



# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2002  
OF THE CONDITION AND AFFAIRS OF THE  
**WESTERN AND SOUTHERN LIFE INSURANCE COMPANY**

NAIC Group Code 0836 0836 NAIC Company Code 70483 Employer's ID Number 31-0487145  
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated February 23, 1888 Commenced Business April 30, 1888

Statutory Home Office 400 Broadway, Cincinnati, Ohio 45202  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 400 Broadway, Cincinnati, Ohio 45202 513-629-1800  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 400 Broadway, Cincinnati, Ohio 45202  
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 400 Broadway, Cincinnati, Ohio 45202  
(Street and Number, City or Town, State and Zip Code)  
513-629-1800  
(Area Code) (Telephone Number)

Internet Website Address www.WesternSouthernLife.com

Statement Contact Bradley J. Hunkler 513-629-2980  
(Name) (Area Code) (Telephone Number) (Extension)  
Bradley.Hunkler@WesternSouthernLife.com 513-629-1871  
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 400 Broadway, Cincinnati, Ohio 45202 1-800-926-1993  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

## OFFICERS

Chairman of Board, President & CEO	John Finn Barrett	Sr VP	Herbert Reed Brown
Secretary	James Norman Clark	Sr VP & Chf Mkt Off	Bryan Chalmer Dunn
Sr VP & Chf Inf Off	Clint David Gibler	Sr VP	Noreen Joyce Hayes
Sr VP	Edward Scott Heenan	VP & Comptroller	Bradley Joseph Hunkler
Sr VP	Carroll Ray Hutchinson	VP & Auditor	Phillip Earl King
Sr VP & Chf Inv Off	William Francis Ledwin	Sr VP	Jill Tripp McGruder
Sr VP	Jimmy Joe Miller	Sr VP & Chf Actuary	Nora Eyre Moushey
Sr VP	James McKinley Teeters	VP & Treasurer	James Joseph Vance
Sr VP & Chf Fin Off	Robert Lewis Walker	Sr VP & Gen Counsel	Donald Joseph Wuebbeling

## VICE PRESIDENTS

Edward Joseph Babbitt Robert John Dalsanto Thomas Dale Holdridge James Russell Korcykoski Constance Marie Maccarone Thomas Martin Stapleton David Eugene Theurich	Keith Terrill Clark David Todd Henderson Robert Scott Kahn Harold Victor Lyons Mario Joseph San Marco Richard Kelley Taulbee Daniel Lee Thomas
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## DIRECTORS OR TRUSTEES

John Finn Barrett  
 Donald Allen Bliss  
 James Norman Clark  
 Jo Ann Davidson  
 Eugene Peter Ruehlmann  
 George Herbert Walker, III  
 Thomas Luke Williams  
 William Joseph Williams

State of Ohio }  
 County of Hamilton } SS

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

John Finn Barrett  
 Chairman of Board, President & CEO

James Norman Clark  
 Secretary

Bradley Joseph Hunkler  
 VP & Comptroller

Subscribed and sworn to before me this  
 24th 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 \_\_\_\_\_

**GENERAL INTERROGATORIES (continued)**

**PART 2 - LIFE INTERROGATORIES**

8.1 Does the company reinsure any Workers' Compensation Carve-out business defined as: Yes ( ) No (X)

Workers' compensation carve-out business is defined as reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident expositors, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes ( ) No (X)

8.3 If Line 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium .....	.....	.....	.....
8.32 Paid claims .....	.....	.....	.....
8.33 Claim liability and reserve (beginning of year) .....	.....	.....	.....
8.34 Claim liability and reserve (end of year) .....	.....	.....	.....
8.35 Incurred claims .....	.....	.....	.....

8.4 If reinsurance assumed included amounts with attachment points below \$ 1,000,000, the distribution of the amounts reported in Line 8.31 and Line 8.34 for Column (1) are:

	1 Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	< \$ 25,000	.....	.....
8.42	\$ 25,000 - 99,999	.....	.....
8.43	\$ 100,000 - 249,999	.....	.....
8.44	\$ 250,000 - 999,999	.....	.....
8.45	\$ 1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in Line 8.31, Column 1 was assumed from pools? \$ .....



