



ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

INTEGRITY LIFE INSURANCE COMPANY

NAIC Group Code 0836 0836 NAIC Company Code 74780 Employer's ID Number 86-0214103
(Current Period) (Prior Period)

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

Country of Domicile UNITED STATES OF AMERICA

Incorporated 05/03/1966 Commenced Business 05/25/1966

Statutory Home Office 400 BROADWAY, CINCINNATI, OH 45202
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 515 WEST MARKET STREET
(Street and Number)
LOUISVILLE, KY 40202 502-582-7900
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 515 WEST MARKET STREET, LOUISVILLE, KY 40202
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 515 WEST MARKET STREET
(Street and Number)
LOUISVILLE, KY 40202 502-582-7939
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address http://www.integritycompanies.com

Statement Contact MEREDITH KYLE HETTINGER 502-582-7939
(Name) (Area Code) (Telephone Number) (Extension)
mhetting@integritycompanies.com 502-582-7903
(E-mail Address) (FAX Number)

Policyowner Relations Contact DONNA MARIE SOUTH 515 WEST MARKET STREET
(Street and Number)
LOUISVILLE, KY 40202 502-540-2890
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman of the Board JOHN FINN BARRETT President JOHN ROBERT LINDHOLM
Chief Financial Officer DON WAYNE CUMMINGS Chief Actuary DENNIS LEE CARR
Secretary EDWARD JOSEPH BABBITT

VICE PRESIDENTS

DAVID LEE ANDERS DENNIS LEE CARR DON WAYNE CUMMINGS
WILLIAM HASTINGS GUTH EDWARD JOSEPH HAINES KEVIN LOUIS HOWARD
JAMES GERALD KAISER JILL RAE KEINSLEY WILLIAM FRANCIS LEDWIN
KEN ARTHUR PALMER

DIRECTORS OR TRUSTEES

JOHN FINN BARRETT DENNIS LEE CARR JOHN ROBERT LINDHOLM
ROBERT LEWIS WALKER WILLIAM JOSEPH WILLIAMS DONALD JOSEPH WUEBBLING

State of KENTUCKY }
County of JEFFERSON } 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.

JOHN ROBERT LINDHOLM DON WAYNE CUMMINGS EDWARD JOSEPH BABBITT
President Chief Financial Officer Secretary

Subscribed and sworn to before me this
27TH day of FEBRUARY, 2003

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State								
0000009008	POLK	MINNESOTA		09/20/1989	7.300	162,500			391,900	08/15/1989
0000009009	TRAILL	NORTH DAKOTA		01/04/1990	7.400	171,000			436,500	10/17/1989
0000009010	TRAILL	NORTH DAKOTA		01/10/1990	8.250	100,000			252,000	10/17/1989
0000009011	POLK	MINNESOTA		02/27/1990	8.250	248,000			457,625	02/22/2001
0000009012	POLK	MINNESOTA		03/29/1990	9.000	305,000			662,200	12/19/1989
0000009014	HALL	TEXAS		11/01/1989	7.400	150,000			476,950	09/08/1989
0000009016	HENRY	MISSOURI		08/30/1990	8.000	162,620			493,843	01/27/1995
0000009017	WOLCOTT	INDIANA		03/26/1991	8.250	143,000			835,750	01/02/1991
0000009018	CUMING	NEBRASKA		04/12/1991	7.500	87,300			608,600	01/22/1996
0000009019	SHERMAN	NEBRASKA		06/26/1991	7.750	159,000			659,980	02/15/1991
0000009020	CUSTER	NEBRASKA		04/22/1991	6.900	112,000			419,000	02/11/1991
0000009021	ROOKS	KANSAS		11/06/1991	7.400	87,000			286,300	07/30/1991
0000009023	CHOUTEAU	MONTANA		09/25/1990	7.000	152,740			490,000	08/28/1990
0000009024	CHOUTEAU	MONTANA		04/29/1991	8.850	427,500			969,200	04/02/1991
0000009026	SHELLY	IDAHO		09/27/1991	9.150	102,000			420,400	08/16/1991
0000009027	KERN	CALIFORNIA		11/19/1991	7.650	316,000			987,900	08/23/1991
0000009028	CASS	NORTH DAKOTA		12/06/1990	7.400	255,000			724,500	08/14/1990
0000009029	POLK	MINNESOTA		11/20/1990	6.900	305,000			525,000	10/15/1990
0000009030	POLK	MINNESOTA		12/17/1990	6.900	131,000			588,000	11/13/1990
0000009031	POLK	MINNESOTA		01/29/1991	6.900	154,500			437,400	11/21/1990
0000009032	SIOUX	IOWA		03/26/1991	7.500	159,000			497,500	02/06/1991
0000009033	REDWOOD	MINNESOTA		04/09/1991	6.900	158,000			386,296	02/25/1991
0000009034	BLUE EARTH	MINNESOTA		04/24/1991	6.900	235,000			663,375	03/18/1991
0000009035	RICHLAND	NORTH DAKOTA		05/06/1991	8.550	212,000			464,650	01/19/1993
0000009036	KANDIYOHI	MINNESOTA		10/04/1991	7.500	97,000			468,000	03/25/1991
0000009037	RICHLAND	NORTH DAKOTA		05/31/1991	8.600	97,500			283,500	01/14/1998
0000009038	RENVILLE	MINNESOTA		10/24/1991	8.650	105,000			325,050	07/09/1991
0000009039	LAMBERTON	MINNESOTA		10/21/1993	7.800	250,000			634,000	06/09/1993
0199999 - Mortgages in good standing - Farm Mortgages						5,044,660			14,845,419	XXX
0000009002	MINNETONKA	MINNESOTA		01/01/1995	9.750	17,545			95,000	08/15/1978
0000009003	MINNETONKA	MINNESOTA		01/01/1995	9.750	13,026			86,802	11/13/1978
0399999 - Mortgages in good standing - Residential Mortgages - All Other						30,571			181,802	XXX
0000009000	LOUISVILLE	KENTUCKY		09/15/2000	8.830	10,614,587			14,100,000	07/11/2000
0000009001	SANTA TERESA	NEW MEXICO		11/07/2000	8.430	2,374,888			3,280,000	09/28/2000
0599999 - Mortgages in good standing - Commercial Mortgages - All Other						12,989,475			17,380,000	XXX
0799999 - Total - Mortgages in Good Standing						18,064,706			32,407,221	XXX
9999999 Totals						18,064,706			32,407,221	XXX

General Interrogatory:

- Mortgages in good standing\$3,315 unpaid taxes\$13,725 interest due and unpaid.
- Restructured mortgages\$ unpaid taxes\$ interest due and unpaid.
- Mortgages with overdue interest over 90 days not in process of foreclosure\$ unpaid taxes\$ interest due and unpaid.
- Mortgages in process of foreclosure\$ unpaid taxes\$ interest due and unpaid.

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE B - PART 2

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

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
0000009004.....	SEI RRA.....	NEW MEXICO.....		04/01/1987.....	144,547.....							
0000009005.....	MEAGHER.....	MONTANA.....		12/08/1989.....	285,000.....							
0000009006.....	WHITE SULPHUR.....	MONTANA.....		05/19/1992.....	365,000.....							
0000009007.....	HOOD RIVER.....	OREGON.....		11/02/1989.....	213,750.....							
0199999 - Mortgages closed by repayment					1,008,297							
9999999 Totals					1,008,297							

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

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

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale	
	2 City	3 State											
2,437,500 ISPAT INLAND, L.P. TERM LOAN B 211 8.626% 07/16/05			Security Withdrawal	07/31/1998	2,439,760			2,439,760	2,439,760				
2,437,500 ISPAT INLAND, L.P. TERM LOAN C 211 8.626% 07/16/06			Security Withdrawal	07/31/1998	2,440,019			2,440,019	2,440,019				
3,059,354 US OFFICE PRODUCTS TERM LOAN B 0.000% 06/09/06			Redemption	08/04/1998	3,065,772	(1,588)		3,065,772	1,292,896		(1,771,289)	(1,771,289)	
1499999 - Any Other Class of Invested Assets					7,945,551	(1,588)		7,945,551	6,172,675		(1,771,289)	(1,771,289)	
9999999 Totals						7,945,551	(1,588)		7,945,551	6,172,675		(1,771,289)	(1,771,289)

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
Issuer Obligations (10)																					
United States																					
912827-6T-4	U S TREASURY		5.000	FA	02/15/2011			15,025,872	15,000,000	109.8750	16,481,250	15,029,297	283,288	750,000	(2,520)			1		04/05/2001	4.974
912827-6X-5	U S TREASURY		4.625	MN	05/15/2006			1,109,033	1,100,000	107.8440	1,186,284	1,112,203	6,605	50,875	(2,437)			1		08/29/2001	4.360
912827-58-6	U S TREASURY		7.500	FA	02/15/2005			2,159,851	2,120,000	112.1250	2,377,050	2,205,498	60,057	159,018	(17,034)			1		07/24/2000	6.535
912828-AC-4	U S TREASURY NOTES		4.375	MN	05/15/2007			2,842,645	2,860,000	107.3750	3,070,925	2,840,449	16,246	32,813	2,196			1		05/31/2002	4.530
Total United States								21,137,401	21,080,000	XXX	23,115,509	21,187,447	366,196	992,706	(19,795)	0	0	XXX	XXX	XXX	
0199999 - Total Bonds - U.S. Government - Issuer Obligations								21,137,401	21,080,000	XXX	23,115,509	21,187,447	366,196	992,706	(19,795)	0	0	XXX	XXX	XXX	
Single Class Mortgage (SC)																					
United States																					
04243*-AC-3	ARMSTRONG MTG CO FHA 042-43083-ECPM Altercare		10.250	MTLY	07/01/2031			3,018,269	3,010,366		3,018,269	3,019,171	25,714	308,563	(442)			1		12/28/1994	10.438
21204*-AH-3	CONTINENTAL SECS CORP FHA 023-43137 Golden Pond		10.000	MTLY	02/01/2033									(48,354)				1			0.000
313840-PN-7	FNMA POOL #530629		7.259	MTLY	04/01/2030			1,223,217	1,234,644		1,223,217	1,223,455	7,469	89,236	(262)			1		04/27/2000	7.726
31390J-6G-1	FNMA POOL #648071		6.500	MTLY	07/01/2032			7,120,881	7,118,519		7,120,881	7,120,465	38,559	192,793	415			1		05/15/2002	6.422
313900-FX-8	FNMA POOL #652782		6.500	MTLY	08/01/2032			12,888,992	12,884,939		12,888,992	12,888,463	69,793	348,967	529			1		05/15/2002	6.459
31385N-SC-4	FNMA POOL #547815		8.000	MTLY	07/01/2030			490,574	490,491		490,574	490,453	3,270	39,239	190			1		06/22/2000	7.547
6N0600-32-2	GNMA DOLLAR ROLL	DRR	6.000	MTLY	09/15/2032			4,843,407	4,820,562		4,843,407	4,843,439	16,872	26,513	(32)			1		12/17/2002	6.007
Total United States								29,585,340	29,559,521	XXX	29,585,340	29,585,446	161,677	956,957	398	0	0	XXX	XXX	XXX	
0299999 - Total Bonds - U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities								29,585,340	29,559,521	XXX	29,585,340	29,585,446	161,677	956,957	398	0	0	XXX	XXX	XXX	
0399996 - Bonds - U.S. Government								50,722,741	50,639,521	XXX	52,700,849	50,772,893	527,873	1,949,663	(19,397)	0	0	XXX	XXX	XXX	
0399999 - Total - U.S. Government Bonds								50,722,741	50,639,521	XXX	52,700,849	50,772,893	527,873	1,949,663	(19,397)	0	0	XXX	XXX	XXX	
Special Revenue & Assessment																					
Issuer Obligations (10)																					
United States																					
California																					
834125-AN-6	SOLANO CALIF IRR DIST		9.150	JJ	01/01/2020			3,650,000	3,650,000	92.9500	3,392,675	3,650,000	166,988	333,975	(6,656)			5		06/13/1986	9.150
Total California								3,650,000	3,650,000	XXX	3,392,675	3,650,000	166,988	333,975	(6,656)	0	0	XXX	XXX	XXX	
United States																					
3133M5-XL-9	FEDERAL HOME LOAN BANK		6.050	AO	10/16/2018			9,670,000	9,670,000	100.1560	9,685,085	9,670,000	121,882	585,035	0			1PE		10/02/1998	6.050
Total United States								9,670,000	9,670,000	XXX	9,685,085	9,670,000	121,882	585,035	0	0	0	XXX	XXX	XXX	
Total United States								13,320,000	13,320,000	XXX	13,077,760	13,320,000	288,870	919,010	(6,656)	0	0	XXX	XXX	XXX	
2599999 - Total Bonds - Special Revenue - Issuer Obligations								13,320,000	13,320,000	XXX	13,077,760	13,320,000	288,870	919,010	(6,656)	0	0	XXX	XXX	XXX	
Single Class Mortgage (SC)																					
United States																					
United States																					
313615-AQ-9	FNMA POOL #050415		9.000	MTLY	03/01/2021			18,881	18,081		18,881	18,884	136	1,627	11			1		05/31/1995	6.970
313616-3C-6	FNMA POOL #052095		9.500	MTLY	08/01/2017			321	308		321	322	2	29	3			1		05/31/1995	7.583
313616-D9-2	FNMA POOL #051428		9.500	MTLY	07/01/2017			7,943	7,594		7,943	7,974	60	721	37			1		05/31/1995	7.915
313616-W4-2	FNMA POOL #051967		9.500	MTLY	07/01/2017			1,430	1,369		1,430	1,436	11	130	10			1		05/31/1995	8.009
31361W-SN-3	FNMA POOL #044053		9.500	MTLY	01/01/2018			1,026	981		1,026	1,028	8	93				1		05/31/1995	7.615
313623-L7-3	FNMA POOL #076850		9.000	MTLY	05/01/2018			2,579	2,471		2,579	2,585	19	222	17			1		05/31/1995	7.345
313621-TU-7	FNMA POOL #070763		9.000	MTLY	03/01/2021			20,927	20,034		20,927	20,931	150	1,803	14			1		05/31/1995	6.957

EOB

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term Bonds Owned December 31 of Current Year

1	2	3	4		5	6	7	8	9	10	11	12	13	14		15	16	17	18	19	20	21
			Rate of Interest	How Paid										Amount Due and Accrued Dec. 31 of Current Year not in Default	Gross Amount Received During Year							
31364N-RJ-5	FMMA POOL #112189		9.500	MTLY	11/01/2008			1.788	1,819	1,819	1,788	1,819	1,819	14	164	12				1	05/31/1995	7.700
31364R-D2-8	FMMA POOL #114521		9.000	MTLY	05/01/2018			1.199	199	199	1.199	199	199	1	17	2				1	05/31/1995	6.680
31364V-VW-3	FMMA POOL #118629		9.500	MTLY	04/01/2021			21.131	20,199	20,199	21.131	20,199	20,199	160	19	121				1	05/31/1995	7.510
31384U-U7-7	FMMA POOL #534406		7.198	MTLY	04/01/2030			1,515.006	1,531,312	1,531,312	1,515.006	1,531,312	1,531,312	9,185	109,302	(283)				1	04/13/2000	7.715
31385B-ZD-0	FMMA POOL #539940		8.000	MTLY	05/01/2030			2,948.366	2,947,935	2,947,935	2,948.366	2,947,935	2,947,935	19,664	235,853	851				1	06/22/2000	7.764
31385H-OR-6	FMMA POOL #545064		6.500	MTLY	06/01/2031			7,126.005	7,057,520	7,057,520	7,126.005	7,057,520	7,057,520	38,228	38,228	1,076				1	10/07/2002	6.082
31380N-QJ-4	FMMA POOL # 651257		6.500	MTLY	07/01/2032			791.634	784,058	784,058	791.634	784,058	784,058	4,247	4,247	87				1	10/07/2002	6.192
31380N-XB-3	FMMA POOL # 651474		6.500	MTLY	07/01/2032			8,925.226	8,925,226	8,925,226	8,925.226	8,925,226	8,925,226	48,345	48,345	1,063				1	10/07/2002	6.166
31380Q-Q0-1	FMMA POOL # 653063		6.500	MTLY	07/01/2032			6,917.519	6,851,250	6,851,250	6,917.519	6,851,250	6,851,250	37,111	37,111	831				1	10/07/2002	6.166
FN0550-S1-7	FMMA DOLLAR ROLL		5.500	MTLY	10/01/2017			25,228.161	24,801,000	24,801,000	25,228.161	24,801,000	24,801,000	278,742	278,742	(495)				1	12/13/2002	5.500
	Total United States							53,614.471	53,614,471	53,614,471	53,614.471	53,614,471	53,614,471	233,112	758,553	3,377				0	XXX	XXX
	Total United States							53,614.471	53,614,471	53,614,471	53,614.471	53,614,471	53,614,471	233,112	758,553	3,377				0	XXX	XXX
2699999	- Total Bonds - Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities							53,614.471	53,614,471	53,614,471	53,614.471	53,614,471	53,614,471	233,112	758,553	3,377				0	XXX	XXX
	United States																			0	XXX	XXX
	United States																			0	XXX	XXX
312903-SX-1	FHLMC - CMO 174 Z		10.000	MTLY	08/15/2021			1,277.508	1,270,849	1,270,849	1,277.508	1,270,849	1,270,849	5,648	(20,514)	(23)				1	03/05/1998	9.474
31331E-MF-6	FHLMC 2064 L		7.000	MTLY	06/15/2028			1,302.498	7,000,000	7,000,000	1,302.498	7,000,000	7,000,000	26,042	312,500	21,708				1	09/30/2002	6.816
3134A1-2K-5	FHLMC		6.500	FA	02/04/2028			4,911.777	5,000,000	5,000,000	4,911.777	5,000,000	5,000,000	31,690	291,986	73,156				1	04/23/2001	7.560
3837H2-DU-0	GAMA 1999-18 C		6.250	MTLY	08/16/2027			7,491.763	13,270,849	13,270,849	7,491.763	13,270,849	13,270,849	31,690	291,986	94,841				0	XXX	XXX
	Total United States							7,491.763	7,491,763	7,491,763	7,491.763	7,491,763	7,491,763	31,690	291,986	94,841				0	XXX	XXX
	Total United States							7,491.763	7,491,763	7,491,763	7,491.763	7,491,763	7,491,763	31,690	291,986	94,841				0	XXX	XXX
2799999	- Total Bonds - Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities							7,491.763	13,270,849	13,270,849	7,491.763	13,270,849	13,270,849	31,690	291,986	94,841				0	XXX	XXX
3099999	- Total Bonds - Special Revenue - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							0	0	0	0	0	0	0	0	0				0	XXX	XXX
3199999	- Bonds - Special Revenue - United States							74,426.254	79,562,339	79,562,339	74,426.254	79,562,339	79,562,339	553,672	1,969,549	91,562				0	XXX	XXX
3199997	- Bonds - Special Revenue - Canada							0	0	0	0	0	0	0	0	0				0	XXX	XXX
3199998	- Bonds - Special Revenue - Other Countries							0	0	0	0	0	0	0	0	0				0	XXX	XXX
3199999	- Total - Special Revenue Bonds							74,426.254	79,562,339	79,562,339	74,426.254	79,562,339	79,562,339	553,672	1,969,549	91,562				0	XXX	XXX
	Public Utilities (unaffiliated)																			0	XXX	XXX
	Issuer Obligations (10)																			0	XXX	XXX
	United States																			0	XXX	XXX
079857-AH-1	BELLSOUTH TELECOMMUNICATIONS		7.875	FA	02/15/2030			6,139.650	5,000,000	5,000,000	6,139.650	5,000,000	5,000,000	148,750	393,750	(289)				1	07/14/2000	7.840
210371-AA-8	CONSTELLATION ENERGY GROUP		6.350	AO	04/01/2005			4,333.800	4,049,520	4,049,520	4,333.800	4,049,520	4,049,520	78,750	315,000	(10,284)				2	07/07/2000	7.554
210371-AG-5	CONSTELLATION ENERGY GRP		8.125	MS	09/01/2031			7,000.680	1,000,000	1,000,000	7,000.680	1,000,000	1,000,000	26,888	40,625	495				3	03/21/2002	6.368
23330A-AC-4	DAYTON POWER & LIGHT		10.060	JD	12/30/2028			1,958.332	2,922,883	2,922,883	1,958.332	2,922,883	2,922,883	113,333	300,000	70,637				3	03/01/2002	8.868
629337-AE-9	MIRANT CORP		8.625	AO	04/01/2031			5,454.550	5,000,000	5,000,000	5,454.550	5,000,000	5,000,000	38,333	300,000	(3,600,520)				6	05/25/2000	8.273
629377-AL-6	MIRANT CORP		8.625	AO	04/01/2031			5,454.550	5,000,000	5,000,000	5,454.550	5,000,000	5,000,000	38,333	300,000	(3,600,520)				6	08/22/2001	8.817
637432-C0-6	NATIONAL RURAL UTILITY		8.000	MS	05/15/2006			1,810.455	1,500,000	1,500,000	1,810.455	1,500,000	1,500,000	40,000	300,000	(15,239)				1	01/17/2002	5.581
637432-CT-0	NATIONAL RURAL UTILITY		8.000	MS	03/01/2032			2,000.000	2,000,000	2,000,000	2,000.000	2,000,000	2,000,000	40,000	58,000	(15,239)				1	02/28/2002	8.010
679574-AG-8	OLD DOMINION ELECTRIC		12.000	JD	12/01/2028			7,200.000	1,000,000	1,000,000	7,200.000	1,000,000	1,000,000	20,000	120,000	2,840				4	08/01/2001	6.210
686286-AC-9	ORION POWER HOLDINGS INC.		6.875	AO	05/01/2006			2,989.162	3,000,000	3,000,000	2,989.162	3,000,000	3,000,000	49,063	206,250	2,840				2	04/09/2001	7.000
736508-AX-0	PORTLAND GENERAL ELEC		7.750	AO	04/15/2023			8,928.375	8,700,000	8,700,000	8,928.375	8,700,000	8,700,000	203,000	399,000	9,841				3	03/07/2002	8.053
744567-D0-8	PUBLIC SERVICE EL & GAS CO		7.000	MS	09/01/2024			1,197.999	1,204.000	1,204.000	1,197.999	1,204.000	1,204.000	7	98	(4)				1	08/30/2000	8.017
74955E-AA-7	RGF FUNDING CORP		9.810	JD	12/07/2022			5,328.581	4,700,000	4,700,000	5,328.581	4,700,000	4,700,000	170,625	423,000	(36,435)				2	01/01/2001	7.835
829809-AF-9	SITHE/INDEPENDENCE FNDG		8.190	FA	02/01/2037			5,463.050	5,000,000	5,000,000	5,463.050	5,000,000	5,000,000	84,000	409,500	1,335				3	12/28/1998	7.217
842589-AC-1	SOUTHERN CO CAP TRUST I		7.200	MS	05/01/2011			6,985.000	7,000,000	7,000,000	6,985.000	7,000,000	7,000,000	39,375	360,000	997				2	04/26/2001	8.710
872375-AC-4	TECO ENERGY INC		7.875	AO	04/01/2024			1,860.549	2,000,000	2,000,000	1,860.549	2,000,000	2,000,000	175,000	350,000	549				2	10/10/2002	8.594
882850-CJ-7	TX UTILITIES CO		7.000	JJ	01/01/2024			5,049.250	5,000,000	5,000,000	5,049.250	5,000,000	5,000,000	136,804	273,608	56,088				1	09/07/2000	8.025
927804-CT-9	VIRGINIA ELECTRIC & POWER		8.250	MS	03/01/2025			4,891.766	4,887,000	4,887,000	4,891.766	4,887,000	4,887,000	27,063	412,500	1,630				1	06/28/2000	8.468
927804-CV-4	VIRGINIA ELECTRIC & POWER		5.730	JJ	11/25/2008			4,343.001	4,775,000	4,775,000	4,343.001	4,775,000	4,775,000	136,804	273,608	56,088				1	06/28/2000	8.468
92781F-BP-2	VIRGINIA EL & POWER		6.500	JD	06/01/2028			5,330.300	5,000,000	5,000,000	5,330.300	5,000,000	5,000,000	27,063	325,000	9,130				1	07/27/2000	7.666
976556-BP-2	WISC ELECTRIC POWER		6.500	JD	06/01/2028			85,001.526														

