	09/03/2002	Morgan Stanley	46,400.000	1,187,018		2,048,059	1,354,416	693,643			(861,041)	(861,041)			L
830854-10-5	SKYLINK COMMUNICATIONS CORP	07/25/2002	Basis Adjustment	1209919.000			604,960		604,960			(604,960)	(604,960)			AZ
94973H-10-8	WELLPOINT HEALTH NETWORKS INC	07/30/2002	GERARD KLAUER	5,300.000	381,778		257,973	257,973				123,804	123,804			L
969457-10-0	WILLIAMS COS INC	07/22/2002	AUTRANET-DELAWARE	38,800.000	84,775		1,000,452	1,000,452				(915,677)	(915,677)			L
	Subtotal United States			1451919.000	5,799,675		8,546,603	7,697,314	849,290			(2,746,928)	(2,746,928)		21,034	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				5,799,675		8,546,603	7,697,314	849,290			(2,746,928)	(2,746,928)		21,034	
7099997	Subtotal - Common Stock - Part 4				8,181,445		10,391,272	10,376,823	44,717			(2,209,828)	(2,209,828)		30,263	
7099998	Summary Item - Common Stock Acquired and fully Disposed this quarter				93,836		91,944	95,076				1,892	1,892			
7099999	Subtotal - Common Stock				8,275,280		10,483,217	10,471,899	44,717			(2,207,936)	(2,207,936)		30,263	
7199999	Subtotal - Preferred and Common Stock				8,275,280		10,483,217	10,471,899	44,717			(2,207,936)	(2,207,936)		30,263	
7299999	TOTALS				205,186,597		211,868,352	213,541,394	7,709,296			(8,366,115)	(8,366,115)	3,107,530	30,263	

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate, or Index	Date of Acqui- sition	Exchange or Counterparty	Cost/Option Premium	Book Value	*	Statement Value	Fair Value	Year to Date Increase/(Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
Caps - Hedging Transactions													
COMPOUND RACHET OPTION (CLIQUET)	2,200,000	09/30/2005	S&P 500 BASE	12/16/1998	WESTERN SOUTHERN LIFE INS. CO.	770,000	770,000		319,165	319,165			
COMPOUND RACHET OPTION (CLIQUET)	2,200,000	09/30/2005	S&P 500 BASE	12/16/1998	WESTERN SOUTHERN LIFE INS. CO.	87,500	87,500		34,169	34,169			
COMPOUND RACHET OPTION (CLIQUET)	2,200,000	09/30/2005	S&P 500 BASE	12/16/1998	WESTERN SOUTHERN LIFE INS. CO.	180,000	180,000		61,599	61,599			
COMPOUND RACHET OPTION (CLIQUET)	2,200,000	09/30/2005	S&P 500 BASE	12/16/1998	WESTERN SOUTHERN LIFE INS. CO.	228,700	228,700		85,788	85,788			
COMPOUND RACHET OPTION (CLIQUET)	2,200,000	09/30/2005	S&P 500 BASE	12/16/1998	WESTERN SOUTHERN LIFE INS. CO.	658,250	658,250		299,579	299,579			
COMPOUND RACHET OPTION (CLIQUET)	2,200,000	09/30/2005	S&P 500 BASE	12/16/1998	WESTERN SOUTHERN LIFE INS. CO.	120,550	120,550		62,954	62,954			
COMPOUND RACHET OPTION (CLIQUET)	2,200,000	09/30/2005	S&P 500 BASE	12/16/1998	WESTERN SOUTHERN LIFE INS. CO.	187,775	187,775		97,476	97,476			
COMPOUND RACHET OPTION (CLIQUET)	2,200,000	09/30/2005	S&P 500 BASE	12/16/1998	WESTERN SOUTHERN LIFE INS. CO.	84,350	84,350		49,743	49,743			
0999999 Subtotal - Caps - Hedging Transactions						2,317,125	2,317,125		1,010,473	1,010,473			
1299999 TOTAL - Caps						2,317,125	2,317,125		1,010,473	1,010,473			
2599999 Subtotal - Hedging Transactions						2,317,125	2,317,125		1,010,473	1,010,473			
9999999 TOTALS						2,317,125	2,317,125		1,010,473	1,010,473			

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate, or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received	Book Value	*	Statement Value	Fair Value	Year to Date Increase/(Decrease) by Adjustment	Used to Adjust Basis	Other Investment/ Miscellaneous Income

NONE

**Page E07**

Schedule DB, Part C, Section 1

**NONE**

Schedule DB, Part D, Section 1

**NONE**

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
Depository					Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	5
Name	Location and Supplemental Information							First Month
Open Depositories								
NORTHERN TRUST COMPANY	CHICAGO, IL				250,000	250,000	250,000	..
U.S. BANK	CINCINNATI, OH				125,340	132,231	106,021	..
NATIONAL CITY BANK	COLUMBUS, OH				2,015	2,015	2,015	..
PNC BANK	COLUMBUS, OH				(2,255,711)	(2,616,192)	(2,340,603)	..
BANK OF NEW YORK	NEW YORK, NY				1,056,728	5,591,451	4,819,257	..
BANK ONE, SPRINGFIELD	SPRINGFIELD, IL				25,914	66,714	61,603	..
0199999	TOTAL - Open Depositories				(795,714)	3,426,219	2,898,293	..
0399999	TOTAL Cash on Deposit				(795,714)	3,426,219	2,898,293	..
0499999	Cash in Company's Office				(8,372,447)	(5,349,956)	(7,171,107)	..
0599999	TOTALS				(9,168,161)	(1,923,737)	(4,272,814)	..