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	211,770			1,107	212,877
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	211,770			1,107	212,877
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	49,941			1,583	51,524
6.2. Applied to pay renewal premiums	6,488				6,488
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	51,178			21,153	72,331
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	107,607			22,736	130,343
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	4				4
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	4				4
8. Grand Totals (Line 6.5 plus Line 7.4)	107,611			22,736	130,347
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	136,580			40,582	177,162
10. Matured endowments	3,892				3,892
11. Annuity benefits			9,601		9,601
12. Surrender values and withdrawals for life contracts	94,227			3,590	97,817
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	78,697		10,221		88,918
15. Totals	313,396		19,822	44,172	377,390
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	9	33,488					7	4,025	16	37,513
17. Incurred during current year	40	115,887					23	40,138	63	156,025
Settled during current year:										
18.1 By payment in full	46	140,472					26	40,582	72	181,054
18.2 By payment on compromised claims										
18.3 Totals paid	46	140,472					26	40,582	72	181,054
18.4 Reduction by compromise										
18.5 Amount rejected	1	6,936							1	6,936
18.6 Total settlements	47	147,408					26	40,582	73	187,990
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	1,967					4	3,581	6	5,548
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,039	17,959,873	(a)			59,100	847	968,505	2,886	18,987,478
21. Issued during year	22	406,063							22	406,063
22. Other changes to in force (Net)	(55)	(709,360)						(32,310)	(99)	(741,670)
23. In force December 31 of current year	2,006	17,656,576	(a)			59,100	803	936,195	2,809	18,651,871

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				8,306	8,306
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	793	807		192	257
25.2 Guaranteed renewable	30,792	31,342		25,653	34,276
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	148	151			
25.6 Totals (sum of Line 25.1 to Line 25.5)	31,733	32,300		25,845	34,533
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	31,733	32,300		34,151	42,839



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	20,337			19	20,356
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	20,337			19	20,356
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	7,988			248	8,236
6.2. Applied to pay renewal premiums	730				730
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,516			2,189	11,705
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	18,234			2,437	20,671
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	18,234			2,437	20,671
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	9,653			2,820	12,473
10. Matured endowments	3,581				3,581
11. Annuity benefits			695		695
12. Surrender values and withdrawals for life contracts	5,209			2,725	7,934
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,749				14,749
15. Totals	33,192		695	5,545	39,432
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	13,234					2	2,820	8	16,054
Settled during current year:										
18.1 By payment in full	6	13,234					2	2,820	8	16,054
18.2 By payment on compromised claims										
18.3 Totals paid	6	13,234					2	2,820	8	16,054
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	13,234					2	2,820	8	16,054
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	330	2,029,863	(a)				128	122,098	458	2,151,961
21. Issued during year	8	105,000							8	105,000
22. Other changes to in force (Net)	(3)	294,900					(9)	(7,543)	(12)	287,357
23. In force December 31 of current year	335	2,429,763	(a)				119	114,555	454	2,544,318

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	36	36			
25.2 Guaranteed renewable	366	372			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	19	19			
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	421	427			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	421	427			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,337,352			2,409	1,339,761
2. Annuity considerations	2,010				2,010
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,339,362			2,409	1,341,771
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	194,856			5,186	200,042
6.2. Applied to pay renewal premiums	27,217				27,217
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	247,233			92,920	340,153
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	469,306			98,106	567,412
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	4				4
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	4				4
8. Grand Totals (Line 6.5 plus Line 7.4)	469,310			98,106	567,416
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	782,587		15,050	119,377	917,014
10. Matured endowments	6,776				6,776
11. Annuity benefits	11,195		254,234		265,429
12. Surrender values and withdrawals for life contracts	456,030			22,847	478,877
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	214,732		2,626	1	217,359
15. Totals	1,471,320		271,910	142,225	1,885,455
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	9	22,291					18	9,835	27	32,126
17. Incurred during current year	221	821,787			1	15,050	78	117,394	300	954,231
Settled during current year:										
18.1 By payment in full	217	789,363			1	15,050	86	119,377	304	923,790
18.2 By payment on compromised claims										
18.3 Totals paid	217	789,363			1	15,050	86	119,377	304	923,790
18.4 Reduction by compromise										
18.5 Amount rejected	1	2,500							1	2,500
18.6 Total settlements	218	791,863			1	15,050	86	119,377	305	926,290
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	12	52,215					10	7,852	22	60,067
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	9,311	97,085,646		(a)		3,166,875	2,452	3,168,636	11,763	103,421,157
21. Issued during year	306	9,463,381				39,736			306	9,503,117
22. Other changes to in force (Net)	(648)	(14,296,258)					(136)	(60,420)	(784)	(14,356,678)
23. In force December 31 of current year	8,969	92,252,769		(a)		3,206,611	2,316	3,108,216	11,285	98,567,596

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	5,632	5,632		152,535	152,535
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	2,295	2,336		14,236	19,021
25.2 Guaranteed renewable	60,990	62,077		58,639	78,350
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	40	40			
25.5 All other	54	55			
25.6 Totals (sum of Line 25.1 to Line 25.5)	63,379	64,508		72,875	97,371
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	69,011	70,140		225,410	249,906