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
Other Country																				
913110-AC-9	UNITED UTILITIES PLC.		6.875	FA	08/15/2028			1,756,309	2,000,000	95.7640	1,915,280	1,755,560	51,944	0	749			2PE	10/18/2002	8.000
Total Other Country																				
								1,756,309	2,000,000	XXX	1,915,280	1,755,560	51,944	0	749	0	0	XXX	XXX	XXX
3299999 - Total Bonds - Public Utilities - Issuer Obligations																				
								83,094,671	90,098,882	XXX	86,916,806	82,867,996	1,630,497	5,639,453	(3,497,098)	0	107,813	XXX	XXX	XXX
3899996 - Bonds - Public Utilities - United States																				
								81,338,362	88,098,882	XXX	85,001,526	81,112,436	1,578,553	5,639,453	(3,497,847)	0	107,813	XXX	XXX	XXX
3899997 - Bonds - Public Utilities - Canada																				
								0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX
3899998 - Bonds - Public Utilities - Other Countries																				
								1,756,309	2,000,000	XXX	1,915,280	1,755,560	51,944	0	749	0	0	XXX	XXX	XXX
3899999 - Total - Public Utilities Bonds																				
								83,094,671	90,098,882	XXX	86,916,806	82,867,996	1,630,497	5,639,453	(3,497,098)	0	107,813	XXX	XXX	XXX
Industrial & Miscellaneous Issuer Obligations (10)																				
United States																				
000770-AC-4	ABN AMRO BK CHICAGO		7.300	JD	12/01/2026	12/01/2006	100.000	1,063,586	1,050,000	103.0130	1,081,637	1,074,318	6,388	76,650	(2,928)			1PE	12/03/1998	6.917
00139P-AA-6	AIG SUNAMERICA GLOBAL		6.900	MS	03/15/2032			3,156,881	3,000,000	116.3240	3,489,720	3,157,380	60,950	101,200	(499)			1	08/07/2002	6.498
001957-BD-0	AMERICAN TEL & TELEGRAPH		8.500	MN	11/15/2031			4,128,309	4,000,000	110.2230	4,408,920	4,122,994	43,444	160,000	5,315			2	08/13/2002	8.207
00209A-AF-3	AT&T WIRELESS GROUP		8.750	MS	03/01/2031			2,025,900	2,000,000	98.0000	1,960,000	2,025,900	58,333	87,500				2	04/11/2002	8.626
00209A-AG-1	AT&T WIRELESS GROUP		8.125	MN	05/01/2012			1,990,609	2,000,000	100.5000	2,010,000	1,990,000	27,083	2				2	04/11/2002	8.198
00209A-AH-9	AT&T WIRELESS GROUP		7.500	MN	05/01/2007			4,990,712	5,000,000	103.0000	5,150,000	4,989,150	62,500	203,125	1,562			2	04/11/2002	7.551
013104-AJ-3	ALBERTSONS INC.		7.500	FA	02/15/2011			1,998,803	2,000,000	115.0520	2,301,040	1,998,480	56,667	150,833	104			2	01/24/2001	7.510
018970-A*-4	ALLIANCE CAPITAL FUNDING		0.000	FA	05/18/2010			4,000,000	4,000,000									1PE	02/28/2001	0.000
020039-AJ-2	ALLTEL		6.800	MN	05/01/2029			4,243,091	5,000,000	106.9110	5,345,550	4,225,000	56,667	340,000	7,990			1PE	09/12/2000	8.213
026494-AB-0	AMER HEALTH PROP.		7.500	JJ	01/15/2007			416,007	400,000	107.3250	429,300	428,816	13,833	30,000	(3,377)			2PE	10/15/1998	6.361
03073W-AA-3	AMERIFREEZE PARTNERS I		1.600	MN	02/01/2021			4,310,000	4,310,000		4,310,000	4,310,000	5,668					1PE	12/23/2002	1.482
030955-AN-8	AMERITECH CAPITAL FUNDING		6.550	JJ	01/15/2028			4,934,677	5,625,000	107.2060	6,030,338	4,913,963	169,891	327,500	8,891			1PE	09/10/2002	7.652
039483-AT-9	ARCHER-DANIELS-MIDLAND		5.935	AO	10/01/2032			982,986	1,000,000		982,986	982,930	14,838		56			1PE	10/04/2002	6.059
043413-AH-6	ASARCO (GRUPO MEXICO)		8.500	MN	05/01/2025			370,000	1,000,000	37.0000	370,000	1,095,400	14,167	85,000	(720,790)			5	02/10/1998	7.659
046003-AF-1	ASSOCIATES CORP N A		6.625	JD	06/15/2005			2,874,319	2,815,000	108.8500	3,064,128	2,959,269	8,289	186,494	(21,915)			1PE	09/25/1998	5.693
06406J-BC-8	BANK OF NEW YORK STRIPS		0.000	MATR	04/14/2014			18,997,269	32,900,000		18,997,269	18,095,000	902,269					1	01/01/2002	4.926
06406J-BD-6	BANK OF NEW YORK STRIPS		0.000	MATR	04/14/2014			25,077,554	34,800,000		25,077,554	24,360,000	717,554					1	01/01/2002	2.924
06406J-BE-4	BANK OF NEW YORK STRIPS		0.000	MATR	04/14/2014			16,608,856	23,670,000		16,608,856	16,095,600	513,256					1PE	01/01/2002	3.164
06605V-AA-5	BANKBOSTON CAP TRUST III		2.750	MJSD	06/15/2027			698,483	700,000	90.5820	634,074	698,285	909	18,734	59			2PE	04/03/1998	6.456
084498-AB-0	W.R. BERKLEY CAP TRUST		8.197	JD	12/15/2045	12/15/2006	100.000	5,313,537	5,300,000	90.4020	4,791,306	5,326,447	19,308	434,441	(2,800)			2	06/06/1997	8.120
110122-AB-4	BRISTOL-MYERS SQUIBB CO		6.800	MN	11/15/2026			1,100,819	1,000,000	110.6120	1,106,120	1,101,280	8,689	34,000	(461)			1PE	09/10/2002	6.000
110122-AG-3	BRISTOL-MYERS SQUIBB CO		5.750	AO	10/01/2011			3,199,893	3,000,000	106.4850	3,194,550	3,204,530	43,125		(51)			1PE	09/26/2002	4.808
115885-AK-1	ALLIED WASTE		7.400	MS	09/15/2035			8,887,162	8,210,000	81.9680	6,729,573	8,907,850	178,887	607,540	(5,575)			3	10/15/1998	6.770
12189T-AP-9	BURLINGTON NORTH SANTA FE		7.875	AO	04/15/2007			1,999,574	2,000,000	117.0930	2,341,860	1,999,360	33,250	157,500	81			2PE	04/11/2000	7.881
126117-AJ-9	CNA FINANCIAL CORP.		6.500	AO	04/15/2005			2,899,389	2,900,000	99.9160	2,897,564	2,898,260	39,794	188,500	240			2PE	11/16/1998	6.510
141553-AA-5	CARDINAL TRUST		0.000	MN	04/16/2014			6,460,000	6,460,000									1	01/01/2002	0.000
15346W-AC-4	CENTRAL FIDELITY CAP I		2.860	JAJO	04/15/2027	04/15/2007	100.000	1,575,789	1,550,000	91.4680	1,417,754	1,601,178	9,605	47,545	(5,939)			2PE	04/20/1998	6.122
171577-AA-7	CHURCHILL TRUST		0.000	MN	04/15/2014			7,000,000	7,000,000									1PE	01/01/2002	0.000
17248R-AG-1	CINGULAR WIRELESS		7.125	JD	12/15/2031			2,883,505	3,000,000	106.1950	3,185,850	2,882,220	9,500	215,531	1,285			1	04/09/2002	7.454
173034-GG-8	CITICORP.		7.125	JD	06/01/2003			2,699,977	2,680,000	102.1980	2,738,906	2,881,000	15,913	190,950	(46,310)			1	09/25/1998	5.289
17453B-AJ-0	CITIZENS UTILITIES CO		9.000	FA	08/15/2031			4,026,030	4,000,000	117.0450	4,681,800	4,026,030	136,000	180,000				2	03/15/2002	8.936
18971Y-AA-0	CLYDESDALE TRUST		0.000	MJSD	04/02/2014			10,000,000	10,000,000									1PE	01/01/2002	0.000
191219-AX-2	COCA COLA ENTERPRISES		6.700	AO	10/15/2036			1,085,896	1,000,000	109.9460	1,099,460	1,086,060	14,144	33,500	(164)			1PE	10/07/2002	6.097
195869-AD-4	COLONIAL PIPE LINE		8.375	MN	11/01/2030			4,936,892	5,000,000	128.8090	6,440,450	4,935,650	69,792	148,750	552			1PE	10/24/2000	8.494
195869-AG-7	COLONIAL PIPE LINE		7.630	MN	04/15/2032			3,060,489	3,000,000	119.3510	3,580,530	3,059,950	19,711	150,057	539			1	06/27/2002	7.458
202218-AB-9	COMMERCIAL NET LEASE RL		7.125	MS	03/15/2008			4,035,150	4,000,000	103.3530	4,134,120	4,056,680	83,917		(16)			2PE	06/11/1998	6.921
208251-AE-8	CONOCO INC.		6.950	AO	04/15/2029			2,244,270	2,000,000	113.3380	2,266,760	2,245,240	29,344	69,500	(970)			1	09/13/2002	6.019
20846G-AA-8	CONSECO FINANCING TR II		8.700	MN	11/15/2026			7,000,000	7,000,000	0.0000	0.0000	609,000			(7,326,878)			6	02/07/1997	0.000
20846J-AA-2	CONSECO III		8.796	AO	04/01/2027			6,500,000	6,500,000	0.0000	0.0000	571,740			(7,356,139)			6	12/19/1997	0.000
244199-BB-0	JOHN DEERE CAPITAL		6.950	AO	04/25/2014			3,996,297	4,000,000	117.8110	4,712,440	3,996,040	50,967	145,178	257			1PE	04/10/2002	6.962
268766-AR-3	EOP OPERATING LP		7.250	JD	06/15/2018			9,628,540	10,000,000		9,628,540	9,608,850	32,222	725,000	4,717			2	09/09/1998	7.581
26882P-AC-6	ERAC USA FINANCE COMPANY		6.800	FA	02/15/2008			1,902,447	2,000,000	109.8960	2,197,920	1,874,500	51,378	136,000	14,899			2PE	01/22/2001	7.979
26882P-AL-6	ERAC USA FINANCE COMPANY		8.250	MN	05/01/2005			1,997,833	2,000,000	110.2040	2,204,080	1,995,740	27,500	165,000	811			2	04/19/2000	8.302
320808-AD-0	FIRST MARYLAND CAPITAL		2.980	JAJO	01/15/2027			807,720	800,000	90.3890	807,112	808,860	5,165	24,540	(279)			2	05/06/1997	6.730
3376A1-AA-5	FIRSTAR CORP.		7.800	JJ	07/05/2010			7,993,413	8,000,000		7,993,413	7,991,360	305,067	624,000	624			1	06/13/2000	7.81

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
351590-AA-2	FOX VALLEY ICE ARENA		.1 620		07/01/2027			2,000,000	2,000,000		2,000,000	2,000,000	2,656					1	12/23/2002	1.368
36185N-ND-8	GMAC MORTGAGE CORP LOAN TRUST		6.250	MTLY	12/25/2031	07/01/2004	100.000	5,524,878	5,468,485		5,524,878	5,536,487	28,482	56,668	(11,610)			1PE	12/01/2002	5.265
362320-AW-3	GTE CORP		7.900	FA	02/01/2027			5,479,568	5,000,000	108.0870	5,404,350	4,772,800	164,583	395,000	2,816			1PE	07/14/2000	8.327
36233R-AG-8	GTE NORTHWEST SER D		5.550	AO	10/15/2008			4,379,635	5,000,000	107.5710	5,378,550	4,182,350	58,583	277,500	80,653			1PE	05/23/2000	8.293
36867N-AA-3	GENAMERICA CAPITAL I		8.525	JD	06/30/2027	06/30/2007	104.260	8,039,421	7,500,000	105.7320	7,929,900	8,205,000	1,776	554,125	(29,253)			2	03/11/1998	7.430
36962G-XZ-2	GENERAL ELEC CAP CORP		6.750	MS	03/15/2032			2,117,122	2,000,000		2,117,122	2,117,140	39,750	32,813	(18)			1	12/20/2002	6.305
370425-BG-4	GENERAL MOTORS ACCEPTANCE CORP		7.125	MN	05/01/2003			2,883,463	2,865,000	101.0630	2,895,455	3,094,200	34,022	204,131	(53,781)			2PE	09/28/1998	5.142
37045*-AC-3	GENERAL MOTORS CORP 92-A3 PT		8.380	JJ	07/02/2007			766,161	766,161		766,161	766,161	31,924	66,031				2	06/26/1992	8.540
37183F-AA-5	GENESIS HEALTH VENTURES		7.590	JAJO	04/02/2007			1,550,459	1,550,459	93.0000	1,441,927	1,550,459	29,747	111,178				4	10/02/2001	7.590
382550-AH-4	GOODYEAR TIRE & RUBBER		7.857	FA	08/15/2011			1,974,879	2,000,000	74.8880	1,497,760	1,972,180	59,364	157,140	1,987			3	08/27/2001	8.062
40427Q-AA-1	HSBC AMERICA CAPITAL II		8.380	MN	05/15/2027		100.000	17,987,587	17,300,000	114.8720	19,872,856	18,095,077	185,245	754,200	(11,756)			1PE	02/27/1998	7.910
42307T-AE-8	HEINZ (H.J.) CO		6.750	MS	03/15/2032			1,086,436	1,000,000	110.4110	1,104,110	1,086,470	19,875		(34)			1	12/09/2002	6.111
43039*-AB-1	HIGHLAND SECURED TRUST LOAN		5.000	FMAN	11/24/2010			30,000,000	30,000,000		30,000,000	30,000,000	254,167	1,321,356				1	11/12/1998	7.061
43039*-AC-9	HIGHLAND SECURED TRUST LOAN		0.000	FMAN	11/24/2010									17,552				2		0.000
43039*-AC-9	HIGHLAND SECURED TRUST LOAN		5.000	FMAN	11/24/2010			10,000,000	10,000,000		10,000,000	10,000,000	84,722	440,452				3	11/12/1998	11.355
432848-AH-2	HILTON HOTEL		7.950	AO	04/15/2007			6,982,198	6,815,000	103.8890	7,080,035	7,113,483	114,378	541,793	(32,199)			2	05/26/1998	7.273
432848-AS-8	HILTON HOTEL		7.500	JD	12/15/2017			3,752,014	3,750,000	94.1880	3,532,050	3,752,363	12,500	281,250	(71)			3	12/19/1997	7.494
445533-AA-0	HUMPUSS FUNDING		7.720	JD	12/15/2009			4,935,584	5,541,167	58.7370	3,254,715	4,719,404	19,012	417,044	58,061			4	09/25/1998	9.932
448110-AA-4	INGERSOLL - RAND CO		6.750	JD	06/01/2008			4,997,983	5,000,000	111.4420	5,572,100	4,996,900	28,125	337,500	299			2	04/04/2001	6.759
44856L-AJ-5	HYATT EQUITIES LLC		9.250	MN	05/15/2005			2,598,481	2,600,000		2,598,481	2,597,088	30,731	240,500	549			2PE	05/05/2000	9.278
457441-BB-1	ISPAT INLAND LP		5.286	MTLY	07/16/2005			2,426,586	2,425,000		2,426,586	2,428,880	356	177,603	(662)			3Z	07/31/1998	(0.023)
457441-BC-1	ISPAT INLAND LP		5.705	MTLY	07/16/2006			2,426,955	2,425,000		2,426,955	2,428,880	384	170,360	(551)			3Z	07/31/1998	(0.020)
459200-AM-3	INTL BUSINESS MACHINES		7.000	AO	10/30/2025			3,677,238	3,315,000	111.3750	3,692,081	3,678,886	39,320	116,025	(1,648)			1PE	09/25/2002	6.106
459200-AS-0	INTL BUSINESS MACHINES		6.500	JJ	01/15/2028			1,676,350	1,575,000	105.5000	1,661,625	1,676,651	47,206		(300)			1	09/24/2002	6.000
459200-BB-6	INTL BUSINESS MACHINES		5.875	MN	11/29/2032			4,819,548	5,000,000		4,819,548	4,819,350	27,743	198				1PE	11/22/2002	6.140
475068-AA-0	JEFFERSON-PILOT CAP TR		8.285	MS	03/01/2046	03/01/2017	100.000	1,028,637	1,000,000	109.4870	1,094,870	1,033,410	27,617	82,850	(1,065)			1PE	07/03/1997	7.945
491165-AA-4	KENTUCKIANA TRUST		0.000	AO	04/16/2014			7,000,000	7,000,000		7,000,000	7,000,000						1	01/01/2002	0.000
49306C-AD-3	KEYCORP		7.000	FA	02/01/2011			7,982,619	8,000,000		7,982,619	7,979,580	233,333	560,000	1,635			1	04/17/2001	7.035
53510P-AQ-9	LINC STRUCTURAL ASST SEC CORP		0.000	FMAN	11/01/2010			12,420,000	13,500,000		12,420,000	12,420,000		2,053,445				1Z	02/28/2001	0.000
548661-CC-9	LOWES COMPANIES		7.500	JD	12/15/2005			3,998,654	4,000,000	114.0340	4,561,360	3,997,880	13,333	300,000	393			1PE	12/12/2000	7.513
552673-AQ-8	MC1 COMMUNICATIONS		7.750	MS	03/15/2024			930,000	3,000,000	49.0000	1,470,000	930,000	116,250		(1,845,870)			6	07/26/2000	8.504
553038-AA-8	MIC FINANCING TRUST		8.375	FA	02/01/2027			14,955,417	15,000,000	98.3360	14,750,400	14,952,600	523,438		2			1	01/23/1997	8.404
553086-AC-3	MEDICAL MALPRACTICE		7.625	JD	12/15/2027			10,080,143	10,000,000	86.0810	8,608,100	10,083,564	33,889		(3)			2	05/13/1998	7.553
57053R-AB-2	MARKET CAPITAL TRUST I		8.710	JJ	01/01/2046	01/01/2017	100.000	15,499,677	15,000,000	77.0000	11,550,000	15,588,150	653,250	1,306,500	(18,385)			3	02/07/1997	8.303
587408-AC-9	MERCANTILE BANKCORP		2.557	FMAN	02/01/2027	02/01/2007	100.000	726,784	725,000	89.0970	645,953	728,625	3,141	20,634	(491)			2	04/03/2002	6.428
592173-AB-4	METLIFE		7.450	MN	11/01/2023			1,978,140	2,000,000	105.0140	2,100,280	1,977,700	24,833		1			1PE	04/09/2002	7.555
604059-AE-5	MMM CORP		6.375	FA	02/15/2028			4,440,663	4,500,000	110.9340	4,992,030	4,439,610	108,375	143,438	1,053			1PE	06/05/2002	6.482
605288-AA-7	MISSISSIPPI CHEMICAL CORP		7.250	MN	11/15/2017			2,300,000	10,000,000	13.0000	1,300,000	2,300,000		725,000	(7,808,364)			5	01/26/1998	7.135
60934T-AP-6	MONEY STORE INC		8.375	AO	04/15/2004			3,715,771	3,600,000	107.5120	3,870,432	4,025,880	63,650	301,500	(84,292)			1PE	12/30/1998	5.747
617446-DW-6	MORGAN STANLEY		7.750	JD	06/15/2005			10,011,239	10,000,000	111.5710	11,157,100	10,020,700	34,444	775,000	(4,013)			1	06/06/2000	7.699
651639-AD-8	NEWMONT MINING CORP		8.625	MN	05/15/2011			4,987,978	5,000,000	116.8300	5,841,500	4,986,450	55,104	431,250	993			2	05/09/2001	8.666
652478-AQ-1	NEWS AMER HLDGS INC		8.250	FA	08/10/2018			827,301	750,000	109.5930	821,948	838,125	24,234	61,875	(2,632)			2PE	04/03/1998	7.144
652478-BA-5	NEWS AMER HLDGS INC		7.750	JD	12/01/2045			8,883,642	8,545,000	98.2780	8,397,855	8,887,163	55,186	662,238	(1,240)			2PE	10/15/1998	7.440
65332V-AJ-2	NEXTEL COMMUNICATIONS		0.000	MS	09/15/2007			987,547	1,000,000	95.5000	955,000	750,000			83,042			4	04/12/2000	10.421
656559-AT-8	NORTEK INC		9.250	MS	03/15/2007	03/15/2005	100.000	5,085,009	5,000,000	102.7500	5,137,500	5,225,000	136,181	462,500	(33,791)			4	02/26/1998	8.389
656559-AW-1	NORTEK INC		9.125	MS	09/01/2007	09/01/2005	100.000	4,826,301	4,750,000	102.5000	4,868,750	4,928,125	144,479	433,438	(24,570)			4	02/27/1998	8.439
659435-AC-5	NORTH FORK BANC		8.700	JD	12/15/2026	12/15/2014	100.830	5,201,459	5,000,000	109.8220	5,491,100	5,237,038	19,333		(23)			2	06/06/1997	8.207
659437-AA-5	NORTH FORK CAP		8.000	JD	12/15/2027	12/15/2017	100.000	2,040,304	2,000,000		2,040,304	2,046,240	7,111	160,000	(1,391)			2	12/12/1997	7.770
66416T-AF-2	NORTHEASTERN GENERATION CO		8.812	AO	10/15/2026			4,166,315	4,000,000	103.9330	4,157,320	4,170,583	74,412	349,543	(4,268)			2PE	01/31/2002	8.340
665789-AN-3	NORTHERN STATES PWR		7.375	JD	12/01/2026			1,853,934	2,000,000	99.4720	1,989,440	1,849,400	12,292	147,500	1,973			2PE	09/29/2000	8.069
66937																				