LIFE, ACCIDENT AND HEALTH SUPPLEMENT FOR THE QUARTER ENDING SEPTEMBER 30, 2002  
OF THE U.S. BRANCH OF THE COLUMBUS LIFE INSURANCE COMPANY

TRUSTEED SURPLUS STATEMENT

AFFIDAVIT OF U.S. MANAGERS, GENERAL AGENTS OR ATTORNEYS

\_\_\_\_\_ being duly sworn, says that he/she is the \_\_\_\_\_ of the  
COLUMBUS LIFE INSURANCE COMPANY, a corporation organized under the laws of \_\_\_\_\_,  
entered to transact business in the United States through the State of \_\_\_\_\_, that this trustees surplus statement  
together with its related schedules appended hereto is a true statement of the trustees surplus of said corporation, that the  
several items of assets, as hereinafter enumerated, are the absolute property of said corporation, free and clear from any liens  
or claims thereon, except as hereinafter stated, and that each and all of the hereinafter mentioned assets are held in the United  
States by Insurance Departments and Officers of the various States of the United States and Trustees as hereinafter indicated,  
and that the assets, liabilities and deductions therefrom reported in this statement are in accordance with the instructions  
accompanying this statement.

Subscribed and sworn to before me this  
\_\_\_\_\_ day of \_\_\_\_\_ A.D., 2002

\_\_\_\_\_  
\_\_\_\_\_

AFFIDAVIT OF TRUSTEE - SCHEDULE B

\_\_\_\_\_ being sworn, say that it is the Trustee of the COLUMBUS LIFE INSURANCE COMPANY  
a corporation organized under the laws of \_\_\_\_\_, entered to transact business in the  
United States through the State of \_\_\_\_\_, located at \_\_\_\_\_,  
that the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that  
the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this  
\_\_\_\_\_ day of \_\_\_\_\_ A.D., 2002

\_\_\_\_\_  
\_\_\_\_\_

AFFIDAVIT OF TRUSTEE - SCHEDULE C

\_\_\_\_\_ being sworn, say that it is the Trustee of the COLUMBUS LIFE INSURANCE COMPANY  
a corporation organized under the laws of \_\_\_\_\_, entered to transact business in the  
United States through the State of \_\_\_\_\_, located at \_\_\_\_\_,  
that the assets listed in Schedule C of the following statement are held by it as such Trustee within the United States, and that  
the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this  
\_\_\_\_\_ day of \_\_\_\_\_ A.D., 2002

\_\_\_\_\_  
\_\_\_\_\_

AFFIDAVIT OF TRUSTEE - SCHEDULE D

\_\_\_\_\_ being sworn, say that it is the Trustee of the COLUMBUS LIFE INSURANCE COMPANY  
a corporation organized under the laws of \_\_\_\_\_, entered to transact business in the  
United States through the State of \_\_\_\_\_, located at \_\_\_\_\_,  
that the assets listed in Schedule D of the following statement are held by it as such Trustee within the United States, and that  
the said assets are subject to no other claims than those of policyholders and creditors within the United States.

Subscribed and sworn to before me this  
\_\_\_\_\_ day of \_\_\_\_\_ A.D., 2002

\_\_\_\_\_  
\_\_\_\_\_

TRUSTEED SURPLUS STATEMENT (continued)

LIABILITIES AND TRUSTEED SURPLUS		1 Current Quarter
1. Total Liabilities .....		
ADDITIONS TO LIABILITIES:		
2. Aggregate write-ins for additions to liabilities .....		
3. Total (Line 1 plus Line 2) .....		
DEDUCTIONS FROM LIABILITIES:		
4. Amounts Recoverable From Reinsurers:		
4.1	Authorized Companies .....	
4.2	Unauthorized Companies .....	
5. Special State Deposits, not exceeding net liabilities carried:		
5.1	Special State Deposits (submit schedule) .....	
5.2	Accrued interest on special state deposits .....	
6. Life insurance premiums and annuity considerations deferred and uncollected .....		
7. Accident and health premiums due and unpaid .....		
8. Policy loans and premium notes:		
8.1	Policy loans not exceeding reserves carried on such policies .....	
8.2	Premium notes .....	
8.3	Interest due and accrued on policy loans and premium notes .....	
9. Aggregate write-ins for other deductions from liabilities .....		
10. Total Deductions (Lines 4.1 through 9) .....		
11. Total Adjusted Liabilities (Line 3 minus Line 10) .....		
12. Trusteed Surplus .....		
13. Total .....		
DETAILS OF WRITE-INS		
0201. ....		
0202. ....		
0203. ....		
0298. Summary of remaining write-ins for Line 2 from overflow page .....		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above) .....		
0901. ....		
0902. ....		
0903. ....		
0998. Summary of remaining write-ins for Line 9 from overflow page .....		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....		

INTERROGATORIES (To be completed by Fraternal organizations only)

1.1	Have there been any changes made to any of the trust indentures during the period?	Yes ( ) No ( )
1.2	If yes, has the domiciliary or entry state approved the change?	Yes ( ) No ( )