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	141,064			771	141,835
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	141,064			771	141,835
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	44,132			1,398	45,530
6.2. Applied to pay renewal premiums	4,380				4,380
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,290			28,774	71,064
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	90,802			30,172	120,974
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	90,802			30,172	120,974
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	83,779		66,385	26,765	176,929
10. Matured endowments	1,000				1,000
11. Annuity benefits			25,493		25,493
12. Surrender values and withdrawals for life contracts	65,723			9,439	75,162
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	37,371			26	37,397
15. Totals	187,873		91,878	36,230	315,981
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	4	12,280					7	4,303	11	16,583
17. Incurred during current year	34	72,499			1	66,385	18	27,607	53	166,491
Settled during current year:										
18.1 By payment in full	38	84,779			1	66,385	17	26,765	56	177,929
18.2 By payment on compromised claims										
18.3 Totals paid	38	84,779			1	66,385	17	26,765	56	177,929
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	38	84,779			1	66,385	17	26,765	56	177,929
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)							8	5,145	8	5,145
POLICY EXHIBIT										
20. In force December 31, prior year	1,609	11,501,046	(a)			116,489	827	999,395	2,436	12,616,930
21. Issued during year	14	194,720				(84,909)			14	109,811
22. Other changes to in force (Net)	(60)	(314,181)					(42)	(15,512)	(102)	(329,693)
23. In force December 31 of current year	1,563	11,381,585	(a)			31,580	785	983,883	2,348	12,397,048

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	2,955	2,955		9,235	9,235
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	571	582			
25.2 Guaranteed renewable	16,040	16,326		19,150	25,587
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	19	19			
25.5 All other	124	126			
25.6 Totals (sum of Line 25.1 to Line 25.5)	16,754	17,053		19,150	25,587
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	19,709	20,008		28,385	34,822



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,410,710			14,499	6,425,209
2. Annuity considerations	100				100
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	6,410,810			14,499	6,425,309
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	615,014			16,069	631,083
6.2. Applied to pay renewal premiums	52,972				52,972
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	620,307			319,220	939,527
6.4. Other	272				272
6.5. Totals (sum of Line 6.1 to Line 6.4)	1,288,565			335,289	1,623,854
Annuities:					
7.1. Paid in cash or left on deposit	2				2
7.2. Applied to provide paid-up annuities	12				12
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	14				14
8. Grand Totals (Line 6.5 plus Line 7.4)	1,288,579			335,289	1,623,868
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,627,429		19,850	301,616	2,948,895
10. Matured endowments	51,143			161,521	212,664
11. Annuity benefits	4,943		400,426		405,369
12. Surrender values and withdrawals for life contracts	1,116,365			112,761	1,229,126
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	718,855		950	5,271	725,076
15. Totals	4,518,735		421,226	581,169	5,521,130
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	56	296,145					89	74,177	145	370,322
17. Incurred during current year	655	2,724,335			4	19,850	246	457,545	905	3,201,730
Settled during current year:										
18.1 By payment in full	649	2,678,572			4	19,850	252	463,138	905	3,161,560
18.2 By payment on compromised claims										
18.3 Totals paid	649	2,678,572			4	19,850	252	463,138	905	3,161,560
18.4 Reduction by compromise										
18.5 Amount rejected	11	104,500							11	104,500
18.6 Total settlements	660	2,783,072			4	19,850	252	463,138	916	3,266,060
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	51	237,408					83	68,584	134	305,992
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	35,446	418,275,510		(a)		8,516,655	11,321	12,671,415	46,767	439,463,580
21. Issued during year	4,349	99,718,387				47,052			4,349	99,765,439
22. Other changes to in force (Net)	(4,753)	(77,725,520)					(527)	(216,489)	(5,280)	(77,942,009)
23. In force December 31 of current year	35,042	440,268,377		(a)		8,563,707	10,794	12,454,926	45,836	461,287,010

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	15,158	15,158		493,219	493,219
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	7,257	7,386		16,423	21,944
25.2 Guaranteed renewable	105,878	107,767		5,999	8,016
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	499	507		5,100	6,814
25.6 Totals (sum of Line 25.1 to Line 25.5)	113,634	115,660		27,522	36,774
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	128,792	130,818		520,741	529,993