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
749121-AL-3	QWEST COMMUNICATIONS		7.500	MN	11/01/2008			5,082,739	5,000,000	81.0000	4,050,000	5,100,950	62,500	375,000	(11,087)			5	04/16/2001	7.148
754603-AB-4	TYCO INTERNATIONAL LTD		7.200	AO	10/15/2008			5,051,126	5,000,000	96.3270	4,816,350	5,062,620	76,000	360,000	(6,955)			3	04/16/2001	6.982
757240-AA-4	REDBIRD TRUST		0.000	MN	04/17/2014				7,455,000									1PE	01/01/2002	0.000
76110Y-5C-2	RES FUND MTGE SEC 1 2001-S14 A5		6.750	MTLY	06/25/2031	09/01/2003	100.000	6,323,048	6,277,596		6,323,048	6,589,514	35,311	423,569	(260,266)			1PE	11/07/2001	3.115
768572-AA-7	RIVER BAT TRUST		0.000	AO	04/15/2014				7,000,000									1PE	01/01/2002	0.000
781991-AE-4	RUBY TRUST		0.000	MJSD	04/01/2014				10,000,000									1PE	01/01/2002	0.000
78387G-AD-5	SBC COMMUNICATIONS		6.250	MS	03/15/2011			1,070,764	1,000,000	110.2440	1,102,440	1,072,440	18,403		(1,676)			1	09/30/2002	5.180
808596-AA-8	SCHWERKOSKE		1.550	MTLY	05/01/2020			4,490,000	4,490,000	100.0000	4,490,000	4,490,000	5,720					1PE	12/23/2002	1.554
80927G-AJ-5	SCOTIA PACIFIC CO LLC		7.710	JJ	01/20/2014			16,000,000	16,000,000		16,000,000	16,000,000	551,693	1,233,600				2	03/25/1999	7.710
828783-AR-1	SIMON DEBARTOLO GROUP LP		7.375	JD	06/15/2018			4,215,558	4,300,000		4,215,558	4,204,239	14,094	317,125	2,803			2PE	09/09/1998	7.593
833606-AA-4	SOCGEN REAL ESTATE LLC		7.640	MS	12/29/2049	09/30/2007	100.000	1,514,183	1,500,000	109.9810	1,649,715	1,525,050	28,968	114,600	(2,415)			1	10/03/1997	7.400
848497-AB-9	SPIEKER PROPERTIES		7.500	AO	10/01/2027			12,659,361	13,000,000	103.4260	13,445,380	12,642,140	243,750	375,000	3,429			2	12/30/1998	7.738
852060-AJ-1	SPRINT CORP (FON GROUP)		7.625	JJ	01/30/2011			2,987,191	3,000,000		2,850,000	2,985,060	95,948	228,750	1,108			2	01/22/2001	7.697
860370-AD-7	STEWART ENTERPRISES INC CL A		10.750	JJ	07/01/2008	07/01/2007	100.000	889,267	875,000	110.5000	966,875	891,742	47,031	94,585	(2,475)			4	09/25/2001	10.288
863572-UR-2	STRUCTURED ASST SEC CRP 98-7 CL-A		2.400	MTLY	08/25/2028	09/15/2001	100.000	8,825	8,825		8,825	8,825	18	1,482				1Z	05/26/1998	7.054
86787Y-AA-1	SUNTRUST BANK CAPITAL II		7.900	JD	06/15/2027			3,465,834	3,750,000	111.2410	4,171,538	3,457,650	13,167	296,250	3,329			1Z	08/03/2001	8.650
871928-AV-9	CINCINNATI GAS & EL CO 97-9 TIERS TR CTFS		6.500	AO	10/01/2007			4,580,806	5,000,000	109.2830	5,464,150	4,465,350	81,250	325,000	68,699			2	04/04/2001	8.693
871928-BC-0	CINCINNATI GAS & EL CO		8.250	MS	03/25/2027			9,639,300	9,150,000		9,639,300	9,670,178	201,300	754,875	(6,737)			2Z	12/19/1997	7.757
872649-BK-3	TRW INC		8.750	MN	05/15/2006			3,077,696	3,000,000	114.2640	3,427,920	3,119,490	33,542	262,500	(19,350)			2	09/13/2000	7.860
882389-CC-1	TEXAS EASTERN TRANSMISSION		7.000	JJ	07/15/2032			999,627	1,000,000	104.6300	1,046,300	999,580	34,806		47			2PE	06/28/2002	7.003
89674S-AC-0	TRITON CBO III		8.530	MN	04/17/2011			26,800,000	67,000,000		26,800,000	26,800,000	5,715,100	(31,490,000)			698,512	2Z	02/28/2001	10.664
912920-AC-9	US WEST COMMUNICATIONS INC QWEST		6.875	MS	09/15/2033			850,172	1,000,000	77.0000	770,000	849,050	20,243	68,750	1,122			4	01/24/2002	8.220
925524-AH-3	VIACOM INC		7.875	JJ	07/30/2030			3,200,235	3,000,000	124.4830	3,734,490	3,201,180	99,094	118,125	(945)			1	05/01/2002	7.309
94977E-AT-8	WELLS FARGO MTG BACKED SEC TR 2001-15 2A 2		6.750	MTLY	07/25/2031	05/01/2003	100.000	1,152,885	1,153,662		1,152,885	1,170,606	6,489	77,872	(14,868)			1PE	07/16/2001	0.000
94977E-AU-5	WELLS FARGO MTG BACKED SEC TR WFMS 2001-15 2A3		6.750	MTLY	07/25/2031	03/01/2005	100.000	3,003,186	3,000,000		3,003,186	3,024,375	16,875	202,500	(21,189)			1PE	08/20/2001	0.000
962166-AU-8	WEYERHAEUSER CO		7.950	MS	03/15/2025			3,159,420	3,000,000	116.3490	3,490,470	3,161,560	70,225	238,500	(2,140)			2PE	01/25/2002	7.457
969457-BD-1	WILLIAMS COS INC		7.750	JD	06/15/2031			2,985,993	3,000,000	62.5000	1,875,000	2,985,720	10,333	232,500	(6,694)			5	11/29/2001	7.791
97180*-FN-3	WILMINGTON TR CO 9718049N1		10.190	MS	03/15/2013			1,930,888	1,874,167		1,930,888	1,954,835	56,232	190,174	(3,145)			3	04/23/1990	9.716
97180*-MF-2	WILMINGTON TR CO		10.600	JD	12/21/2011	06/21/2011	100.000	1,101,766	1,101,766		1,101,766	1,101,766	3,244	116,787				2	06/21/1988	10.600
98157D-AK-2	WORLDCOM INC		8.250	MN	05/15/2031			150,000	1,000,000	23.5000	235,000	150,000		41,250	(782,700)		93,042	6	03/05/2002	8.898
98934K-AB-6	ZENECA WILMINGTON		7.000	MN	11/15/2023			3,242,261	3,000,000	115.1990	3,455,970	3,243,410	26,833		(16)			1PE	12/03/2002	6.298
Total United States								604,710,656	757,802,288	XXX	609,109,720	604,715,122	7,563,663	38,249,853	(55,678,650)	0	1,748,144	XXX	XXX	XXX
Canada																				
012873-AK-1	ALBERTA ENERGY		7.375	MN	11/01/2031			2,987,925	3,000,000	117.3730	3,521,190	2,987,730	36,875	224,323	157			2	10/23/2001	7.409
688900-AG-2	PANCANADIAN ENERGY CORP		7.200	MN	11/01/2031			1,997,345	2,000,000	115.7670	2,315,340	1,997,340	24,000	142,400	(21,520)			2PE	10/31/2001	7.211
87971M-AC-7	TELUS CORPORATION		8.000	JD	06/01/2011			1,990,725	2,000,000	96.0000	1,920,000	1,989,560	13,333	160,000	746			2	05/23/2001	8.077
Total Canada								6,975,995	7,000,000	XXX	7,756,530	6,974,630	74,208	526,723	(20,617)	0	0	XXX	XXX	XXX
Other Country																				
00808A-AD-3	AES DRAX ENERGY LTD		10.410	JD	12/31/2020			1,560,000	3,000,000	54.0000	1,620,000	1,560,000	868	312,300	(1,440,000)			5	04/25/2001	10.404
111021-AE-1	BRITISH TELECOM PLC		8.625	JD	12/15/2030			2,158,526	2,000,000	127.4900	2,549,800	2,165,540	7,667	175,000	(6,215)			2	06/08/2001	7.917
24820R-AG-3	STATOIL		6.500	JD	12/01/2028			1,879,131	2,000,000	105.5980	2,111,960	1,877,680	10,833	130,000	1,451			1	04/02/2002	7.009
25156P-AC-7	DEUTSCHE TELEKOM		8.250	JD	06/15/2030	06/30/2009	100.000	4,072,446	4,000,000	115.5150	4,620,600	4,088,550	14,667	330,000	(8,231)			1	09/20/2001	7.889
29274F-AB-0	ENERSIS SA		7.400	JD	12/01/2016			1,984,819	2,000,000	68.4730	1,369,460	1,982,000	12,333	148,000	604			2PE	03/25/1998	7.489
35177P-AL-1	FRANCE TELECOM		10.000	MS	03/01/2031			3,024,352	3,000,000	121.7330	3,651,990	3,008,062	100,000	255,000	16,290			2	02/15/2002	9.914
45321T-AC-7	IMPASAT FIBER NETWORKS		0.000	JJ	07/15/2003			270,000	9,000,000	3.0000	270,000	450,000		1,091,250	(1,800,000)		503,188	6	07/26/2001	0.000
638539-A*-7	NATL WESTMINSTER BANK PLC SER B 663812AH7		2.063	FA	11/29/2049			643,021	730,000		643,021	637,290	5,772	22,483	3,482			1	08/08/1996	6.120
780641-AH-9	KONINKLIJKE		8.375	AO	10/01/2030			3,990,863	4,000,000	123.3630	4,934,520	3,990,069	83,750	335,000	54			2	02/13/2001	8.396
82929R-AC-0	SING TELECOMMUNICATIONS		7.375	JD	12/01/2031			2,028,134	2,000,000	109.3840	2,187,680	2,028,220	12,292	152,007	(86)			1PE	12/05/2001	7.258
853250-AA-6	STANDARD CHARTERED BANK		8.000	MN	05/30/2031			4,899,280	5,000,000	115.1350	5,756,750	4,897,760	34,444	400,000	(310)			1PE	09/25/2001	8.183
879385-AB-8	TELEFONICA EUROPE		7.350	MS	09/15/2005			2,008,119	2,000,000	110.2500	2,205,000	2,013,040	43,283	147,000	(2,632)			1	12/11/2000	7.182
879385-AD-4	TELEFONICA EUROPE		8.250	MS	09/15/2030			7,172,882	7,000,000	122.8080	8,596,560	7,174,460	170,042	577,500	(1,560)			1	12/07/2001	8.024
N32307-AA-3	CSFB FINANCE BV		1.563	MJSD	03/29/2049			805,000	1,000,000		894,800	805,000	108	20,642	3,400			1	10/30/1997	6.648
Y35339-AC-7	HONG KONG & SHANGHAI BK																			