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	139,002			442	139,444
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	139,002			442	139,444
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	54,844			1,756	56,600
6.2. Applied to pay renewal premiums	8,625				8,625
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	71,026			23,175	94,201
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	134,495			24,931	159,426
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	134,495			24,931	159,426
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	131,557			39,806	171,363
10. Matured endowments	3,500			1,654	5,154
11. Annuity benefits			8,206		8,206
12. Surrender values and withdrawals for life contracts	83,488			10,022	93,510
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	71,148			429	71,577
15. Totals	289,693		8,206	51,911	349,810
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	2	3,223					2	3,600	4	6,823
17. Incurred during current year	57	174,253					32	44,039	89	218,292
Settled during current year:										
18.1 By payment in full	56	135,057					29	41,460	85	176,517
18.2 By payment on compromised claims										
18.3 Totals paid	56	135,057					29	41,460	85	176,517
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	56	135,057					29	41,460	85	176,517
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	3	42,419					5	6,179	8	48,598
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,326	16,889,437	(a)			9,500	799	905,732	3,125	17,804,669
21. Issued during year	11	360,000				160,000			11	520,000
22. Other changes to in force (Net)	(134)	(1,385,621)					(49)	(32,729)	(183)	(1,418,350)
23. In force December 31 of current year	2,203	15,863,816	(a)			169,500	750	873,003	2,953	16,906,319

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				11,920	11,920
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	393	400		1,027	1,373
25.2 Guaranteed renewable	11,089	11,287			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	217	221			
25.6 Totals (sum of Line 25.1 to Line 25.5)	11,699	11,908		1,027	1,373
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	11,699	11,908		12,947	13,293



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	37,577			32	37,609
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	37,577			32	37,609
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	11,132			393	11,525
6.2. Applied to pay renewal premiums	2,105				2,105
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,650			5,247	21,897
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	29,887			5,640	35,527
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	29,887			5,640	35,527
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	43,147			1,714	44,861
10. Matured endowments	500				500
11. Annuity benefits			345		345
12. Surrender values and withdrawals for life contracts	6,118			8,541	14,659
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	22,794			13	22,807
15. Totals	72,559		345	10,268	83,172
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	1,098					5	3,147	6	4,245
17. Incurred during current year	11	42,549					(3)	(1,413)	8	41,136
Settled during current year:										
18.1 By payment in full	12	43,647					1	1,714	13	45,361
18.2 By payment on compromised claims										
18.3 Totals paid	12	43,647					1	1,714	13	45,361
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	43,647					1	1,714	13	45,361
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)							1	20	1	20
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	493	4,779,530	(a)			2,377,281	178	194,952	671	7,351,763
21. Issued during year	2	54,952				492,526			2	547,478
22. Other changes to in force (Net)	(13)	(1,486,655)					(5)	(4,417)	(18)	(1,491,072)
23. In force December 31 of current year	482	3,347,827	(a)			2,869,807	173	190,535	655	6,408,169

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	3,661	3,661		17,452	17,452
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	68	69			
25.2 Guaranteed renewable	775	789		6,455	8,625
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	843	858		6,455	8,625
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	4,504	4,519		23,907	26,077



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	57,360			149	57,509
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	57,360			149	57,509
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	13,522			88	13,610
6.2. Applied to pay renewal premiums	1,421				1,421
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,513			4,673	16,186
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	26,456			4,761	31,217
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	26,456			4,761	31,217
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	27,844			2,544	30,388
10. Matured endowments					
11. Annuity benefits			9,531		9,531
12. Surrender values and withdrawals for life contracts	37,897			(39)	37,858
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	22,338				22,338
15. Totals	88,079		9,531	2,505	100,115
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	4,263					1	250	2	4,513
17. Incurred during current year	10	31,304					5	2,326	15	33,630
Settled during current year:										
18.1 By payment in full	9	27,844					5	2,544	14	30,388
18.2 By payment on compromised claims										
18.3 Totals paid	9	27,844					5	2,544	14	30,388
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	27,844					5	2,544	14	30,388
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	7,723					1	32	3	7,755
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	510	4,401,660	(a)			52,450	185	192,349	695	4,646,459
21. Issued during year	7	175,000							7	175,000
22. Other changes to in force (Net)	(4)	(115,403)						(1,043)	(14)	(116,446)
23. In force December 31 of current year	513	4,461,257	(a)			52,450	175	191,306	688	4,705,013

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				1,936	1,936
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	43	44			
25.2 Guaranteed renewable	2,636	2,683			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	2,679	2,727			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	2,679	2,727		1,936	1,936