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations									649,341,487	812,782,288	XXX	659,355,841	649,515,973	8,136,708	42,936,126	(58,932,326)	0	2,251,332	XXX	XXX	XXX
Single Class Mortgage (SC) United States																					
099905-AA-9	BOSQUE SERIES 1 CI-1		7.660	MTLY	06/05/2003	06/01/2003	100.000	170,349	170,459		170,349	171,098	1,088	13,057	(14)			1	06/16/1997	7.680	
208463-AC-3	CONSECO COMMERCIAL MTG TR 1 89-1 A3		9.700	MTLY	10/15/2015	10/15/2009	100.000	3,008,280	2,929,393		3,008,280	3,141,378	12,629	284,151	(44,402)			2	06/10/1994	8.869	
232928-AB-7	DR STRUCTURED FIN CORP 93-A2		7.430	FA	08/15/2018			347,300	755,000	46.0000	347,300	739,462	21,192	56,097	(395,674)			6	11/15/1993	7.628	
23321P-ZM-3	DLJ MTG ACCEPT CO 96-G 1		5.359	MTLY	06/28/2026	06/01/2026	100.000	4,708,623	4,680,172		4,708,623	4,827,890	20,899	252,648	(30,872)			1	02/25/1997	4.849	
47607T-AA-2	JENKINS-EMP ASSC/VERITUS		6.840	MTLY	09/01/2008	08/01/2008	100.000	3,040,002	3,035,293		3,040,002	3,046,545	17,301	205,432	(778)			1	08/20/1993	6.877	
97180*-AM-0	WILMINGTON TR CO		10.600	MS	03/28/2012			1,627,949	1,627,949		1,627,949	1,627,949	44,579					2	09/28/1988	10.600	
97180*-AN-8	WILMINGTON TR CO		10.600	FA	02/25/2012			1,668,359	1,668,359		1,668,359	1,668,359	61,896					2	08/25/1988	10.600	
Total United States									14,570,862	14,866,625	XXX	14,570,862	15,222,681	179,584	811,385	(471,740)	0	0	XXX	XXX	XXX
4099999 - Total Bonds - Industrial, Misc. - Single Class Mortgage-Backed/Asset-Backed Securities									14,570,862	14,866,625	XXX	14,570,862	15,222,681	179,584	811,385	(471,740)	0	0	XXX	XXX	XXX
Defined Multi-Class Residential (DR) United States																					
00077B-KS-1	ABN AMRO MTG CORP 99-6 A7		7.000	MTLY	09/25/2029	06/01/2004	100.000	15,174,083	15,000,000		15,174,083	15,595,313	87,500	1,050,000	(411,057)			1PE	11/28/2001	4.300	
05535D-AM-6	BLACKROCK CAPITAL FINANCIAL 97-R1 WAC		8.114	MTLY	03/25/2037			3,860,188	3,878,978		3,860,188	3,842,629	6,248	278,502	11,463			1PE	01/01/2002	8.315	
12669A-VL-5	COUNTRYWIDE HOME LOANS 1998-A8 A6		0.000	MTLY	08/25/2028			10,215,830	10,000,000		10,215,830	10,220,313	56,250	112,500	(805)			1PE		0.000	
12669C-EE-6	COUNTRYWIDE ALTERNATIVE LOAN 2001-10 A5		6.750	MTLY	12/25/2031	11/01/2031	100.000	10,215,830	10,000,000		10,215,830	10,220,313	56,250	112,500	(4,483)			1	10/24/2002	6.407	
16162T-MY-9	CHASE MORTGAGE FINANCE CORP SER 1999-S10 CLASS A18		6.500	MTLY	08/25/2029	11/01/2005	100.000	10,085,069	10,000,000		10,085,069	10,132,422	54,167	484,442	(47,353)			1PE	03/19/2002	5.870	
16162T-YM-2	CHASE MORTGAGE FINANCE CORP		6.500	MTLY	08/01/2031	08/01/2003	100.000	4,957,719	5,000,000		4,957,719	4,896,875	27,083	322,539	53,531			1PE	07/19/2001	7.609	
22541N-QV-4	HOME EQUITY MORGAGE TRUST 2002-4 A4		5.843	MTLY	03/25/2033	05/01/2009	100.000	5,000,000	5,000,000		5,000,000	5,000,000	24,344					1PE	11/20/2002	5.835	
23321P-ZK-7	DLJ MTG ACCEPT CO 1996-E 1		0.000	MTLY	12/28/2025			3,588,543	3,582,854		3,588,543	3,630,391	14,468	167,260	(7,791)			1Z		0.000	
23321P-ZK-7	DLJ MTG ACCEPT CO 1996-E 1		4.846	MTLY	12/28/2025	12/01/2025	100.000	3,588,543	3,582,854		3,588,543	3,630,391	14,468	167,260	(6,581)			1Z	01/01/2002	4.626	
23323S-AA-8	DONALDSON LUFKIN & JENRETTE		1.795	MUSD	03/10/2014			20,000,000	20,000,000		20,000,000	20,000,000	21,248	305,834				1Z	02/24/1999	1.799	
23323S-AB-6	DONALDSON LUFKIN & JENRETTE		1.821	MUSD	03/11/2014	03/10/2014	100.000	20,000,000	20,000,000		20,000,000	20,000,000	20,236	387,161				1Z	02/24/1999	1.825	
66937R-VL-0	NORWEST ASSET SECURITIES CORP 99-16 A10		6.750	MTLY	06/25/2029	02/01/2003	100.000	106,404	106,834		106,404	107,059	601	7,211	(532)			1PE	07/23/2001	6.381	
69348L-J4-2	PNC MORTGAGE SECS CORP 1998-6 4A1		6.750	MTLY	08/25/2013	05/01/2003	100.000	429,672	431,368		429,672	434,150	2,426	29,117	(700)			1PE	08/27/1998	6.557	
69348L-M4-8	PNC MORTGAGE SECS CORP 1998-7 1A3		6.750	MTLY	09/25/2028	03/01/2003	100.000	865,717	865,717		865,717	871,579	4,890	58,685	(2,662)			1PE	10/06/1998	6.656	
760972-NK-1	RESIDENTIAL FUNDING MTGE SEC I 1998-S3 A15		6.500	MTLY	02/25/2028	09/01/2004	100.000	9,148,688	9,150,000		9,148,688	9,390,188	49,563	585,857	(101,263)			1PE	03/27/1998	5.905	
76110G-JM-4	RESIDENTIAL ACCREDIT LOANS Ser 2001-QS5 Class A5		6.750	MTLY	05/25/2031	06/01/2004	100.000	7,472,875	7,485,746		7,472,875	7,527,533	42,107	447,922	(54,657)			1PE	12/01/2002	6.636	
939335-JL-0	WASHINGTON MUTUAL MTG SEC CORP Ser 2001-7		6.750	MTLY	07/25/2031	03/01/2005	100.000	9,300,873	9,000,000		9,300,873	9,352,969	50,625	151,875	(52,095)			1PE	09/25/2002	4.320	
Total United States									120,205,661	119,505,185	XXX	120,205,661	121,001,421	461,756	4,380,158	(616,389)	0	0	XXX	XXX	XXX
4199999 - Total Bonds - Industrial, Misc. - Defined Multi-Class Residential Mortgage-Backed Securities									120,205,661	119,505,185	XXX	120,205,661	121,001,421	461,756	4,380,158	(616,389)	0	0	XXX	XXX	XXX
Other Multi-Class Residential (OR) United States																					
09774X-AG-7	BOMBARDIER CAPITAL MTG, SEC. 1998-A B1		7.430	MTLY	04/15/2028	03/01/2009	100.000	19,288,032	19,430,000		19,288,032	19,165,873	120,304	1,443,649	(19,982)			4Z	03/11/1998	7.743	
126342-EP-5	CS FIRST BOSTON MTG SEC CORP 1996-1R 3M1		6.076	MTLY	01/27/2019	01/01/2019	100.000	1,022,018	1,030,566		1,022,018	1,018,308	5,218	58,361	2,961			2Z	11/18/1997	6.264	
126691-A7-9	RESIDENTIAL ASSET SEC TRUST 96-A8 B3		8.000	MTLY	12/25/2026	08/01/2026	100.000	1,113,878	1,132,065		1,113,878	1,087,490	7,547	89,731	15,081			1	10/10/1996	8.735	
126691-TH-7	RESIDENTIAL ASSET SEC TRUST 96-1 B3		7.250	MTLY	05/25/2026	12/01/2014	100.000	1,110,829	1,132,251		1,110,829	1,008,411	6,841	81,943	19,096			1	04/10/1996	9.368	
126691-W3-4	RESIDENTIAL ASSET SEC TRUST 1997-A3 B3		7.750	MTLY	05/25/2027	12/01/2020	100.000	1,337,831	1,339,431		1,337,831	1,356,592	8,650	102,107	47			1	07/16/1997	7.523	
12669A-WB-6	COUNTRYWIDE HOME LOANS 98-A8 B1C		6.750	MTLY	08/25/2028	07/01/2028	100.000	3,130,621	3,164,757		3,130,621	3,081,188	17,802	211,999	(377)			1	06/29/1998	7.024	
12669A-WE-0	COUNTRYWIDE HOME LOANS 1998-A8 B2C		6.750	MTLY	08/25/2028	06/01/2028	100.000	1,494,414	1,508,928		1,494,414	1,470,498	8,488	100,218	1,709			2	06/29/1998	7.008	
161626-4S-2	CHASE MORTGAGE FINANCE CORP 1998-S2 B2		6.750	MTLY	07/25/2028	02/01/2016	100.000	2,245,302	2,262,590		2,245,302	2,210,974	12,727	151,222	12,989			2PE	06/29/1998	7.282	
22540A-BT-4	CS FIRST BOSTON MORTGAGE 97-1R 1M5		7.390	MTLY	09/30/2024	09/30/2021	100.000	1,939,383	1,961,776		1,939,383	1,937,407	12,081	141,445	(7,376)			2PE	12/22/1997	7.585	
22540A-FL-7	INDYMAC MANUFACTURED HOUSING 1998-1 B1		0.000	MTLY	09/25/2028			2,485,800	12,429,000		2,485,800	2,485,800	885,237		(9,883,761)			1	03/11/1998	0.000	
23321P-VA-3	DLJ MTG ACCEPT CO 95-T10 IB		6.955	MTLY	09/02/2023	09/01/2023	100.000	2,965,152	3,049,321		2,965,152	2,793,940	17,673	90				2PE	02/29/1996	8.364	
302471-CQ-8	FMAC LOAN RECEIVABLES TRUST 98-CA D		7.660	MTLY	02/15/2015			299,917	300,000		299,917	300,141	1,915	22,980	(86)			5Z	09/17/1998	7.729	
36157L-4R-6	GE CAPITAL MTGE SERVICES INC 94-13 B2		6.500	MTLY	04/25/2024			1,359,576	1,358,585		1,359,576	1,385,757	7,359	85,239	(6,720)			1	03/27/1998	6.074	
361849-CB-6	GMAC COMMERCIAL MTGE SECS INC 1997-C1 X		1.916	MTLY	07/15/2027	09/01/2002	100.000	2,922,738			2,922,738	2,922,739	49,765	545,438	(1)			1	09/02/1998	0.000	
396782-ET-7	GREENWICH CAPITAL ACCEPTANCE 96-B A		4.466	MTLY	10/29/2026	10/01/2026	100.000	29,795	30,073		29,795	29,336	112	1,574	189			2	09/30/1996	4.829	
44926M-BK-5	ICI FUNDING CORP		8.000	MTLY	07/25/2028	01/01/2026	100.000	1,885,285	1,824,529		1,885,285	1,911,194	12,164	151,925	53,752			2PE	12/12/1997	6.460	
44926M-CD-0	ICI FUNDING CORP 1997-3		7.250	MTLY	09/25/2027	09/01/2027	100.000	1,289,192	1,301,596		1,289,192	1,256,244	7,864	93,529	5,246			2PE	08/20/1997	7.468	
449670-BX-5	IMC HOME EQUITY LOAN TRUST 97-1 A6		7.580	MTLY	03/25/2027	12/01/2010	100.000	607,666	600,000		607,666	620,250	3,790	45,480	(3,769)			1PE	03/05/1998	7.044	
52518R-AC-0	LB MORTGAGE TRUST 97-A A		0.000	MTLY	09/25/2036									(723)				2		0.000	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
52518R-AC-0...	LB MORTGAGE TRUST 97-A A...		2.939	MTLY...	09/25/2036	09/01/2006	100.000	8,714,443	8,714,443		8,714,443	8,714,443	21,341	249,331				2	06/26/1997	2.924
60934X-BF-8...	THE MONEY STORE 1997-D BH		7.575	MTLY...	03/15/2024	12/01/2008	100.000	3,175,447	3,226,000		3,175,447	3,093,458	20,364	244,370	4,925			2PE	04/08/1998	8.480
60935F-AE-0...	THE MONEY STORE RESIDENTIAL 1997-1 M2		7.535	MTLY...	02/15/2029	02/01/2010	100.000	11,534,110	11,591,000		11,534,110	11,500,445	72,782	873,382	10,081			1PE	12/22/1997	7.742
66937N-VA-3...	NORWEST ASSET SECURITIES CORP 1997-17 B2		7.250	MTLY...	11/25/2027	03/01/2015	100.000	432,102	434,378		432,102	431,188	2,624	31,492	145			1	01/27/1998	7.417
69348L-JN-0...	PNC MORTGAGE SECS CORP 97-1 B3		7.750	MTLY...	02/25/2027	02/01/2009	100.000	1,114,936	1,114,989		1,114,936	1,138,683	7,201	86,412	(9,264)			1	03/27/1998	7.286
76110F-DL-4...	RES ACCREDIT LOANS INC 96-QS5 M3		8.000	MTLY...	09/25/2026		100.000	2,027,799	2,046,908		2,027,799	2,013,646	13,646	158,384	1,367			1	01/27/1997	8.321
76110F-FD-0...	RES ACCREDIT LOANS INC 96-QS8 M3		7.750	MTLY...	12/25/2026	12/01/2026	100.000	1,940,880	1,928,628		1,940,880	1,865,044	12,456	148,553	35,087			1PE	01/27/1997	7.276
843590-AZ-3...	SOUTHERN PACIFIC SEC ASSETS 96-4 A2		7.300	MTLY...	01/25/2028	11/01/2007	100.000	84,199	83,139		84,199	85,178	506	5,827	726			1PE	03/05/1998	6.515
863572-KP-7...	STRUCTURED ASST SEC CRP 96-2 B3		7.000	MTLY...	08/25/2026	10/01/2023	100.000	488,298	505,649		488,298	446,607	2,950	35,395	17,974			1	04/19/1996	9.092
863572-SH-7...	STRUCTURED ASST SEC CRP 98-2 B		2.570	MTLY...	02/25/2028	12/27/2004	100.000	2,365,019	2,369,501		2,365,019	2,377,646	1,166	82,944	(6,234)			2	01/28/1998	3.280
86359A-DK-6...	STRUCTURED ASSET SECURITY 2002-23XS A6		5.690	MTLY...	11/25/2032	06/01/2010	100.000	2,999,480	3,000,000		2,999,480	2,999,717	14,225	28,450	(237)			1	10/25/2002	5.689
90263A-BC-3...	UCFC MANUFACTURED HOUSING 1997-3 B1		7.125	MTLY...	08/15/2019	09/01/2014	100.000	675,120	2,813,000		675,120	675,120	16,702	50,107				5	08/26/1998	37.251
90263A-BM-1...	UCFC MANUFACTURED HOUSING 97-2 B2 #90263A9B8		0.000	MTLY...	10/15/2028		100.000							204,314				5Z		0.000
90263A-BM-1...	UCFC MANUFACTURED HOUSING 97-2 B2 #90263A9B8		8.180	MTLY...	10/15/2028	04/15/2027	100.000	819,310	3,277,240		819,310	819,310	22,340	119,016				5Z	12/23/1997	37.804
90263A-BN-9...	UCFC MANUFACTURED HOUSING 97-3 B2		0.000	MTLY...	01/15/2029		100.000							231,035				6Z		0.000
90263A-BN-9...	UCFC MANUFACTURED HOUSING 97-3 B2		7.902	MTLY...	01/15/2029	08/01/2027	100.000	708,582	3,087,865		771,966	771,966	20,335	99,189	657,755			6Z	12/23/1997	37.153
971885-AP-3...	WILSHIRE MTG LOAN TR 97-2 M3		7.770	MTLY...	05/25/2028	05/01/2028	100.000	1,328,235	1,317,621		1,328,235	1,339,445	8,532	102,379	1,230			2PE	12/22/1997	7.583
Total United States								84,935,389	99,365,829	XXX	84,998,773	84,314,038	537,470	6,961,934	(9,097,357)	0	471,681	XXX	XXX	XXX
4299999 - Total Bonds - Industrial, Misc. - Other Multi-Class Residential Mortgage-Backed Securities								84,935,389	99,365,829	XXX	84,998,773	84,314,038	537,470	6,961,934	(9,097,357)	0	471,681	XXX	XXX	XXX
Defined Multi-Class Commercial (DC)																				
United States																				
23322B-FG-8...	DLJ COMMERCIAL MTGE CORP 1999-CG2 A3		7.607	MTLY...	06/10/2009			3,107,141	3,000,000		3,107,141	3,132,070	19,017	228,627	(13,398)			1	01/25/2001	6.984
Total United States								3,107,141	3,000,000	XXX	3,107,141	3,132,070	19,017	228,627	(13,398)	0	0	XXX	XXX	XXX
4399999 - Total Bonds - Industrial, Misc. - Defined Multi-Class Commercial Mortgage-Backed Securities								3,107,141	3,000,000	XXX	3,107,141	3,132,070	19,017	228,627	(13,398)	0	0	XXX	XXX	XXX
Other Multi-Class Commercial (OC)																				
United States																				
02109P-AG-5...	ALPS 96-1 CX		3.090	MTLY...	06/15/2006			1,669,603	1,661,853		1,669,603	1,680,808	2,425	53,393	1,449			2PE	04/08/1997	2.950
045424-F0-6...	ASSET SECURITIZATION CORP 97-D5 A7		7.424	MTLY...	02/14/2043	10/14/2012	100.000	6,070,823	5,925,195		6,070,823	6,114,061	24,438	446,238	(10,751)			3	03/05/1998	7.171
12639T-AA-8...	CST EXPORT MASTER TRUST		8.220	MTLY...	03/01/2004			1,562,508	1,562,508		1,562,508	1,562,508	10,703	128,438				2	03/31/1997	8.220
15882N-AC-4...	CHANCELLOR/TRITON CBL LTD		7.610	FA	08/05/2010			12,772,228	13,000,000		12,772,228	12,697,344	401,216	989,300	21,182			2	01/21/1999	7.921
189719-AC-1...	CLYDESDALE CBO I LIMITED		8.300	MJSD	03/25/2011			19,877,313	20,000,000		19,877,313	19,835,390	27,667	1,660,000	(109,079)			4	03/05/1999	8.492
22540A-FY-9...	CS FIRST BOSTON MORTGAGE 1998-C1 E		7.340	MTLY...	03/17/2033	01/17/2012	100.000	17,460,000	17,460,000		17,460,000	17,460,000	71,198	1,281,564				2PE	06/18/1998	7.438
22540A-JM-1...	CS FIRST BOSTON MORTGAGE 98-C2 A2		6.300	MTLY...	11/11/2030	11/11/2008	100.000	9,456,048	10,000,000		9,456,048	9,257,422	35,000	630,000	79,751			1	04/12/2000	7.636
30023K-AB-1...	EVERGREEN FUNDING LTD		0.000	MN	11/15/2010			5,130,000										1	07/18/2000	0.000
31947H-AC-7...	FIRST CHICAGO/LENNAR 1997-CHL1 CL B		0.000	MTLY...	04/29/2006			5,246,957	2,299,568		5,246,957	5,304,244	35,427	424,309	(124)			1		0.000
31947H-AC-7...	FIRST CHICAGO/LENNAR 1997-CHL1 CL B		7.976	MTLY...	04/29/2006			5,246,957	2,299,568		5,246,957	5,304,244	35,427	424,309	19,390			1	04/24/1997	7.802
351816-AP-8...	FRANCHISE LOAN REC TR 96-A C2		0.000	MTLY...	08/15/2012	08/01/2012	100.000		5,207,000	0.0000		5,246,957	145,350		(145,350)			6	10/01/2001	0.000
36158Y-BB-4...	GE CAPITAL COMMERCIAL MTGE 2001-1 B		6.719	MTLY...	03/15/2011			5,020,119	5,000,000		5,020,119	5,024,960	27,996	335,950	(2,932)			1	04/25/2001	6.706
45578M-AD-0...	INDOSUEZ CAP FNDING, L.P. INDO 4A B2		0.000	FMAN	05/08/2010			2,500,000	2,500,000		2,500,000	2,500,000	11,100	92,776				2		0.000
45578M-AD-0...	INDOSUEZ CAP FNDING, L.P. INDO 4A B2		2.960	FMAN	05/08/2010			2,500,000	2,500,000		2,500,000	2,500,000	11,100	92,776				2	07/14/1998	2.971
58501W-C*-0...	STEERS		0.000	MJSD	08/15/2009			5,000,000	5,000,000		5,000,000	5,000,000						1PE	08/11/2000	0.000
617059-GY-0...	JP MORGAN COMMERCIAL MTGE FIN 2000-C9		7.770	MTLY...	10/15/2032	10/01/2009	100.000	5,362,985	5,000,000		5,362,985	5,450,781	17,267	388,500	(54,418)			1	04/05/2001	6.304
90263A-BK-5...	UCFC MANUFACTURED HOUSING 97-RS1		0.000	MTLY...	01/17/2028	07/17/2026	100.000	6,325,000	3,938,000	0.0000								4Z	12/23/1997	0.000
90263A-BL-3...	UCFC MANUFACTURED HOUSING 97-1 B2		0.000	MTLY...	06/15/2028	02/01/2027	100.000	956,250	6,375,000		956,250	956,250	8,682	196,653				6	12/23/1997	0.000
90263A-CF-5...	UCFC MANUFACTURED HOUSING 1998-3 B1		2.884	MTLY...	01/15/2030	07/25/2006	100.000	2,871,388	2,871,388		2,871,388	2,871,388	10,388	121,646				4Z	09/18/1998	0.000
961689-AC-0...	WESTWAY 1998-4A A3		4.070	FMAN	08/24/2028			2,871,388	2,871,388	84.9790	2,440,077	2,871,388	10,388	121,646				1PE	08/19/1998	4.090
98663P-AD-8...	YORK 1998-1A III		2.887	MJSD	06/15/2005			10,000,000	10,000,000		10,000,000	10,000,000			(9,106,630)			5	01/12/1999	0.000
Total United States								90,826,222	129,895,512	XXX	90,394,911	90,860,506	683,507	7,005,244	(9,307,388)	0	160,382	XXX	XXX	XXX
4499999 - Total Bonds - Industrial, Misc. - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities								90,826,222	129,895,512	XXX	90,394,911	90,860,506	683,507	7,005,244	(9,307,388)	0	160,382	XXX	XXX	XXX
4599996 - Bonds - Industrial and Misc - United States								918,355,931	1,124,435,439	XXX	922,387,068	919,245,838	9,444,997	57,637,201	(75,184,922)	0	2,380,207	XXX	XXX	XXX
4599997 - Bonds - Industrial and Misc - Canada								6,975,995	7,000,000	XXX	7,756,530	6,974,630	74,208	526,723	(20,617)	0	0	XXX	XXX	XXX
4599998 - Bonds - Industrial and Misc - Other Countries								37,654,836	47,980,000	XXX	42,489,591	37,826,221	498,837	4,159,550	(3,233,059)	0	503,188	XXX	XXX	XXX
4599999 - Total - Industrial and Miscellaneous Bonds								962,986,762	1,179,415,439	XXX	972,633,199	964,046,689	10,018,042	62,323,474	(78,438,598)	0	2,883,395	XXX	XXX	XXX
5499999 - Total - Issuer Obligations								779,288,391	949,957,282	XXX	792,752,873	779,612,676	10,720,642	51,909,579	(62,510,352)	0	2,385,386	XXX	XXX	XXX
5599999 - Total - Single Class Mortgage-Backed/Asset-Backed Securities								101,023,435	100,597,636	XXX	101,023,435	101,799,016	665,151	2,870,895	(494,745)	0	0	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effec- tive Rate of In- terest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
5699999 - Total - Defined Multi-Class Residential Mortgage-Backed Securities								127,697,444	132,776,034	XXX	127,697,444	128,430,457	493,446	4,672,144	(521,548)	0	0	XXX	XXX	XXX
5799999 - Total - Other Multi-Class Residential Mortgage-Backed Securities								84,935,389	99,365,829	XXX	84,998,773	84,314,038	537,470	6,961,934	(9,097,357)	0	471,681	XXX	XXX	XXX
5899999 - Total - Defined Multi-Class Commercial Mortgage-Backed Securities								3,107,141	3,000,000	XXX	3,107,141	3,132,070	19,017	228,627	(13,398)	0	0	XXX	XXX	XXX
5999999 - Total - Other Multi-Class Commercial Mortgage-Backed Securities								90,826,222	129,895,512	XXX	90,394,911	90,860,506	683,507	7,005,244	(9,307,388)	0	160,382	XXX	XXX	XXX
6099999 Totals								1,186,878,022	1,415,592,293	XXX	1,199,974,577	1,188,148,763	13,119,233	73,648,423	(81,944,788)	0	3,017,449	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Designation	15 Date Acquired	
									10 Declared but Unpaid	11 Amount Received During Year					
Banks, Trust & Insurance Companies															
Other Country															
638539-AG-1	NATL WESTMINSTER BANK PLC	19,500,000.000	1.00		22,112,337	1.139	22,210,305	22,112,337	314,844					P1L	12/30/2002
Total Other Country					22,112,337	XXX	22,210,305	22,112,337	314,844	0	0	0	0	XXX	XXX
6299999 - Total - Preferred Stock - Banks, Trust, Insurance															
Industrial & Miscellaneous															
United States															
02085L-8B-0	ALPINE	264,755,938.000	1.00		67,996,233	0.257	67,996,233	50,000,000			5,437,050			P1LZ	04/19/1999
17305J-20-3	CITIGROUP CAPITAL IV 6.85% 1/22/38	155,400.000	25.00		3,885,000	25.000	3,885,000	3,885,000		199,591				P1L	05/01/2002
37183F-20-6	GENESIS HEALTH VENTURES PFD	2,416.000	100.00	94.800	229,037	94.800	229,037	317,743			(88,706)			RP5U	10/02/2001
55267Y-20-6	WORLD.COM INC GTD BY MCI COMM CORP	194,000.000	25.00		731,380	6.080	1,179,520	731,380		194,000	(4,193,849)			P6L	05/26/1998
Total United States					72,841,650	XXX	73,289,790	54,934,123	0	393,591	1,154,495	0	0	XXX	XXX
Other Country															
616547-17-9	BSCH FINANCE LIMITED SERIES H 7.79%	547,964.000	25.00		13,578,506	24.900	13,644,304	13,578,506		1,067,157				P1A	04/30/1999
Total Other Country					13,578,506	XXX	13,644,304	13,578,506	0	1,067,157	0	0	0	XXX	XXX
6399999 - Total - Preferred Stock - Industrial, Misc.															
					86,420,156	XXX	86,934,093	68,512,629	0	1,460,748	1,154,495	0	0	XXX	XXX
6599999 Total - Preferred Stocks															
					108,532,493	XXX	109,144,398	90,624,966	314,844	1,460,748	1,154,495	0	0	XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate Per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Desig- nation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
Public Utilities (unaffiliated) United States												
111620-10-0...	BROADWING INC	1,137,100.000	4,002,592	3.520	4,002,592	3,109,451			(6,799,858)		L	12/20/2001..
Total United States			4,002,592	XXX	4,002,592	3,109,451	0	0	(6,799,858)	0	XXX	XXX
6699999 - Total - Common Stock - Public Utility			4,002,592	XXX	4,002,592	3,109,451	0	0	(6,799,858)	0	XXX	XXX
Banks, Trust & Insurance Companies United States												
316773-10-0...	FIFTH THIRD BANCORP	0.000		0.000				100.386			L	
316773-10-0...	FIFTH THIRD BANCORP	2,040,359.000	119,463,019	58.550	119,463,019	1,999,235	530,493	314,250	91,769,020		L	12/26/2002..
Total United States			119,463,019	XXX	119,463,019	1,999,235	530,493	414,636	91,769,020	0	XXX	XXX
6799999 - Total - Common Stock - Banks, Trust, Insurance			119,463,019	XXX	119,463,019	1,999,235	530,493	414,636	91,769,020	0	XXX	XXX
Industrial & Miscellaneous United States												
02085L-BA-0...	ALPINE	120,120.950	108,109	0.900	108,109	120,121			0			04/19/1999..
172908-10-5...	CINTAS CORP	960,000.000	43,920,000	45.750	43,920,000	4,712,503		65,875	27,278,601		L	12/26/2002..
212485-10-6...	CONVERGYS CORP	1,181,500.000	17,899,725	15.150	17,899,725	1,643,820			16,255,905		L	12/26/2002..
37183F-10-7...	GENESIS HEALTH VENTURES COM	211,703.000	3,270,811	15.450	3,270,811	4,922,095			(1,280,804)		L	10/02/2001..
Total United States			65,198,645	XXX	65,198,645	11,398,539	0	65,875	42,253,702	0	XXX	XXX
6899999 - Total - Common Stock - Industrial, Misc.			65,198,645	XXX	65,198,645	11,398,539	0	65,875	42,253,702	0	XXX	XXX
63654@-10-5...	NATIONAL INTEGRITY LIFE INS. CO	200,000.000	95,418,115	477.090	95,418,115	73,124,621			(18,791,100)			
6999999 - Total - Common Stock - Parent, Subsidiaries, Affiliates			95,418,115	XXX	95,418,115	73,124,621			(18,791,100)		XXX	XXX
7099999 Total - Common Stocks												
			284,082,371	XXX	284,082,371	89,631,846	530,493	480,511	108,431,764		XXX	XXX
7199999 Total - Preferred and Common Stocks												
			392,614,864	XXX	393,226,769	180,256,812	845,337	1,941,259	109,586,259	0	XXX	XXX