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	268,270			317	268,587
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	268,270			317	268,587
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	16,213			250	16,463
6.2. Applied to pay renewal premiums	270				270
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,010			3,361	17,371
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	30,493			3,611	34,104
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	4				4
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	4				4
8. Grand Totals (Line 6.5 plus Line 7.4)	30,497			3,611	34,108
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	74,362			6,605	80,967
10. Matured endowments				334	334
11. Annuity benefits			20,795		20,795
12. Surrender values and withdrawals for life contracts	27,156			2,042	29,198
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	22,073				22,073
15. Totals	123,591		20,795	8,981	153,367
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	3	21,500					7	2,023	10	23,523
17. Incurred during current year	19	73,140					4	5,265	23	78,405
Settled during current year:										
18.1 By payment in full	18	74,362					9	6,939	27	81,301
18.2 By payment on compromised claims										
18.3 Totals paid	18	74,362					9	6,939	27	81,301
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	18	74,362					9	6,939	27	81,301
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	4	20,278					2	349	6	20,627
POLICY EXHIBIT										
20. In force December 31, prior year	1,575	16,528,818	(a)			703,830	361	322,221	1,936	17,554,869
21. Issued during year	83	1,251,121				(62,384)			83	1,188,737
22. Other changes to in force (Net)	(148)	(2,455,456)					(27)	(20,991)	(175)	(2,476,447)
23. In force December 31 of current year	1,510	15,324,483	(a)			641,446	334	301,230	1,844	16,267,159

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				62,886	62,886
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	1	1			
25.2 Guaranteed renewable	14,747	15,010			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	216	220			
25.6 Totals (sum of Line 25.1 to Line 25.5)	14,964	15,231			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	14,964	15,231		62,886	62,886



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,867,373			12,489	9,879,862
2. Annuity considerations	97,447				97,447
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	9,964,820			12,489	9,977,309
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,158,133			31,783	1,189,916
6.2. Applied to pay renewal premiums	149,193				149,193
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,385,382			540,945	1,926,327
6.4. Other	208				208
6.5. Totals (sum of Line 6.1 to Line 6.4)	2,692,916			572,728	3,265,644
Annuities:					
7.1. Paid in cash or left on deposit	2				2
7.2. Applied to provide paid-up annuities	64				64
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	66				66
8. Grand Totals (Line 6.5 plus Line 7.4)	2,692,982			572,728	3,265,710
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,477,571		152,109	822,979	6,452,659
10. Matured endowments	86,060			13,179	99,239
11. Annuity benefits	81,971		2,512,580		2,594,551
12. Surrender values and withdrawals for life contracts	2,138,382			244,864	2,383,246
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,378,597		21,819	1,319	1,401,735
15. Totals	9,162,581		2,686,508	1,082,341	12,931,430
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	99	373,345			2	18,200	449	126,429	550	517,974
17. Incurred during current year	1,410	5,600,087			11	133,909	979	842,684	2,400	6,576,680
Settled during current year:										
18.1 By payment in full	1,394	5,563,631			13	152,109	919	836,157	2,326	6,551,897
18.2 By payment on compromised claims										
18.3 Totals paid	1,394	5,563,631			13	152,109	919	836,157	2,326	6,551,897
18.4 Reduction by compromise										
18.5 Amount rejected	7	67,500							7	67,500
18.6 Total settlements	1,401	5,631,131			13	152,109	919	836,157	2,333	6,619,397
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	108	342,301					509	132,956	617	475,257
POLICY EXHIBIT										
20. In force December 31, prior year	56,821	713,958,361		(a)		22,723,655	43,265	25,243,977	100,086	761,925,993
21. Issued during year	2,533	79,600,871				246,931			2,533	79,847,802
22. Other changes to in force (Net)	(4,611)	(69,377,454)					(1,682)	(682,225)	(6,293)	(70,059,679)
23. In force December 31 of current year	54,743	724,181,778		(a)		22,970,586	41,583	24,561,752	96,326	771,714,116

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	53,397	53,397		2,372,732	2,372,732
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	25,287	25,738		188,260	251,541
25.2 Guaranteed renewable	2,188,791	2,227,832		2,362,194	3,156,208
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	100	101		3	4
25.5 All other	553	563		1,303	1,741
25.6 Totals (sum of Line 25.1 to Line 25.5)	2,214,731	2,254,234		2,551,760	3,409,494
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	2,268,128	2,307,631		4,924,492	5,782,226