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues _____, the total \$ value (included in Column 6) of all such issues \$ _____

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

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
BONDS							
US Governments							
United States							
912828-AC-4	U S TREASURY NOTES 4.375% 05/15/07	05/31/2002	LEHMAN BROTHERS		2,840,449	2,860,000	2,210
Total United States					2,840,449	2,860,000	2,210
0399996 - Bonds - U.S. Government					2,840,449	2,860,000	2,210
0399999 - Total - Bonds - U.S. Government					2,840,449	2,860,000	2,210
Special Revenue & Assessment							
United States							
United States							
312903-5X-1	FHLMC - CMO 174 Z 10.000% 08/15/21	03/05/1998	No Broker		1,277,531	1,270,849	5,648
3134A1-2K-5	FHLMC 0.000% 02/04/28	09/30/2002	LAZARD FRERES		1,280,790	7,000,000	
31385H-QR-6	FNMA POOL #545064 6.500% 06/01/31	10/07/2002	UBS PAINEWEBBER		7,124,928	7,057,520	16,566
31390J-6G-1	FNMA POOL #648071 6.500% 07/01/32	05/15/2002	SAL SMITH-BARNEY-CHI-FI		7,120,465	7,118,519	17,994
31390N-QJ-4	FNMA POOL # 651257 6.500% 07/01/32	10/07/2002	UBS PAINEWEBBER		791,547	784,058	1,840
31390N-XB-3	FNMA POOL # 651474 6.500% 07/01/32	10/07/2002	UBS PAINEWEBBER		9,010,473	8,925,226	20,949
31390Q-FX-8	FNMA POOL #652782 6.500% 08/01/32	05/15/2002	SAL SMITH-BARNEY-CHI-FI		12,888,463	12,884,939	32,570
31390Q-QQ-1	FNMA POOL # 653063 6.500% 07/01/32	10/07/2002	UBS PAINEWEBBER		6,916,688	6,851,250	16,081
	GNMA DOLLAR ROLL 6.000% 09/15/32	12/17/2002	BANK OF AMERICA SEC Chi		4,843,439	4,820,562	17,274
	FNMA DOLLAR ROLL 5.500% 10/01/17	10/17/2002	DEUTSCHE BANK		25,228,656	24,801,000	71,992
Total United States					76,482,980	81,513,923	200,914
Total United States					76,482,980	81,513,923	200,914
3199996 - Bonds - Special Revenues - United States					26,133,157	31,824,020	67,838
3199997 - Bonds - Special Revenues - Canada					76,482,980	81,513,923	200,914
3199998 - Bonds - Special Revenues - Other Countries					0	0	0
3199999 - Total - Bonds - Special Revenue					0	0	0
3199999 - Total - Bonds - Special Revenue					76,482,980	81,513,923	200,914
Public Utilities (unaffiliated)							
United States							
210371-AG-5	CONSTELLATION ENERGY 6.350% 04/01/07 GRP	03/21/2002	SAL SMITH-BARNEY-CHI-FI		2,498,050	2,500,000	
23330A-AC-4	DAYTON POWER & LIGHT 8.125% 09/01/31	03/01/2002	Tax Free Exchange		922,697	1,000,000	40,851
629377-AL-6	NRG ENERGY INC 8.625% 04/01/31	03/26/2002	Various		4,900,520	5,000,000	100,625
637432-CQ-6	NATIONAL RURAL UTILITY 6.000% 05/15/06	01/17/2002	ABN AMRO-CHICAGO CORP		5,078,800	5,000,000	56,667
637432-CT-0	NATIONAL RURAL UTILITY 8.000% 03/01/32	02/28/2002	LEHMAN BROTHERS		1,498,335	1,500,000	
679574-AG-8	OLD DOMINION ELECTRIC 6.210% 12/01/28	12/12/2002	J P MORGAN SEC FIXED INC		2,000,000	2,000,000	
736508-AX-0	PORTLAND GENERAL ELEC 7.750% 04/15/23	03/07/2002	Various		2,908,000	3,000,000	88,910
744567-DQ-8	PUBLIC SERVICE EL & 7.000% 09/01/24 GAS CO	08/30/2000	No Broker		2,680,017	3,000,000	70,000
872375-AC-4	TECO ENERGY INC 7.200% 05/01/11	04/26/2001	No Broker		1,995,308	2,000,000	24,000
882850-CJ-7	TX UTILITIES CO 7.875% 04/01/24	10/10/2002	MERRILL LYNCH (Bob)		1,860,000	2,000,000	6,563
Total United States					26,341,727	27,000,000	387,616
Other Country							
913110-AC-9	UNITED UTILITIES PLC 6.875% 08/15/28	10/18/2002	J P MORGAN SEC FIXED INC		1,755,560	2,000,000	25,972
Total Other Country					1,755,560	2,000,000	25,972
3899996 - Bonds - Public Utilities - United States					26,341,727	27,000,000	387,616
3899997 - Bonds - Public Utilities - Canada					0	0	0
3899998 - Bonds - Public Utilities - Other Countries					1,755,560	2,000,000	25,972
3899999 - Total - Bonds - Public Utilities					28,097,287	29,000,000	413,588
Industrial & Miscellaneous							
United States							
00139P-AA-6	AIG SUNAMERICA GLOBAL 6.900% 03/15/32	08/07/2002	J P MORGAN SEC FIXED INC		3,157,380	3,000,000	81,650
001957-BD-0	AMERICAN TEL & 8.500% 11/15/31 TELEGRAPH	08/13/2002	Tax Free Exchange		4,122,994	4,000,000	78,222
00209A-AF-3	AT&T WIRELESS GROUP 8.750% 03/01/31	04/11/2002	J P MORGAN SEC FIXED INC		2,025,900	2,000,000	21,875
00209A-AG-1	AT&T WIRELESS GROUP 8.125% 05/01/12	04/11/2002	No Broker		1,990,607	2,000,000	27,083
00209A-AH-9	AT&T WIRELESS GROUP 7.500% 05/01/07	04/11/2002	LEHMAN BROTHERS		4,989,150	5,000,000	
03073W-AA-3	AMERIFREEZE PARTNERS 1 1.600% 02/01/21	12/23/2002	NONE		4,310,000	4,310,000	3,590
030955-AN-8	AMERITECH CAPITAL 6.550% 01/15/28 FUNDING	09/10/2002	MORGAN STANLEY HI-YLD		639,863	625,000	6,595
039483-AT-9	ARCHER-DANIELS-MIDLAND 5.935% 10/01/32	10/04/2002	J P MORGAN SEC FIXED INC		982,930	1,000,000	1,319
05535D-AM-6	BLACKROCK CAPITAL 8.114% 03/25/37 FINANCIAL 97-R1 WAC	01/01/2002	Interest Capitalization		1,785	1,785	
06406J-BC-8	BANK OF NEW YORK 0.000% 04/14/14 STRIPS	01/01/2002	Tax Free Exchange		18,095,000	32,900,000	
06406J-BD-6	BANK OF NEW YORK 0.000% 04/14/14 STRIPS	01/01/2002	Tax Free Exchange		24,360,000	34,800,000	
06406J-BE-4	BANK OF NEW YORK 0.000% 04/14/14 STRIPS	01/01/2002	Tax Free Exchange		16,095,600	23,670,000	

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

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
110122-AB-4	BRISTOL-MYERS SQUIBB 6.800% 11/15/26 CO	09/10/2002	MERRILL LYNCH (Bob)		1,101,280	1,000,000	22,289
110122-AG-3	BRISTOL-MYERS SQUIBB 5.750% 10/01/11 CO	09/26/2002	No Broker		3,199,944	3,000,000	43,125
12669C-EE-6	COUNTRYWIDE 6.750% 12/25/31 ALTERNATIVE LOAN 2001-10 A5	10/24/2002	SAL SMITH-BARNEY-CHI-FI		10,220,313	10,000,000	52,500
141553-AA-5	CARDINAL TRUST 0.000% 04/16/14	01/01/2002	No Broker			6,460,000	
16162T-MY-9	CHASE MORTGAGE FINANCE 6.500% 08/25/29 CORP SER 1999-S10 CLASS A18	03/19/2002	SAL SMITH-BARNEY-CHI-FI		10,132,422	10,000,000	37,917
171577-AA-7	CHURCHILL TRUST 0.000% 04/15/14	01/01/2002	No Broker			7,000,000	
17248R-AG-1	CINGULAR WIRELESS 7.125% 12/15/31	04/09/2002	J P MORGAN SEC FIXED INC		2,882,220	3,000,000	71,250
17453B-AJ-0	CITIZENS UTILITIES CO 9.000% 08/15/31	03/15/2002	Tax Free Exchange		4,026,030	4,000,000	29,000
18971Y-AA-0	CLYDESDALE TRUST 0.000% 04/02/14	01/01/2002	No Broker			10,000,000	
191219-AX-2	COCA COLA ENTERPRISES 6.700% 10/15/36	10/07/2002	PARIBAS CAPITAL		1,086,060	1,000,000	32,569
195869-AG-7	COLONIAL PIPE LINE 7.630% 04/15/32	06/27/2002	Various		3,059,950	3,000,000	18,651
202218-AB-9	COMMERCIAL NET LEASE 7.125% 03/15/08 RL	06/11/1998	No Broker		4,035,166	4,000,000	83,917
208251-AE-8	CONOCO INC 6.950% 04/15/29	09/13/2002	J P MORGAN SEC FIXED INC		2,245,240	2,000,000	59,075
22541N-QV-4	HOME EQUITY MORGAGE 5.843% 03/25/33 TRUST 2002-4 A4	11/20/2002	Tax Free Exchange		5,000,000	5,000,000	15,418
23321P-VA-3	DLJ MTG ACCEP CO 6.955% 09/02/23 95-T10 IB	02/29/1996	No Broker		2,965,062	3,049,321	17,673
23321P-ZK-7	DLJ MTG ACCEP CO 4.846% 12/28/25 1996-E 1	01/01/2002	Interest Capitalization			3,567	
244199-BB-0	JOHN DEERE CAPITAL 6.950% 04/25/14	04/10/2002	FIRST BOSTON CORP		3,996,040	4,000,000	
351590-AA-2	FOX VALLEY ICE ARENA 1.620% 07/01/27	12/23/2002	NONE		2,000,000	2,000,000	1,680
36185N-ND-8	GMAC MORTGAGE CORP 6.250% 12/25/31 LOAN TRUST Ser 2001-J7 Class A4	10/09/2002	UBS PAINEWEBBER		5,508,153	5,440,151	13,223
36185N-ND-8	GMAC MORTGAGE CORP 6.250% 12/25/31 LOAN TRUST Ser 2001-J7 Class A4	12/01/2002	Interest Capitalization		28,334	28,334	
36867N-AA-3	GENAMERICA CAPITAL I 8.525% 06/30/27	03/11/1998	No Broker		2,143,877	2,000,000	85,250
369626-XZ-2	GENERAL ELEC CAP CORP 6.750% 03/15/32	12/20/2002	Various		2,117,140	2,000,000	36,938
404270-AA-1	HSBC AMERICA CAPITAL 8.380% 05/15/27 II	02/27/1998	No Broker		8,664,742	8,300,000	88,875
42307T-AE-8	HEINZ (H.J.) CO 6.750% 03/15/32	12/09/2002	BANK of AMERICA SEC Mont		1,086,470	1,000,000	17,090
457441-BB-1	ISPAT INLAND LP	01/01/2002	DONALDSON, LUFKIN & JENRETTE		2,439,760	2,425,000	
457441-BC-1	ISPAT INLAND LP	01/01/2002	DONALDSON, LUFKIN & JENRETTE		2,440,019	2,425,000	
459200-AM-3	INTL BUSINESS MACHINES 7.000% 10/30/25	09/25/2002	Various		3,678,886	3,315,000	95,684
459200-AS-0	INTL BUSINESS MACHINES 6.500% 01/15/28	09/24/2002	BARCLAYS		1,676,651	1,575,000	20,475
459200-BB-6	INTL BUSINESS MACHINES 5.875% 11/29/32	11/22/2002	BNP SECURITIES		4,819,350	5,000,000	
491165-AA-4	KENTUCKIANA TRUST 0.000% 04/16/14	01/01/2002	No Broker			7,000,000	
553038-AA-8	MIC FINANCING TRUST 8.375% 02/01/27	01/23/1997	No Broker		14,955,415	15,000,000	523,438
553086-AC-3	MEDICAL MALPRACTICE 7.625% 12/15/27	05/13/1998	No Broker		10,080,146	10,000,000	33,889
592173-AB-4	METLIFE 7.450% 11/01/23	04/09/2002	No Broker		1,978,139	2,000,000	24,833
604059-AE-5	MMM CORP 6.375% 02/15/28	06/05/2002	J P MORGAN SEC FIXED INC		4,439,610	4,500,000	91,641
659435-AC-5	NORTH FORK BANCP 8.700% 12/15/26	06/06/1997	No Broker		5,201,481	5,000,000	19,333
66416T-AF-2	NORTHEASTERN 8.812% 10/15/26 GENERATION CO	01/31/2002	Tax Free Exchange		4,170,583	4,000,000	
74438G-AC-5	PRUDENTIAL HOLDINGS 7.245% 12/18/23 LLC	12/12/2001	No Broker		2,000,000	2,000,000	5,233
757240-AA-4	REDBIRD TRUST 0.000% 04/17/14	01/01/2002	No Broker			7,455,000	
76110G-JM-4	RESIDENTIAL ACCREDIT 6.750% 05/25/31 LOANS Ser 2001-QS5 Class A5	01/11/2002	ING/FNC FINANCIAL NE CO		7,079,621	7,037,834	19,794
76110G-JM-4	RESIDENTIAL ACCREDIT 6.750% 05/25/31 LOANS Ser 2001-QS5 Class A5	12/01/2002	Interest Capitalization		447,912	447,912	
768572-AA-7	RIVER BAT TRUST 0.000% 04/15/14	01/01/2002	No Broker			7,000,000	
781991-AE-4	RUBY TRUST 0.000% 04/01/14	01/01/2002	No Broker			10,000,000	
78387G-AD-5	SBC COMMUNICATIONS 6.250% 03/15/11	09/30/2002	MORGAN STANLEY HI-YLD		1,072,440	1,000,000	3,125
808596-AA-8	SCHWERKOSKE 1.550% 05/01/20	12/23/2002	NONE		4,490,000	4,490,000	3,623
848497-AB-9	SPIEKER PROPERTIES 7.500% 10/01/27	09/09/1998	No Broker		7,930,695	8,000,000	150,000
86359A-DK-6	STRUCTURED ASSET 5.690% 11/25/32 SECURITY 2002-23XS A6	10/25/2002	LEHMAN BROTHERS		2,999,717	3,000,000	13,751
882389-CC-1	TEXAS EASTERN 7.000% 07/15/32 TRANSMISSION	06/28/2002	SAL SMITH-BARNEY-VARIOUS		999,580	1,000,000	194
912920-AC-9	US WEST COMMUNICATIONS 6.875% 09/15/33 INC QWEST	01/24/2002	MERRILL LYNCH (Bob)		849,050	1,000,000	25,590
925524-AH-3	VIACOM INC 7.875% 07/30/30	05/01/2002	GOLDMAN SACHS		3,201,180	3,000,000	63,000
939335-JL-0	WASHINGTON MUTUAL MTG 6.750% 07/25/31 SEC CORP Ser 2001-7 Class 3A4	09/25/2002	LEGG MASON		9,352,969	9,000,000	48,938
962166-AU-8	WEYERHAEUSER CO 7.950% 03/15/25	01/25/2002	Various		3,161,560	3,000,000	88,554
97180*-AM-0	WILMINGTON TR CO 10.600% 03/28/12	09/28/1988	No Broker		1,627,949	1,627,949	44,579
97180*-AN-8	WILMINGTON TR CO 10.600% 02/25/12	08/25/1988	No Broker		1,668,359	1,668,359	61,896
98157D-AK-2	WORLDCOM INC 8.250% 05/15/31	03/05/2002	J P MORGAN SEC FIXED INC		932,700	1,000,000	25,896
98934K-AB-6	ZENECA WILMINGTON 7.000% 11/15/23	12/03/2002	No Broker		3,242,277	3,000,000	26,833
Total United States					263,209,268	347,555,212	2,337,073
Other Country							
24820R-AG-3	STATOIL 6.500% 12/01/28	04/02/2002	J P MORGAN SEC FIXED INC		1,877,680	2,000,000	44,778
35177P-AL-1	FRANCE TELECOM 10.000% 03/01/31	02/15/2002	Tax Free Exchange		3,008,062	3,000,000	116,167
Total Other Country					4,885,742	5,000,000	160,945
					14,412,306	14,318,485	13,223
4599996 - Bonds - Industrial and Misc - United States					263,209,268	347,555,212	2,337,073
4599997 - Bonds - Industrial and Misc - Canada					0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

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
4599998 - Bonds - Industrial and Misc - Other Countries							
4599999 - Total - Bonds - Industrial, Misc.							
6099997 - Total - Bonds - Part 3							
6099998 - Total - Bonds - Part 5							
6099999 - Total - Bonds							
PREFERRED STOCK							
Banks, Trust & Insurance Companies							
Other Country							
638539-AG-1	NATL WESTMINSTER BANK PLC 7.750% Perpet	12/30/2002	W-S LIFE INSUR	19,500,000.000	22,112,337		310,646
Total Other Country							
6299999 - Total - Preferred Stocks - Banks, Trusts, Insurance							
Industrial & Miscellaneous							
United States							
17305J-20-3	CITIGROUP CAPITAL IV 6.85% 1/22/38	05/01/2002	Tax Free Exchange	155,400.000	3,885,000		
Total United States							
6399999 - Total - Preferred Stocks - Industrial, Misc.							
6599997 - Total - Preferred Stocks - Part 3							
6599998 - Total - Preferred Stocks - Part 5							
6599999 - Total - Preferred Stocks							
COMMON STOCK							
Banks, Trust & Insurance Companies							
United States							
316773-10-0	FIFTH THIRD BANCORP	02/03/1981	Various	1,603,900.000	925,969		
Total United States							
6799999 - Total - Common Stocks - Banks, Trusts, Insurance							
Industrial & Miscellaneous							
United States							
172908-10-5	CINTAS CORP	04/25/1997	W-S LIFE INSUR	696,500.000	3,993,399		
212485-10-6	CONVERGYS CORP	05/26/1987	W-S LIFE INSUR	1,181,500.000	1,643,820		
Total United States							
6899999 - Total - Common Stocks - Industrial, Misc.							
63654@-10-5	NATIONAL INTEGRITY LIFE INS. CO.		CAPITAL CONTRIBUTION		30,000,000		
63654@-10-5	NATIONAL INTEGRITY LIFE INS. CO.		CAPITAL CONTRIBUTION		25,301,690		
6999999 - Total - Common Stocks - Parent, Subsidiaries, Affiliates							
7099997 - Total - Common Stocks - Part 3							
7099998 - Total - Common Stocks - Part 5							
7099999 - Total - Common Stocks							
7199999 - Total - Preferred and Common Stocks							
7299999 Totals							

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	
BONDS																
US Governments																
United States																
04243*-AC-3	ARMSTRONG MTG CO FHA 10.250% 07/01/31 042-43083-ECPM Altercare	12/01/2002	Paydown		16,406	16,406	16,454	16,451	(45)				0	923		
21204*-AH-3	CONTINENTAL SECS CORP 10.000% 02/01/33 FHA 023-43137 Golden Pond	12/20/2002	Paydown		54,386	54,386	54,695	54,658	(273)				0	1,558		
21204*-AH-3	CONTINENTAL SECS CORP 10.000% 02/01/33 FHA 023-43137 Golden Pond	12/30/2002	Security Withdraw		5,201,313	5,179,215	5,208,633	5,205,177	(3,865)				0	550,289		
313840-PN-7	FNMA POOL #530629 7.259% 04/01/30	12/01/2002	Paydown		2,832,946	2,832,946	2,807,273	2,807,327	25,619				0	104,559		
36200W-S3-6	GNMA 30 YR POOL 6.000% 11/15/31 #574838	07/31/2002	BANK OF AMERICA SEC Chi		4,843,439	4,820,562	4,843,535	4,843,513	(554)			480	480	184,788		
36200W-S3-6	GNMA 30 YR POOL 6.000% 11/15/31 #574838	08/01/2002	Paydown		172,930	172,930	173,754	173,754	(823)				0	29,416		
912827-2W-1	U S TREASURY 6.500% 05/31/02	05/31/2002	Maturity		4,100,000	4,100,000	4,173,934	4,111,426	(11,426)				0	133,150		
Total United States					17,221,420	17,176,445	17,278,278	17,212,306	8,633	0	0	480	480	1,004,683	XXX	
0399996 - Bonds - U.S. Government					17,221,420	17,176,445	17,278,278	17,212,306	8,633	0	0	480	480	1,004,683	XXX	
0399999 - Bonds - U.S. Governments					17,221,420	17,176,445	17,278,278	17,212,306	8,633	0	0	480	480	1,004,683	XXX	
125144-AE-5	CE CASECANAN WATER & ENERGY 11.950% 11/15/10	02/27/2002	Various		8,655,000	9,000,000	9,807,500	9,665,089	(5,087)			(1,005,002)	(1,005,002)	255,597		
44919A-AB-1	HYUNDAI SEMICONDUCTOR 8.250% 05/15/04	01/18/2002	DebtTraders, Inc		969,000	1,425,000	1,380,754	1,405,400	460			(436,860)	(436,860)	22,206		
896015-AA-2	TRIBASA TOLL ROAD 10.500% 12/01/11	12/01/2002	Redemption 100.0000		377,601	377,601	330,401	337,499	40,102				0	33,210		
1099997 - Bonds - All Other Governments - Canada					0	0	0	0	0	0	0	0	0	0	0	XXX
1099998 - Bonds - All Other Governments - Other Countries					0	0	0	0	0	0	0	0	0	0	0	XXX
1099999 - Bonds - All Other Governments					10,001,601	10,802,601	11,518,655	11,407,988	35,475	0	0	(1,441,862)	(1,441,862)	311,013	XXX	
Special Revenue & Assessment																
United States																
California																
834125-AN-6	SOLANO CALIF IRR DIST 9.150% 01/01/20	01/01/2002	Redemption 100.0000		100,000	100,000	100,000	93,344	6,656				0	4,575		
Total California					100,000	100,000	100,000	93,344	6,656	0	0	0	0	4,575	XXX	
United States																
312903-5X-1	FHLMC - CMO 174 Z 10.000% 08/15/21	12/15/2002	Paydown		1,005,598	1,005,598	1,045,822	1,018,229	(12,631)				0	47,176		
312903-5X-1	FHLMC - CMO 174 Z 10.000% 08/15/21	12/31/2001	Redemption 100.0000		48,640	48,640	50,586	49,251	(611)				0	3		
312903-5X-1	FHLMC - CMO 174 Z 10.000% 08/15/21	12/30/2002	Security Withdraw		1,277,531	1,270,849	1,321,683	1,286,812	(9,281)				0	132,380		
3133TD-YY-6	FREDDIE MAC 2056 PH 6.500% 05/15/28	10/01/2002	Paydown		2,000,000	2,000,000	1,999,375	1,998,411	1,589				0	93,111		
3133TD-ZT-6	FREDDIE MAC 2056 L 7.000% 05/15/28	07/01/2002	Paydown		3,859,100	3,859,100	3,854,277	3,850,982	8,118				0			
3133TE-MP-6	FHLMC 2064 L 7.000% 06/15/28	09/01/2002	Paydown		1,421,228	1,421,228	1,417,677	1,417,496	3,731				0			
313615-AQ-9	FNMA POOL #050415 9.000% 03/01/21	12/01/2002	Paydown		10,613	10,613	11,085	11,077	(463)				0	452		
313616-3C-6	FNMA POOL #052095 9.500% 08/01/17	12/01/2002	Paydown		54	54	57	56	(2)				0	3		
313616-D9-2	FNMA POOL #051428 9.500% 07/01/17	12/01/2002	Paydown		1,746	1,746	1,833	1,817	(72)				0	93		
313616-W4-2	FNMA POOL #051967 9.500% 07/01/17	12/01/2002	Paydown		1,322	1,322	1,387	1,371	(49)				0	88		
31361W-5N-3	FNMA POOL #044053 9.500% 01/01/18	12/01/2002	Paydown		520	520	545	544	(24)				0	27		
313623-L7-3	FNMA POOL #076850 9.000% 05/01/18	12/01/2002	Paydown		502	502	525	521	(18)				0	18		
31362T-TU-7	FNMA POOL #070763 9.000% 03/01/21	12/01/2002	Paydown		10,637	10,637	11,113	11,104	(466)				0	492		
31364N-RJ-5	FNMA POOL #112189 9.500% 11/01/08	12/01/2002	Paydown		923	923	969	947	(24)				0	49		
31364R-D2-8	FNMA POOL #114521 9.000% 05/01/18	12/01/2002	Paydown		193	193	202	200	(7)				0	13		
31364R-DJ-1	FNMA POOL #114505 9.500% 01/01/21	03/01/2002	Paydown		90,051	90,051	94,243	93,467	(3,417)				0	2,135		
31364S-Y3-1	FNMA POOL #116030 9.500% 06/01/19	10/01/2002	Paydown		2,140	2,140	2,246	2,227	(87)				0	133		
31364V-VW-3	FNMA POOL #118629 9.500% 04/01/21	12/01/2002	Paydown		22,752	22,752	23,812	23,667	(914)				0	1,398		
31384U-U7-7	FNMA POOL #534406 7.198% 04/01/30	12/01/2002	Paydown		2,819,261	2,819,261	2,789,747	2,789,761	29,499				0	98,371		
31385B-ZD-0	FNMA POOL #539940 8.000% 05/01/30	12/01/2002	Paydown		3,836,617	3,836,617	3,836,318	3,835,771	847				0	136,706		
31385N-SC-4	FNMA POOL #547815 8.000% 07/01/30	12/01/2002	Paydown		1,417,031	1,417,031	1,416,920	1,416,720	311				0	52,151		
232263-AC-7	CUYOHOGA CNTY OH ECON 1.700% 06/01/22	01/08/2002	NONE		2,700,000	2,700,000	2,700,000	2,700,000	0				0	6,140		
312913-BY-1	FHLMC - CMO 92-1414 LA 3.300% 11/15/07	11/01/2002	Paydown		74,665	74,665	71,632	73,683	982				0	984		
312913-BY-1	FHLMC - CMO 92-1414 LA 3.300% 11/15/07	12/31/2001	Redemption 100.0000		13,418	13,418	12,873	13,242	176				0	(172)		
Total United States					20,614,542	20,607,860	20,664,927	20,597,356	17,187	0	0	0	0	571,748	XXX	
Total United States					20,714,542	20,707,860	20,764,927	20,690,700	23,843	0	0	0	0	576,323	XXX	
3199996 - Bonds - Special Revenues - United States					20,714,542	20,707,860	20,764,927	20,690,700	23,843	0	0	0	0	576,323	XXX	
3199997 - Bonds - Special Revenues - Canada					0	0	0	0	0	0	0	0	0	0	0	XXX

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
3199999	Bonds - Special Revenues - Other Countries				20,714,542	20,707,860	20,704,927	20,690,700	23,843	0	0	0	0	576,323	XXX
3199999	Bonds - Special Revenues														XXX
Public Utilities (unaffiliated)															
144141-BX-5	CAROLINA POWER & LIGHT 6.750% 10/01/02	10/01/2002	Maturity.		10,000,000	10,000,000	9,867,400	9,956,750	43,250				0	675,000	
23330A-AA-8	DAYTON POWER & LIGHT 8.125% 09/01/31	03/01/2002	Tax Free Exchange.		922,697	1,000,000	922,350	922,564	132				0	81,701	
641423-AX-6	NEVADA POWER 8.250% 06/01/11	01/24/2002	Tax Free Exchange.		1,999,356	2,000,000	1,999,260	1,999,352	4				0	27,500	
653522-CD-2	*EXCHANGED* NIAGRA MOHAWK 8.770% 01/01/18	07/01/2002	Call		35,000	35,000	36,271	36,317	(1,271)				0	3,070	
653522-CD-2	NIAGRA MOHAWK 8.770% 01/01/18	12/30/2002	Security Withdraw		2,000,661	1,933,000	2,005,719	2,003,213	(2,552)				0	253,815	
744567-DG-8	PUBLIC SERVICE EL & 7.000% 09/01/24 GAS	12/30/2002	Security Withdraw		2,680,077	3,000,000	2,688,140	2,674,688	5,349				0	279,417	
872375-AC-4	TECO ENERGY INC 7.200% 05/01/11	12/30/2002	Security Withdraw		1,995,308	2,000,000	1,994,600	1,994,911	397				0	167,600	
Total United States															
Other Country															
500631-AD-8	KOREA ELECTRIC & POWER 7.400% 04/01/16	09/06/2002	UBS PAINWEBBER		2,282,432	2,083,100	2,075,580	2,076,550	186			205,696	205,696	145,578	
500631-AD-8	KOREA ELECTRIC & POWER 7.400% 04/01/16	04/01/2002	Redemption		42,100	42,100	41,948	41,968	132				0	1,558	
500631-AE-6	KOREA ELECTRIC & POWER 0.000% 04/01/96	09/06/2002	SAL SMITH-BARNEY-CHI-FI		4,176,000	11,600,000	2,122,800	3,224,698	193,901			757,400	757,400		
Total Other Country															
3899996	Bonds - Public Utilities - United States				6,500,532	13,725,200	4,240,328	5,343,216	194,219	0	0	963,096	963,096	147,136	XXX
3899997	Bonds - Public Utilities - Canada				0	0	0	0	0	0	0	0	0	0	XXX
3899998	Bonds - Public Utilities - Other Countries				6,500,532	13,725,200	4,240,328	5,343,216	194,219	0	0	963,096	963,096	147,136	XXX
3899999	Bonds - Public Utilities				26,133,571	33,693,200	23,734,174	24,930,945	239,528	0	0	963,096	963,096	1,635,239	XXX
Industrial & Miscellaneous															
00077B-CV-3	ABN AMRO MTG CORP 98-4 6.750% 11/25/28	10/01/2002	Paydown		1,622,541	1,622,541	1,624,569	1,620,635	1,906				0	42,240	
001957-BA-6	AMERICAN TEL & 8.000% 11/15/31 TELEGRAPH	08/13/2002	Tax Free Exchange		1,998,195	2,000,000	1,998,080	1,998,095	101				0	116,444	
02109P-AG-5	ALPS 96-1 CX 3.090% 06/15/06	10/15/2002	Paydown										0		
02582J-AC-4	AMERICAN EXPRESS CRED 6.400% 04/15/05 ACC MAST	12/31/2001	Security Withdraw		25,359,452	25,500,000	25,051,758	25,364,505	(5,053)				0	72,533	
065240-LT-0	BA MTG SECURITIES INC 6.250% 01/25/29 98-7 A4	07/01/2002	Paydown		3,639,495	3,639,495	3,605,374	3,618,769	20,725				0	65,079	
06535D-AM-6	BLACKROCK CAPITAL 8.114% 03/25/37	12/01/2002	Paydown		861,212	861,212	853,138	854,482	6,720				0	32,681	
05968R-AB-5	BANK HAWAII CAPITAL TR 8.250% 12/15/26	12/11/2002	KEEFE BRUNETTE & WOODS INC		3,696,600	3,660,000	3,851,930	3,831,653	(6,479)			(128,574)	(128,574)	302,789	
099905-AA-9	BOSQUE SERIES 1 CI-1 7.660% 06/05/03	12/01/2002	Paydown		97,162	97,162	97,527	97,108	55				0	3,114	
099905-AA-9	BOSQUE SERIES 1 CI-1 7.660% 06/05/03	12/31/2001	Redemption		3,480	3,480	3,483	3,478	2				0	1,731	
12490K-AB-3	CBS CORP 7.150% 05/20/05	12/30/2002	Security Withdraw		5,383,158	5,250,000	5,563,738	5,433,449	(50,292)				0	417,083	
126342-EP-5	CS FIRST BOSTON MTG 6.076% 01/27/19 SEC	11/01/2002	Paydown		348,194	348,194	344,053	344,306	3,889				0	12,270	
12639T-AA-8	CST EXPORT MASTER 8.220% 03/01/04 TRUST	12/01/2002	Redemption		1,249,994	1,249,994	1,249,994	1,249,994	0				0	55,656	
126691-A7-9	TRUST 96-A8 B3	12/01/2002	Paydown		229,184	229,184	220,160	222,449	6,735				0	9,178	
126691-TH-7	RESIDENTIAL ASSET SEC 7.250% 05/25/26	12/01/2002	Paydown		566,879	566,879	504,877	546,594	20,286				0	28,402	
126691-W3-4	RESIDENTIAL ASSET SEC 7.750% 05/25/27	12/01/2002	Paydown		559,023	559,023	566,185	558,335	687				0	33,019	
12669A-NT-7	COUNTRYWIDE HOME LOANS 6.750% 05/25/28	08/01/2002	Paydown		24,000,000	24,000,000	24,240,000	23,957,021	42,979				0	604,228	
12669A-VL-5	COUNTRYWIDE HOME LOANS 2.740% 08/25/28	10/01/2002	Paydown		396,581	396,581	399,059	396,420	161				0	8,582	
12669A-VL-5	COUNTRYWIDE HOME LOANS 2.740% 08/25/28	11/01/2002	Redemption		103,419	103,419	104,066	103,377	42				0	2,625	
12669A-WB-6	COUNTRYWIDE HOME LOANS 6.750% 08/25/28	12/01/2002	Paydown		41,205	41,205	40,117	40,765	440				0	1,513	
12669A-WE-0	COUNTRYWIDE HOME LOANS 6.750% 08/25/28	12/01/2002	Paydown		30,928	30,928	30,140	30,595	333				0	1,232	