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	886,637			3,173	889,810
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	886,637			3,173	889,810
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	148,088			3,385	151,473
6.2. Applied to pay renewal premiums	18,312				18,312
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	137,076			39,382	176,458
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	303,476			42,767	346,243
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	98				98
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	98				98
8. Grand Totals (Line 6.5 plus Line 7.4)	303,574			42,767	346,341
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	569,908		33,500	59,720	663,128
10. Matured endowments	11,605			869	12,474
11. Annuity benefits	328		95,042		95,370
12. Surrender values and withdrawals for life contracts	352,035			25,064	377,099
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	159,275			22,239	181,514
15. Totals	1,093,151		128,542	107,892	1,329,585
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	19	81,968					20	13,858	39	95,826
17. Incurred during current year	132	537,029			1	33,500	37	54,520	170	625,049
Settled during current year:										
18.1 By payment in full	144	581,513			1	33,500	43	60,589	188	675,602
18.2 By payment on compromised claims										
18.3 Totals paid	144	581,513			1	33,500	43	60,589	188	675,602
18.4 Reduction by compromise										
18.5 Amount rejected	1	15,000							1	15,000
18.6 Total settlements	145	596,513			1	33,500	43	60,589	189	690,602
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	6	22,484					14	7,789	20	30,273
POLICY EXHIBIT										
20. In force December 31, prior year	6,207	85,939,599	(a)			2,393,710	1,745	1,848,227	7,952	90,181,536
21. Issued during year	242	6,541,169				91,932			242	6,633,101
22. Other changes to in force (Net)	(445)	(12,279,212)					(98)	(65,514)	(543)	(12,344,726)
23. In force December 31 of current year	6,004	80,201,556	(a)			2,485,642	1,647	1,782,713	7,651	84,469,911

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	4,615	4,615		41,741	41,741
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	2,300	2,341		5,004	6,686
25.2 Guaranteed renewable	110,132	112,096		15,842	21,167
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	10	10			
25.6 Totals (sum of Line 25.1 to Line 25.5)	112,442	114,447		20,846	27,853
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	117,057	119,062		62,587	69,594



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	29,872				29,872
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	29,872				29,872
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	10,003			100	10,103
6.2. Applied to pay renewal premiums	1,516				1,516
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,501			3,217	17,718
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	26,020			3,317	29,337
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	26,020			3,317	29,337
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,416				9,416
10. Matured endowments					
11. Annuity benefits	905		4,383		5,288
12. Surrender values and withdrawals for life contracts	17,453			1,951	19,404
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	15,390			18	15,408
15. Totals	43,164		4,383	1,969	49,516
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	3,880							1	3,880
17. Incurred during current year	4	12,678					1	81	5	12,759
Settled during current year:										
18.1 By payment in full	4	9,416							4	9,416
18.2 By payment on compromised claims										
18.3 Totals paid	4	9,416							4	9,416
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	9,416							4	9,416
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	7,142					1	81	2	7,223
POLICY EXHIBIT										
20. In force December 31, prior year	405	3,232,056	(a)				150	159,406	555	3,391,462
21. Issued during year	1	15,000							1	15,000
22. Other changes to in force (Net)	(16)	166,928					(10)	(4,193)	(26)	162,735
23. In force December 31 of current year	390	3,413,984	(a)				140	155,213	530	3,569,197

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				989	989
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	114	116			
25.2 Guaranteed renewable	1,831	1,864			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	129	131		50	67
25.6 Totals (sum of Line 25.1 to Line 25.5)	2,074	2,111		50	67
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	2,074	2,111		1,039	1,056



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	18,672			100	18,772
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	18,672			100	18,772
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	8,948			319	9,267
6.2. Applied to pay renewal premiums	750				750
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,627			2,708	9,335
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	16,325			3,027	19,352
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	16,325			3,027	19,352
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	6,185			4,232	10,417
10. Matured endowments	2,000				2,000
11. Annuity benefits			345		345
12. Surrender values and withdrawals for life contracts	20,000			4,077	24,077
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	12,319				12,319
15. Totals	40,504		345	8,309	49,158
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	8,185					3	4,232	8	12,417
Settled during current year:										
18.1 By payment in full	5	8,185					3	4,232	8	12,417
18.2 By payment on compromised claims										
18.3 Totals paid	5	8,185					3	4,232	8	12,417
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	8,185					3	4,232	8	12,417
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	289	1,494,901	(a)				106	108,079	395	1,602,980
21. Issued during year	1	10,000							1	10,000
22. Other changes to in force (Net)	1	42,494					(12)	(7,769)	(11)	34,725
23. In force December 31 of current year	291	1,547,395	(a)				94	100,310	385	1,647,705

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	22	23		369	493
25.2 Guaranteed renewable	717	730		50	67
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	739	753		419	560
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	739	753		419	560