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Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
141553-AA-5	CARDINAL TRUST 0.000% 04/16/14	01/01/2002	Tax Free Exchange		7,539,000	10,770,000	7,539,000	7,539,000					.0		
161477-AA-2	CHASE CAPITAL 7.670% 12/01/26	07/23/2002	JP MORGAN SEC FIXED INC		3,502,905	3,500,000	3,194,940	3,200,169	2,094			300,642	300,642	175,238	
161626-4S-2	CHASE MORTGAGE FINANCE 6.750% 07/25/28 CORP 1998-S2 B2	12/01/2002	Paydown		31,856	31,856	31,129	31,429	426				.0	1,172	
161626-4S-2	CHASE MORTGAGE FINANCE 6.750% 07/25/28 CORP 1998-S2 B2	12/31/2001	Redemption 100.0000		2,519	2,519	2,461	2,485	34				.0	(15)	
16162R-AJ-9	CHASE MORTGAGE FIN 6.900% 08/25/28 CORP 98-S4 A9	11/01/2002	Paydown		454,609	454,609	453,402	452,661	1,949				.0	13,189	
16162R-AL-4	CHASE MORTGAGE FIN 6.950% 08/25/28 CORP 98-S4 A11	11/01/2002	Paydown		322,015	322,015	322,216	320,797	1,218				.0	9,405	
171577-AA-7	CHURCHILL TRUST 0.000% 04/15/14	01/01/2002	Tax Free Exchange		8,120,000	11,600,000	8,120,000	8,120,000					.0		
17303P-AA-0	CITICORP CAPITAL I 7.933% 02/15/27	07/30/2002	JP MORGAN SEC FIXED INC		3,029,700	3,000,000	2,856,720	2,859,119	1,009			169,572	169,572	229,396	
17453B-AF-8	CITIZENS UTILITIES CO 9.000% 08/15/31	03/15/2002	Tax Free Exchange		4,026,030	4,000,000	4,026,040	4,026,040	(10)				.0	208,000	
18971Y-AA-0	CLYDESDALE TRUST 0.000% 04/02/14	01/01/2002	Tax Free Exchange		9,047,500	16,450,000	9,047,500	9,047,500					.0		
202218-AB-9	COMMERCIAL NET LEASE 7.125% 03/15/08 RLT	12/30/2002	Security Withdraw		4,035,166	4,000,000	4,056,680	4,040,593	(5,427)				.0	368,125	
202775-AA-0	COMMONWEALTH 2.000% 11/01/21	01/11/2002	BANK OF NEW YORK		2,300,000	2,300,000	2,300,000	2,300,000					.0	7,306	
208463-AC-3	CONSECO COMMERCIAL MTG 9.700% 10/15/15 TR 1 89-1 A3	12/15/2002	Paydown		1,594,137	1,594,137	1,709,496	1,661,229	(67,092)				.0	91,802	
22540A-BT-4	CS FIRST BOSTON 7.390% 09/30/24 MORTGAGE 97-1R 1M5	11/01/2002	Paydown		1,732,076	1,732,076	1,710,560	1,718,817	13,259				.0	57,947	
22540A-BT-4	CS FIRST BOSTON 7.390% 09/30/24 MORTGAGE 97-1R 1M5	12/31/2001	Redemption 100.0000		193,282	193,282	190,881	191,802	1,480				.0	(1,356)	
23321P-VA-3	DLJ MTG ACCEPT CO 6.955% 09/02/23 95-T10 1B	12/01/2002	Paydown		2,639,799	2,639,799	2,418,716	2,555,766	84,034				.0	79,770	
23321P-VA-3	DLJ MTG ACCEPT CO 6.955% 09/02/23 95-T10 1B	12/31/2001	Redemption 100.0000		206,828	206,828	189,506	200,244	6,584				.0	(454)	
23321P-VA-3	DLJ MTG ACCEPT CO 6.955% 09/02/23 95-T10 1B	12/30/2002	Security Withdraw		2,965,062	3,049,321	2,793,940	2,952,251	12,811				.0	225,512	
23321P-ZK-7	DLJ MTG ACCEPT CO 4.846% 12/28/25 1996-E 1	12/01/2002	Paydown		3,226,908	3,226,908	3,269,766	3,237,971	(11,063)				.0	94,228	
23321P-ZM-3	DLJ MTG ACCEPT CO 96-G 5.359% 06/28/26 1	12/01/2002	Paydown		4,102,641	4,102,641	4,232,131	4,154,643	(52,002)				.0	112,815	
23321P-ZM-3	DLJ MTG ACCEPT CO 96-G 5.359% 06/28/26 1	12/31/2001	Redemption 100.0000		428,086	428,086	441,598	433,512	(5,426)				.0	(4,633)	
233835-AG-2	DAIMLER CHRYSLER AG 7.125% 04/10/03	11/13/2002	BANK ONE CORPORATES		7,135,590	7,000,000	6,992,930	6,996,817	2,169			136,603	136,603	551,396	
31947H-AC-7	FIRST CHICAGO/LENNAR 7.976% 04/29/06 1997-CHL1 CL B	11/01/2002	Paydown		377,582	377,582	382,242	376,717	865				.0	19,885	
343254-AJ-7	FLORIDA WINDSTORM 7.125% 02/25/19 UNDERWRITERS	12/30/2002	Security Withdraw		2,832,610	3,000,000	2,820,870	2,827,540	5,069				.0	287,969	
34527R-DS-9	FORD CREDIT AUTO OWNER 7.070% 04/15/04 TRUST 00-B A5	10/15/2002	Paydown		5,000,000	5,000,000	4,998,903	4,999,605	395				.0	294,583	
345370-BZ-2	FORD MOTOR 6.375% 02/01/29	06/05/2002	JP MORGAN SEC FIXED INC		4,189,350	5,000,000	4,084,400	4,086,784	4,587			97,979	97,979	273,594	
36157L-4R-6	GE CAPITAL MTGE 6.500% 04/25/24 SERVICES INC 94-13 B2	12/01/2002	Paydown		886,676	886,676	904,410	891,709	(5,032)				.0	34,733	
36157R-Y6-6	GE CAPITAL MTGE 6.500% 07/25/29 SERVICES INC 1999-11 A7	10/01/2002	Paydown		7,074,146	7,074,146	7,061,987	7,057,986	16,160				.0	253,570	
36157R-Y6-6	GE CAPITAL MTGE 6.500% 07/25/29 SERVICES INC 1999-11 A7	11/01/2002	Redemption 100.0000		36,598	36,598	36,535	36,514	84				.0	2,181	
361849-CB-6	GMAC COMMERCIAL MTGE 1.916% 07/15/27 SECS INC 1997-C1 X	12/01/2002	Paydown				133,877	133,877	(133,877)				.0	13,739	
36867N-AA-3	GENAMERICA CAPITAL I 8.525% 06/30/27	12/30/2002	Security Withdraw		2,143,877	2,000,000	2,188,000	2,154,472	(10,595)				.0	170,500	
37045*-AC-3	GENERAL MOTORS CORP 8.380% 07/02/07 92-A3 PT	01/02/2002	Paydown		164,565	164,565	164,565	164,565					.0	7,072	
396782-ET-7	GREENWICH CAPITAL 4.465% 10/29/26 ACCEPTANCE 96-B A	12/01/2002	Paydown		599,068	599,068	584,372	589,758	9,310				.0	16,221	

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
396782-ET-7	GREENWICH CAPITAL 4.465% 10/29/26 ACCEPTANCE 96-B A	12/31/2001	Redemption 100.0000		137,233	137,233	133,866	135,100	2,133				.0		(163)
401698-AA-3	GUIDANT CORP 6.150% 02/15/06	05/10/2002	MCDONALD & CO		2,036,000	2,000,000	1,921,160	1,933,817	5,237			96,946	96,946		92,250
404270-AA-1	HSBC AMERICA CAPITAL 8.380% 05/15/27 II HIGHLAND MTG CO FHA 9.125% 10/01/21 064-35271-PM A REDEMPRESS	12/30/2002	Security Withdraw		8,664,742	8,300,000	8,720,727	8,678,463	(13,720)				.0		782,483
43038*-AG-1	HIGHLAND MTG CO FHA 9.125% 10/01/21 064-35271-PM A REDEMPRESS	12/01/2002	Paydown		48,899	48,899	49,449	49,336	(437)				.0		2,453
43038*-AG-1	HIGHLAND MTG CO FHA 9.125% 10/01/21 064-35271-PM A REDEMPRESS	12/30/2002	Security Withdraw		2,613,810	2,591,428	2,620,581	2,614,602	(792)				.0		255,517
445533-AA-0	HUMPUSS FUNDING 7.720% 12/15/09	12/15/2002	Redemption 100.0000		846,512	846,512	720,973	745,129	101,383				.0		32,919
44926M-BK-5	ICI FUNDING CORP 8.000% 07/25/28	12/01/2002	Paydown		195,628	195,628	204,921	196,379	(751)				.0		12,351
44926M-CD-0	ICI FUNDING CORP 7.250% 09/25/27 1997-3 INDUSTRIAL FIN CORP 7.375% 01/14/07	12/01/2002	Paydown		21,755	21,755	20,997	21,460	295				.0		877
456147-AB-3	(THAILAND)	04/09/2002	DebtTraders, Inc		10,360,000	10,000,000	9,285,800	9,546,794	20,647			792,560	792,560		548,413
457441-BB-1	ISPAT INLAND LP 5.286% 07/16/05	09/30/2002	Redemption 100.0000		12,500	12,500	12,520	12,512	(12)				.0		570
457441-BC-1	ISPAT INLAND LP 5.705% 07/16/06	09/30/2002	Redemption 100.0000		12,500	12,500	12,520	12,513	(13)				.0		528
46623P-AA-2	J P MORGAN CAPITAL 7.540% 01/15/27 TRUST	12/13/2002	JP MORGAN SEC FIXED INC		9,467,360	9,500,000	9,005,518	8,991,328	(425)			476,456	476,456		731,380
47607T-AA-2	JENKINS-EMP 6.840% 09/01/08 ASSC/VERITUS	12/01/2002	Redemption 100.0000		419,624	419,624	421,179	420,382	(759)				.0		13,514
491165-AA-4	KENTUCKIANA TRUST 0.000% 04/16/14	01/01/2002	Tax Free Exchange		8,047,800	11,835,000	8,047,800	8,047,800	.0				.0		.0
52518R-AC-0	LB MORTGAGE TRUST 97-A 2.939% 09/25/36 A	12/01/2002	Paydown		2,577,052	2,577,052	2,577,052	2,577,052	.0				.0		34,098
553038-AA-8	MIC FINANCING TRUST 8.375% 02/01/27	12/30/2002	Security Withdraw		14,955,415	15,000,000	14,952,600	14,954,854	561				.0		1,776,198
553086-AC-3	MEDICAL MALPRACTICE 7.625% 12/15/27	12/30/2002	Security Withdraw		10,080,146	10,000,000	10,083,564	10,081,212	(1,065)				.0		794,271
55337*-AA-6	MOBIL PRODUCING 8.625% 02/02/06 NIGERIA	09/03/2002	DebtTraders, Inc		13,794,847	13,854,167	13,441,316	13,706,516	10,303			78,027	78,027		1,320,271
55337*-AA-6	MOBIL PRODUCING 8.625% 02/02/06 NIGERIA THE MONEY STORE 1997-D 7.575% 03/15/24	08/02/2002	Redemption 100.0000		3,958,333	3,958,333	3,842,399	3,916,924	41,409				.0		256,207
60934X-BF-8	BH	12/30/2002	Security Withdraw		4,961,626	5,000,000	4,914,063	4,958,781	2,845				.0		409,260
61687Y-BB-2	MORGAN J.P & CO. 4.530% 01/29/07	01/30/2002	Redemption 100.0000		900,000	900,000	899,100	899,493	507				.0		20,385
659435-AC-5	NORTH FORK BANCP 8.700% 12/15/26 NORTHEASTERN 8.812% 10/15/26 GENERATION CO	12/30/2002	Security Withdraw		5,201,481	5,000,000	5,237,038	5,209,110	(7,629)				.0		453,125
66416T-AB-1	NORWEST ASSET 7.000% 07/25/28 SECURITIES CORP 1998-15 A4	01/31/2002	Tax Free Exchange		2,000,000	2,000,000	2,000,000	2,000,000	.0				.0		53,362
66937N-U7-1	NORWEST ASSET 7.250% 11/25/27 SECURITIES CORP 1997-17 B2	09/01/2002	Paydown		4,604,427	4,604,427	4,667,738	4,595,885	8,543				.0		105,979
66937N-VA-3	NORWEST ASSET 6.750% 06/25/29 SECURITIES CORP 99-16 A10	12/01/2002	Paydown		43,294	43,294	42,976	43,053	241				.0		2,799
66937R-VL-0	PNC MORTGAGE SECS CORP 6.750% 08/25/13	12/01/2002	Paydown		3,029,108	3,029,108	3,035,498	3,031,997	(2,889)				.0		126,820
69348L-J4-2	1998-6 4A1	12/01/2002	Paydown		1,432,927	1,432,927	1,442,169	1,429,620	3,307				.0		39,577
69348L-JN-0	PNC MORTGAGE SECS CORP 7.750% 02/25/27 97-1 B3	12/01/2002	Paydown		270,736	270,736	276,489	272,972	(2,237)				.0		13,253
69348L-M4-8	PNC MORTGAGE SECS CORP 6.750% 09/25/28 1998-7 1A3	12/01/2002	Paydown		1,430,595	1,430,595	1,434,171	1,428,907	1,688				.0		96,565
69348L-N6-2	PNC MORTGAGE SECS CORP 6.750% 09/25/28 1998-7 1A13	10/25/2002	Call 100.0000		9,773	9,773	9,831	9,762	12				.0		550
69348L-N6-2	PNC MORTGAGE SECS CORP 6.750% 09/25/28 1998-7 1A13	09/01/2002	Paydown		225,380	225,380	226,718	225,109	270				.0		5,815
69348L-P9-4	PNC MORTGAGE SECS CORP 7.250% 09/25/28 1998-7 1A24	01/01/2002	Paydown		119,579	119,579	120,439	119,108	471				.0		722
69563A-JU-6	PAINE WEBBER GROUP 2.529% 05/07/18 INC	07/11/2002	NONE		4,914,602	4,850,000	4,850,000	4,850,000	.0			64,602	64,602		73,087
744386-AC-5	PRUDENTIAL HOLDINGS 7.245% 12/18/23 LLC	12/30/2002	Security Withdraw		2,000,000	2,000,000	2,000,000	2,000,000	.0				.0		149,730
74531E-AA-0	PUGET SOUND ENERGY INC 7.020% 12/01/27	05/01/2002	JP MORGAN SEC FIXED INC		3,643,800	4,000,000	3,509,120	3,513,123	1,976			128,701	128,701		180,180
751277-AS-3	RALSTON-RALSTON PURINA 7.875% 06/15/25	03/22/2002	JP MORGAN SEC FIXED INC		5,888,050	5,000,000	4,924,810	4,927,042	262			960,746	960,746		111,563
754052-AC-2	RAS LAFFAN LIQ NAT GAS 8.294% 03/15/14	08/08/2002	FIRST BOSTON CORP		2,450,300	2,290,000	2,278,550	2,280,035	300			169,965	169,965		173,050
757240-AA-4	REDBIRD TRUST 0.000% 04/17/14	01/01/2002	Tax Free Exchange		8,701,000	12,430,000	8,701,000	8,701,000	.0				.0		.0
760947-Y3-9	RESIDENTIAL FUNDING 7.750% 12/25/26 MTGE SEC 1 96-S25 M3	10/01/2002	Paydown		1,061,382	1,061,382	1,074,649	1,062,346	(964)				.0		56,462
76110F-DL-4	RES ACCREDIT LOANS INC 8.000% 09/25/26 96-QS5 M3	12/01/2002	Paydown		415,398	415,398	408,648	411,243	4,156				.0		17,315
76110F-FD-0	RES ACCREDIT LOANS INC 7.750% 12/25/26 96-QS8 M3	12/01/2002	Paydown		361,607	361,607	349,686	357,326	4,282				.0		15,068

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
76110Y-5C-2	RES FUND MTGE SEC 1 6.750% 06/25/31 2001-S14 A5	12/01/2002	Paydown		354,033	354,033	371,624	371,275	(17,241)				0	13,071	
768572-AA-7	RIVER BAT TRUST 0.000% 04/15/14	01/01/2002	Tax Free Exchange		8,047,800	11,835,000	8,047,800	8,047,800					0		
781991-AE-4	RUBY TRUST 0.000% 04/01/14	01/01/2002	Tax Free Exchange		9,047,500	16,450,000	9,047,500	9,047,500					0		
79548K-WH-7	SALOMON BROS MTGE SEC 2.330% 08/25/27 97-AQ1 M3	11/25/2002	Call 100.0000		5,371	5,371	5,371	5,371					0	162	
79548K-WH-7	SALOMON BROS MTGE SEC 2.330% 08/25/27 97-AQ1 M3	08/25/2002	Paydown		3,375,212	3,375,212	3,375,212	3,375,212					0	43,401	
79548K-XE-3	SALOMON BROS MTGE SEC 2.350% 11/25/27 97-AQ2	11/25/2002	Call 100.0000		5,000,000	5,000,000	5,000,000	5,000,000					0	149,987	
843590-AZ-3	SOUTHERN PACIFIC SEC 7.300% 01/25/28 ASSETS 96-4 A2	12/01/2002	Paydown		44,158	44,158	45,241	44,335	(178)				0	1,291	
848497-AB-9	SPIEKER PROPERTIES 7.500% 10/01/27	11/22/2002	MORGAN STANLEY FIXED INC		10,231,000	10,000,000	9,908,300	9,912,201	1,057			317,743	317,743	866,667	
848497-AB-9	SPIEKER PROPERTIES 7.500% 10/01/27	12/30/2002	Security Withdraw		7,930,695	8,000,000	7,926,640	7,929,761	934				0	748,333	
863572-KP-7	STRUCTURED ASST SEC 7.000% 08/25/26 CRP 96-2 B3	11/01/2002	Paydown		66,636	66,636	58,855	61,980	4,655				0	2,555	
863572-KP-7	STRUCTURED ASST SEC 7.000% 08/25/26 CRP 96-2 B3	12/31/2001	Redemption 100.0000		8,984	8,984	7,935	8,356	628				0	10	
863572-SH-7	STRUCTURED ASST SEC 2.570% 02/25/28 CRP 98-2 B	12/25/2002	Paydown		2,022,008	2,022,008	2,028,959	2,023,503	(1,495)				0	39,546	
863572-UR-2	STRUCTURED ASST SEC 2.404% 08/25/28 CRP 98-7 CL-A	11/01/2002	Paydown		1,840,786	1,840,786	1,840,786	1,840,786					0	22,921	
863572-UR-2	STRUCTURED ASST SEC 2.404% 08/25/28 CRP 98-7 CL-A	12/31/2001	Redemption 100.0000		314,916	314,916	314,916	314,916					0	(5,593)	
90263A-BM-1	UCFC MANUFACTURED 8.180% 10/15/28 HOUSING 97-2 B2 #90263A9B8	01/02/2002	Paydown		96,586	96,586	24,147	24,147	72,440				0	2,195	
90263A-BN-9	UCFC MANUFACTURED 7.902% 01/15/29 HOUSING 97-3 B2	11/01/2002	Paydown		517,832	517,832	129,458	129,458	388,374				0	11,467	
902905-AR-9	USX CORP 7.200% 02/15/04	04/18/2002	PARIBAS CAPITAL		11,965,896	11,400,000	11,832,138	11,598,408	(27,531)			395,019	395,019	565,440	
94977E-AT-8	WELLS FARGO MTG BACKED 6.750% 07/25/31 SEC TR 2001-15 2A 2	12/01/2002	Paydown		1,846,338	1,846,338	1,873,456	1,868,891	(22,553)				0	115,450	
961689-AC-0	WESTWAY 1998-4A A3 4.070% 08/24/28	11/30/2002	Paydown		8,612	8,612	8,612	8,612					0	365	
97180*-AM-0	WILMINGTON TR CO 10.600% 03/28/12	12/30/2002	Security Withdraw		1,627,949	1,627,949	1,627,949	1,627,949					0	216,662	
97180*-AN-8	WILMINGTON TR CO 10.600% 02/25/12	12/30/2002	Security Withdraw		1,668,359	1,668,359	1,668,359	1,668,359					0	238,251	
971885-AP-3	WILSHIRE MTG LOAN TR 7.770% 05/25/28 97-2 M3	12/01/2002	Paydown		1,038,124	1,038,124	1,055,318	1,045,517	(7,393)				0	39,423	
989819-AA-5	ZURICH CAPITAL TRUST I 8.376% 06/01/37	10/08/2002	JP MORGAN SEC FIXED INC		1,712,151	2,100,000	2,412,039	2,336,103	(18,264)			(605,688)	(605,688)	151,466	
Total United States					370,813,050	402,307,750	366,696,281	366,892,937	468,818	0	0	3,451,299	3,451,299	17,385,799	XXX
Other Country															
35177P-AC-1	FRANCE TELECOM 8.500% 03/01/31	02/15/2002	Tax Free Exchange		3,008,062	3,000,000	3,008,220	3,008,070	(8)				0	116,167	
448414-AE-2	HUTCHISON WHAMPOA 7.500% 08/01/27	09/17/2002	JP MORGAN SEC FIXED INC		10,548,480	10,330,000	9,919,176	9,937,869	3,603			607,007	607,007	880,202	
70556W-AC-4	PEGASUS FOUR LTD 4.327% 07/15/27	07/16/2002	Redemption 63.5214		3,176,071	5,000,000	2,500,000	2,500,000	676,071				0	173,703	
Total Other Country					16,732,613	18,330,000	15,427,396	15,445,939	679,666	0	0	607,007	607,007	1,170,072	XXX
4599999 - Bonds - Industrial and Misc - United States					370,813,050	402,307,750	366,696,281	366,892,937	468,818	0	0	3,451,299	3,451,299	17,385,799	XXX
4599997 - Bonds - Industrial and Misc - Canada					0	0	0	0	0	0	0	0	0	0	XXX
4599998 - Bonds - Industrial and Misc - Other Countries					16,732,613	18,330,000	15,427,396	15,445,939	679,666	0	0	607,007	607,007	1,170,072	XXX
4599999 - Bonds - Industrial and Miscellaneous					387,545,663	420,637,750	382,123,677	382,338,876	1,148,484	0	0	4,058,306	4,058,306	18,555,871	XXX
6099997 - Bonds - Part 4					461,616,797	503,017,856	455,419,711	456,580,815	1,455,963	0	0	3,580,020	3,580,020	22,083,129	XXX
6099998 - Bonds - Part 5					423,782,914	418,967,849	423,640,766	423,749,704	108,941	0	0	33,210	33,210	3,820,412	XXX
6099999 - Total - Bonds					885,399,711	921,985,705	879,060,477	880,330,519	1,564,904	0	0	3,613,230	3,613,230	25,903,541	XXX
PREFERRED STOCK															
Industrial & Miscellaneous															
United States															
894177-20-3	TRAVELERS CAPITAL TRUST 6.85% 1/22/38	05/01/2002	Tax Free Exchange		170,000,000	4,250,000	4,250,000	4,250,000					0		72,781
Total United States					4,250,000	XXX	4,250,000	4,250,000	0	0	0	0	0	XXX	72,781
6399999 - Preferred Stocks - Industrial and Miscellaneous					4,250,000	XXX	4,250,000	4,250,000	0	0	0	0	0	XXX	72,781

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	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 and Dividends Received During Year	Paid for Accrued Interest and Dividends
0399996	- Bonds - U.S. Government					0	0	0	0	0	0	0	0	0	0	0
0399999	- Bonds - U.S. Governments					0	0	0	0	0	0	0	0	0	0	0
1099997	- Bonds - All Other Governments - Canada					0	0	0	0	0	0	0	0	0	0	0
1099998	- Bonds - All Other Governments - Other Countries					0	0	0	0	0	0	0	0	0	0	0
1099999	- Bonds - All Other Governments					0	0	0	0	0	0	0	0	0	0	0
Special Revenue & Assessment United States United States																
31385H-OR-6	FNMA POOL #545064 6.500% 06/01/31	10/07/2002	UBS PAINEWEBBER	12/01/2002	Paydown	616,973	622,866	616,973	616,973	(5,893)				0	3,342	1,448
31389G-EU-0	FNMA POOL #624847 6.500% 02/01/32	01/17/2002	SAL SMITH-BARNEY-CHI-FI	03/07/2002	UBS PAINEWEBBER	6,993,290	7,030,442	7,030,328	7,030,328	(115)				0	53,032	15,152
31389G-EU-0	FNMA POOL #624847 6.500% 02/01/32	01/17/2002	SAL SMITH-BARNEY-CHI-FI	03/01/2002	Paydown	7,210	7,248	7,210	7,210	(38)				0	39	16
31389J-K6-0	FNMA 5.500% 08/01/17	08/07/2002	SAL SMITH-BARNEY-CHI-FI	09/17/2002	DEUTSCHE BANK	2,984,635	3,036,400	3,036,099	3,036,099	(301)				0	21,887	8,208
31389J-K6-0	FNMA 5.500% 08/01/17	08/07/2002	SAL SMITH-BARNEY-CHI-FI	09/01/2002	Paydown	15,365	15,631	15,365	15,365	(266)				0	70	42
31389P-RA-0	FNMA POOL #631481 6.500% 02/01/32	02/05/2002	MERRILL LYNCH (Bob)	03/07/2002	UBS PAINEWEBBER	17,883,822	18,085,015	18,084,540	18,084,538	(477)			1	1	135,619	38,748
31389P-RA-0	FNMA POOL #631481 6.500% 02/01/32	02/05/2002	MERRILL LYNCH (Bob)	03/01/2002	Paydown	16,178	16,360	16,178	16,178	(182)				0	88	35
31390J-6G-1	FNMA POOL #648071 6.500% 07/01/32	05/15/2002	SAL SMITH-BARNEY-CHI-FI	12/01/2002	Paydown	881,481	881,722	881,481	881,481	(241)				0	19,611	2,228
31390K-WT-1	FNMA POOL #648758 5.500% 08/01/17	08/07/2002	SAL SMITH-BARNEY-CHI-FI	09/17/2002	DEUTSCHE BANK	6,875,344	6,994,588	6,993,894	6,993,894	(694)				0	50,419	18,907
31390K-WT-1	FNMA POOL #648758 5.500% 08/01/17	08/07/2002	SAL SMITH-BARNEY-CHI-FI	09/01/2002	Paydown	124,656	126,818	124,656	124,656	(2,162)				0	571	343
31390N-QJ-4	FNMA POOL # 651257 6.500% 07/01/32	10/07/2002	UBS PAINEWEBBER	12/01/2002	Paydown	27,149	27,409	27,149	27,149	(259)				0	147	64
31390N-XB-3	FNMA POOL # 651474 6.500% 07/01/32	10/07/2002	UBS PAINEWEBBER	12/01/2002	Paydown	344,079	347,366	344,079	344,079	(3,286)				0	1,864	808
31390Q-FX-8	FNMA POOL #652782 6.500% 08/01/32	05/15/2002	SAL SMITH-BARNEY-CHI-FI	12/01/2002	Paydown	1,115,061	1,115,366	1,115,061	1,115,061	(305)				0	23,703	2,819
31390Q-QQ-1	FNMA POOL # 653063 6.500% 07/01/32	10/07/2002	UBS PAINEWEBBER	12/01/2002	Paydown	293,745	296,551	293,745	293,745	(2,806)				0	1,591	689
31390T-JY-6	FNMA POOL #655579 5.500% 08/01/17	08/07/2002	SAL SMITH-BARNEY-CHI-FI	09/17/2002	DEUTSCHE BANK	7,967,145	8,105,325	8,104,521	8,104,521	(804)				0	58,426	21,910
31390T-JY-6	FNMA POOL #655579 5.500% 08/01/17	08/07/2002	SAL SMITH-BARNEY-CHI-FI	09/01/2002	Paydown	32,855	33,425	32,855	32,855	(570)				0	151	90
FN0626-55-0	FNMA DOLLAR ROLL 5.500% 10/01/17	12/13/2002	DEUTSCHE BANK	12/13/2002	DEUTSCHE BANK	74,403,000	75,685,840	75,685,840	75,685,840					0	204,608	208,397
FN0626-55-0	FNMA DOLLAR ROLL 6.500% 05/01/32	04/09/2002	UBS PAINEWEBBER	05/07/2002	UBS PAINEWEBBER	24,900,000	25,137,827	25,137,827	25,137,827					0	197,817	53,950
FN0626-55-0	FNMA DOLLAR ROLL 6.500% 06/01/32	10/07/2002	UBS PAINEWEBBER	10/07/2002	Various	149,400,000	150,826,960	150,826,763	150,826,570	(390)			194	194	633,913	364,163
FN0650-32-9	FNMA DOLLAR ROLL TBA 6.500%	02/05/2002	Various	02/05/2002	Various	24,900,000	25,138,563	25,138,563	25,138,563					0	53,950	53,950
FN0652-64-8	FNMA DOLLAR ROLL 6.500% 04/01/32	03/07/2002	UBS PAINEWEBBER	04/09/2002	UBS PAINEWEBBER	24,900,000	25,137,827	25,137,827	25,137,827					0	170,726	44,958
31390U-FX-8	GNMA DOLLAR ROLL 6.000% 09/15/32	12/17/2002	BANK OF AMERICA SEC Chi	12/17/2002	BANK OF AMERICA SEC Chi	19,282,248	19,373,757	19,373,757	19,373,757					0	65,078	64,676
31390U-GC-4	FNMA POOL #656395 5.500% 08/01/17	08/07/2002	SAL SMITH-BARNEY-CHI-FI	09/17/2002	DEUTSCHE BANK	6,973,751	7,094,702	7,093,998	7,093,998	(703)				0	51,141	19,178
31390U-GC-4	FNMA POOL #656395 5.500% 08/01/17	08/07/2002	SAL SMITH-BARNEY-CHI-FI	09/01/2002	Paydown	26,249	26,705	26,249	26,249	(455)				0	120	72
Total United States						370,964,237	375,164,713	375,144,958	375,144,763	(19,947)	0	0	195	195	1,747,913	920,851
Total United States						370,964,237	375,164,713	375,144,958	375,144,763	(19,947)	0	0	195	195	1,747,913	920,851
3199996 - Bonds - Special Revenue - United States						370,964,237	375,164,713	375,144,958	375,144,763	(19,947)	0	0	195	195	1,747,913	920,851
3199997 - Bonds - Special Revenue - Canada						0	0	0	0	0	0	0	0	0	0	0
3199998 - Bonds - Special Revenue - Other Countries						0	0	0	0	0	0	0	0	0	0	
3199999 - Bonds - Special Revenue						370,964,237	375,164,713	375,144,958	375,144,763	(19,947)	0	0	195	195	1,747,913	920,851
Public Utilities (unaffiliated) United States																
018803-AF-3	ALLIANT ENERGY 9.750% 01/15/13	12/20/2002	MERRILL LYNCH-NY--FX INC.	12/23/2002	MERRILL LYNCH-NY--FX INC.	1,500,000	1,476,360	1,509,375	1,476,360				33,015	33,015	406	
641423-AZ-1	NEVADA POWER 8.250% 06/01/11	01/24/2002	Tax Free Exchange	12/30/2002	Security Withdraw	2,000,000	2,026,856	2,025,343	2,025,343	(1,513)				0	178,292	
Total United States						3,500,000	3,503,216	3,534,718	3,501,703	(1,513)	0	0	33,015	33,015	178,698	0
3899996 - Bonds - Public Utilities - United States						3,500,000	3,503,216	3,534,718	3,501,703	(1,513)	0	0	33,015	33,015	178,698	0
3899997 - Bonds - Public Utilities - Canada						0	0	0	0	0	0	0	0	0	0	0
3899998 - Bonds - Public Utilities - Other Countries						0	0	0	0	0	0	0	0	0	0	
3899999 - Bonds - Public Utilities						3,500,000	3,503,216	3,534,718	3,501,703	(1,513)	0	0	33,015	33,015	178,698	0
Industrial & Miscellaneous United States																
001957-BA-6	AMERICAN TEL & TELEGRAPH 8.000% 11/15/31	01/11/2002	J P MORGAN SEC FIXED INC.	08/13/2002	Tax Free Exchange	2,000,000	2,125,220	2,124,799	2,124,799	(421)				0	116,444	24,444
00209A-AG-1	AT&T WIRELESS GROUP 8.125% 05/01/12	04/11/2002	J P MORGAN SEC FIXED INC.	12/30/2002	Security Withdraw	2,000,000	1,990,000	1,990,607	1,990,607	607				0	114,653	
02582J-AC-4	AMERICAN EXPRESS CRED 6.400%	03/28/2000	No Broker	09/15/2002	Redemption 100.0000	25,500,000	25,364,505	25,500,000	25,500,000	135,495				0	1,224,000	72,533

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	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 and Dividends Received During Year	Paid for Accrued Interest and Dividends
05535D-AM-6	BLACKROCK CAPITAL 8.114% 03/25/37 FINANCIAL 97-R1 WAC	01/01/2002	Interest Capitalization	12/01/2002	Paydown	397	397	397	397					0	15	
110122-AG-3	BRISTOL-MYERS SQUIBB 5.750% 10/01/11 CO	09/26/2002	Various	12/30/2002	Security Withdraw	3,000,000	3,204,530	3,199,944	3,199,944	(4,586)				0	100,146	57,181
22541B-AM-7	HOME EQUITY MORTGAGE 5.843% 12/25/32 TRUST 2002-4 A4	10/31/2002	CREDIT SUISSE FIRST BOSTON	11/20/2002	Tax Free Exchange	5,000,000	5,000,000	5,000,000	5,000,000					0	15,418	15,418
23321P-ZK-7	DLJ MTG ACCEPT CO 4.846% 12/28/25 1996-E 1	01/01/2002	Interest Capitalization	12/01/2002	Paydown	3,215	3,215	3,215	3,215					0	94	
592173-AB-4	METLIFE 7.450% 11/01/23	04/09/2002	UBS PAINEWEBBER	12/30/2002	Security Withdraw	2,000,000	1,977,700	1,978,139	1,978,139	439				0	173,419	66,636
66416T-AB-1	GENERATION CO	01/11/2002	BARCLAYS	01/31/2002	Tax Free Exchange	2,000,000	2,063,860	2,063,860	2,063,860					0	53,362	43,081
98934K-AB-6	ZENECA WILMINGTON 7.000% 11/15/23	12/03/2002	Various	12/30/2002	Security Withdraw	3,000,000	3,243,410	3,242,277	3,242,277	(1,133)				0	96,250	34,028
Total United States						44,503,612	44,972,837	45,103,238	45,103,238	130,401	0	0	0	0	1,893,801	313,321
4599996 - Bonds - Industrial and Miscellaneous - United States						44,503,612	44,972,837	45,103,238	45,103,238	130,401	0	0	0	0	1,893,801	313,321
4599997 - Bonds - Industrial and Miscellaneous - Canada						0	0	0	0	0	0	0	0	0	0	0
4599998 - Bonds - Industrial and Miscellaneous - Other Countries						0	0	0	0	0	0	0	0	0	0	
4599999 - Bonds - Industrial and Miscellaneous						44,503,612	44,972,837	45,103,238	45,103,238	130,401	0	0	0	0	1,893,801	313,321
6099998 - Total - Bonds						418,967,849	423,640,766	423,782,914	423,749,704	108,941	0	0	33,210	33,210	3,820,412	1,234,172
PREFERRED STOCK																
Industrial & Miscellaneous																
United States																
17305J-20-3	CITIGROUP CAPITAL IV 6.85% 1/22/38	05/01/2002	Tax Free Exchange	06/12/2002	UBS PAINEWEBBER	14,600,000	365,000	364,203	365,000				(797)	(797)	0	0
Total United States						XXX	365,000	364,203	365,000	0	0	0	(797)	(797)	0	0
6399999 - Preferred Stocks - Industrial and Miscellaneous						XXX	365,000	364,203	365,000	0	0	0	(797)	(797)	0	0
6599998 - Total - Preferred Stocks						XXX	365,000	364,203	365,000	0	0	0	(797)	(797)	0	0
7199999 - Total - Preferred and Common Stocks							365,000	364,203	365,000	0	0	0	(797)	(797)	0	0
7299999 Totals							424,005,766	424,147,117	424,114,704	108,941	0	0	32,413	32,413	3,820,412	1,234,172

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SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/Adjusted Carrying Value	8 Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
63654@-10-5	NATIONAL INTEGRITY INS. CO.	75264	(ii)	No		95,418,115	200,000,000	100.0
1199999	Common Stock - U.S LAH Insurer					95,418,115	XXX	XXX
1499999	Common Stock - Investment Subsidiary					0	XXX	XXX
1699999	Total Common Stocks					95,418,115	XXX	XXX
1799999 Totals						95,418,115	XXX	XXX

- Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 202,376,681
- Total amount of intangible assets nonadmitted: \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	5 Stock in Lower-tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 Total				XXX	XXX

Schedule DA - Part 1

NONE

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part A - Section 2

NONE

Schedule DB - Part A - Section 3

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part B - Section 2

NONE

Schedule DB - Part B - Section 3

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Part C - Section 3

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part D - Section 3

NONE

Schedule DB - Part E - Section 1

NONE

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value(-), or Fair Value over Statement (+)
1. Bonds	1,186,878,022	1,199,974,577	13,096,555
2. Preferred Stocks	108,532,493	109,144,398	.611,905
3. Totals	1,295,410,515	1,309,118,975	13,708,460

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

An outside vendor was used to provide a majority of the prices. The remaining prices were received from various brokers.....

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6
Depository	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Chase Manhattan Bank, AIP..... New York, NY.....	.0.660	10,451		1,000,000	
Chase Manhattan Bank, APO EFT..... New York, NY.....				(4,488)	
Chase Manhattan Bank, Concentration..... New York, NY.....				5,212	
Chase Manhattan Bank, PAC Deposits..... New York, NY.....				127,623	
Chase Manhattan Bank, Policy & Commissions..... New York, NY.....				(7,704,097)	
Huntington National Bank, Disbursements..... Columbia, OH.....				1,433	
PNC Bank, Premium Receipts..... Louisville, KY.....				(74,298)	
National City, Concentration..... Louisville, KY.....	6.000	1,658		1,643,239	
Bank of New York..... New York, NY.....	0.240	5,354		27,107,217	
0199998 Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories	XXX				XXX
0199999 Totals - Open Depositories	XXX	17,463	0	22,101,841	XXX
0399999 Total Cash on Deposit	XXX	17,463	0	22,101,841	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX		XXX
0599999 Total Cash	XXX	17,463	0	22,101,841	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	(13,007,206)	4. April	(3,122,969)	7. July	(9,003,397)	10. October	(2,786,453)
2. February	(2,277,788)	5. May	(4,889,169)	8. August	(7,702,704)	11. November	(4,442,963)
3. March	(1,105,498)	6. June	(7,844,954)	9. September	10,907,508	12. December	22,101,841

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE INTEGRITY LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
AR00001	B	U S TREASURY NOTES 4.375% 05/15/07	Arkansas, AK1-REGIONS BANK, PROTECTION OF POLICYHOLDERS	110,000	109,333	118,113
AR99999 - SUBTOTAL Arkansas						
GA00001	B	U S TREASURY NOTES 4.375% 05/15/07	Georgia, GA1-WACHOVIA BANK - GA, PROTECTION OF POLICYHOLDERS	30,000	29,818	32,213
GA99999 - SUBTOTAL Georgia						
MA00001	B	U S TREASURY NOTES 4.375% 05/15/07	Massachusetts, IBT-INVESTORS BANK & TRUST, PROTECTION OF POLICYHOLDERS	100,000	99,393	107,375
MA99999 - SUBTOTAL Massachusetts						
NM00001	B	U S TREASURY NOTES 4.375% 05/15/07	New Mexico, NM1-WELLS FARGO BANK, PROTECTION OF POLICYHOLDERS	110,000	109,333	118,113
NM99999 - SUBTOTAL New Mexico						
NC00001	B	U S TREASURY NOTES 4.375% 05/15/07	North Carolina, NC1-WACHOVIA BANK NA, PROTECTION OF POLICYHOLDERS	300,000	298,180	322,125
NC99999 - SUBTOTAL North Carolina						
OH00001	B	U S TREASURY NOTES 4.375% 05/15/07	Ohio, BNY-THE BANK OF NEW YORK, PROTECTION OF POLICYHOLDERS	1,500,000	1,490,898	1,610,625
OH99999 - SUBTOTAL Ohio						
VA00001	B	U S TREASURY NOTES 4.375% 05/15/07	Virginia, VA1-SUNTRUST BANK, PROTECTION OF POLICYHOLDERS	710,000	705,692	762,363
VA99999 - SUBTOTAL Virginia						
XX99999 - Total - Not All Policyholders				2,860,000	2,842,645	3,070,925
00001	B	U S TREASURY 7.500% 02/15/05	North Carolina, NC1-WACHOVIA BANK NA, PROTECTION OF "ALL" POLICY HLD	220,000	224,135	246,675
00002	B	U S TREASURY 7.500% 02/15/05	Ohio, OHI-BANK OF NEW YORK, PROTECTION OF "ALL" POLICY HLD	1,900,000	1,935,716	2,130,375
00003	B	U S TREASURY 4.625% 05/15/06	Ohio, OHI-BANK OF NEW YORK, PROTECTION OF "ALL" POLICY HLD	1,100,000	1,109,033	1,186,281
ZZ99999 - Total - All Policyholders				3,220,000	3,268,884	3,563,331
9999999 Totals				6,080,000	6,111,530	6,634,256

(a) Including \$ cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

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