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	20,072,863			21,185	20,094,048
2. Annuity considerations	7,972				7,972
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	20,080,835			21,185	20,102,020
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,834,905			101,182	1,936,087
6.2. Applied to pay renewal premiums	262,606				262,606
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,828,323			1,942,546	4,770,869
6.4. Other	7				7
6.5. Totals (sum of Line 6.1 to Line 6.4)	4,925,841			2,043,728	6,969,569
Annuities:					
7.1. Paid in cash or left on deposit	433				433
7.2. Applied to provide paid-up annuities	1,045				1,045
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	1,478				1,478
8. Grand Totals (Line 6.5 plus Line 7.4)	4,927,319			2,043,728	6,971,047
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	8,365,486		144,914	2,151,472	10,661,872
10. Matured endowments	61,148			42,836	103,984
11. Annuity benefits	112,209		1,828,503		1,940,712
12. Surrender values and withdrawals for life contracts	3,964,534			617,616	4,582,150
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,398,768		41,779		2,440,547
15. Totals	14,902,145		2,015,196	2,811,924	19,729,265
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	67	444,825					817	394,883	884	839,708
17. Incurred during current year	2,207	8,710,390			6	146,914	2,037	2,289,899	4,250	11,147,203
Settled during current year:										
18.1 By payment in full	2,137	8,420,134			5	144,914	1,554	2,194,308	3,696	10,759,356
18.2 By payment on compromised claims	1	6,500							1	6,500
18.3 Totals paid	2,138	8,426,634			5	144,914	1,554	2,194,308	3,697	10,765,856
18.4 Reduction by compromise		13,500								13,500
18.5 Amount rejected	17	110,000							17	110,000
18.6 Total settlements	2,155	8,550,134			5	144,914	1,554	2,194,308	3,714	10,889,356
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	119	605,081			1	2,000	1,300	490,474	1,420	1,097,555
<b>POLICY EXHIBIT</b>						Number of Policies				
20. In force December 31, prior year	100,973	1,427,207,058	(a)			24,536,617	54,017	60,376,254	154,990	1,512,119,929
21. Issued during year	5,256	145,543,443				(629,999)			5,256	144,913,444
22. Other changes to in force (Net)	(7,651)	(134,297,280)					(2,820)	(940,122)	(10,471)	(135,237,402)
23. In force December 31 of current year	98,578	1,438,453,221	(a)			23,906,618	51,197	59,436,132	149,775	1,521,795,971

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	47,629	47,629		1,797,404	1,797,404
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	14,882	15,147		111,958	149,591
25.2 Guaranteed renewable	1,332,529	1,356,297		383,694	512,666
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	95	97			
25.5 All other	4,036	4,108		5,326	7,117
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,351,542	1,375,649		500,978	669,374
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,399,171	1,423,278		2,298,382	2,466,778



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	18,501,270			14,535	18,515,805
2. Annuity considerations	4,355				4,355
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	18,505,625			14,535	18,520,160
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,915,678			142,230	2,057,908
6.2. Applied to pay renewal premiums	244,072				244,072
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,040,215			2,622,585	5,662,800
6.4. Other	41				41
6.5. Totals (sum of Line 6.1 to Line 6.4)	5,200,006			2,764,815	7,964,821
Annuities:					
7.1. Paid in cash or left on deposit	242				242
7.2. Applied to provide paid-up annuities	414				414
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	656				656
8. Grand Totals (Line 6.5 plus Line 7.4)	5,200,662			2,764,815	7,965,477
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	9,435,563		279,050	2,625,655	12,340,268
10. Matured endowments	120,022			33,352	153,374
11. Annuity benefits	131,768		2,568,468		2,700,236
12. Surrender values and withdrawals for life contracts	4,498,700			1,202,502	5,701,202
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,702,426		29,329	26,855	2,758,610
15. Totals	16,888,479		2,876,847	3,888,364	23,653,690
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	74	308,853			1	21,900	2,030	545,655	2,105	876,408
17. Incurred during current year	2,920	10,050,542			13	257,150	1,517	2,551,960	4,450	12,859,652
Settled during current year:										
18.1 By payment in full	2,872	9,555,585			14	279,050	2,068	2,659,008	4,954	12,493,643
18.2 By payment on compromised claims										
18.3 Totals paid	2,872	9,555,585			14	279,050	2,068	2,659,008	4,954	12,493,643
18.4 Reduction by compromise										
18.5 Amount rejected	7	33,500							7	33,500
18.6 Total settlements	2,879	9,589,085			14	279,050	2,068	2,659,008	4,961	12,527,143
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	115	770,310					1,479	438,607	1,594	1,208,917
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	119,037	1,216,039,450		(a)		29,550,279	82,808	80,818,038	201,845	1,326,407,767
21. Issued during year	4,371	93,368,730				(2,295,642)			4,371	91,073,088
22. Other changes to in force (Net)	(8,626)	(108,591,930)					(4,123)	(1,321,825)	(12,749)	(109,913,755)
23. In force December 31 of current year	114,782	1,200,816,250		(a)		27,254,637	78,685	79,496,213	193,467	1,307,567,100

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	23,559	23,559		1,847,910	1,847,910
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	40,449	41,171		152,573	203,858
25.2 Guaranteed renewable	3,890,968	3,960,370		2,834,946	3,787,869
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	851	866		43	57
25.6 Totals (sum of Line 25.1 to Line 25.5)	3,932,268	4,002,407		2,987,562	3,991,784
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	3,955,827	4,025,966		4,835,472	5,839,694



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	231,844			1,493	233,337
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	231,844			1,493	233,337
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	40,238			1,927	42,165
6.2. Applied to pay renewal premiums	4,012				4,012
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	48,133			33,471	81,604
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	92,383			35,398	127,781
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	92,383			35,398	127,781
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	181,884			38,765	220,649
10. Matured endowments	2,865			2,230	5,095
11. Annuity benefits			6,586		6,586
12. Surrender values and withdrawals for life contracts	57,992			15,431	73,423
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	54,743			59	54,802
15. Totals	297,484		6,586	56,485	360,555
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	2	2,196					16	13,956	18	16,152
17. Incurred during current year	50	198,002					28	39,902	78	237,904
Settled during current year:										
18.1 By payment in full	48	184,749					30	40,996	78	225,745
18.2 By payment on compromised claims										
18.3 Totals paid	48	184,749					30	40,996	78	225,745
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	48	184,749					30	40,996	78	225,745
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	4	15,449					14	12,862	18	28,311
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,149	18,056,584	(a)				1,383	1,584,950	3,532	19,641,534
21. Issued during year	87	1,920,167				34,700			87	1,954,867
22. Other changes to in force (Net)	(126)	(1,150,854)					(83)	(52,939)	(209)	(1,203,793)
23. In force December 31 of current year	2,110	18,825,897	(a)			34,700	1,300	1,532,011	3,410	20,392,608

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				237	237
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	771	784			
25.2 Guaranteed renewable	10,691	10,882			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	42	43			
25.6 Totals (sum of Line 25.1 to Line 25.5)	11,504	11,709			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	11,504	11,709		237	237



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,064,637			3,826	1,068,463
2. Annuity considerations	300				300
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,064,937			3,826	1,068,763
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	107,825			6,143	113,968
6.2. Applied to pay renewal premiums	6,935				6,935
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	142,497			80,595	223,092
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	257,257			86,738	343,995
Annuities:					
7.1. Paid in cash or left on deposit	2				2
7.2. Applied to provide paid-up annuities	168				168
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	170				170
8. Grand Totals (Line 6.5 plus Line 7.4)	257,427			86,738	344,165
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	582,136			155,700	737,836
10. Matured endowments	8,132			5,291	13,423
11. Annuity benefits	15,897		139,427		155,324
12. Surrender values and withdrawals for life contracts	301,436			44,212	345,648
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	126,419		198	526	127,143
15. Totals	1,034,020		139,625	205,729	1,379,374
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	15	40,115					192	41,944	207	82,059
17. Incurred during current year	180	595,389					107	163,609	287	758,998
Settled during current year:										
18.1 By payment in full	175	590,268					138	160,992	313	751,260
18.2 By payment on compromised claims										
18.3 Totals paid	175	590,268					138	160,992	313	751,260
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	175	590,268					138	160,992	313	751,260
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	20	45,236					161	44,561	181	89,797
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	8,208	74,961,760		(a)		1,583,816	6,031	4,702,508	14,239	81,248,084
21. Issued during year	197	4,410,768				(169,152)			197	4,241,616
22. Other changes to in force (Net)	(666)	(8,611,347)					(334)	(190,748)	(1,000)	(8,802,095)
23. In force December 31 of current year	7,739	70,761,181		(a)		1,414,664	5,697	4,511,760	13,436	76,687,605

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				122,210	122,210
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	3,600	3,665		5,204	6,953
25.2 Guaranteed renewable	205,475	209,140		123,192	164,600
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	32	33			
25.5 All other	1,025	1,043		64	86
25.6 Totals (sum of Line 25.1 to Line 25.5)	210,132	213,881		128,460	171,639
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	210,132	213,881		250,670	293,849



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,443,218			5,708	6,448,926
2. Annuity considerations	3,159				3,159
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	6,446,377			5,708	6,452,085
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	608,948			36,940	645,888
6.2. Applied to pay renewal premiums	62,072				62,072
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	847,845			569,168	1,417,013
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	1,518,865			606,108	2,124,973
Annuities:					
7.1. Paid in cash or left on deposit	27				27
7.2. Applied to provide paid-up annuities	6				6
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	33				33
8. Grand Totals (Line 6.5 plus Line 7.4)	1,518,898			606,108	2,125,006
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,847,002		356,628	814,445	4,018,075
10. Matured endowments	12,388			23,529	35,917
11. Annuity benefits	19,935		4,074,298		4,094,233
12. Surrender values and withdrawals for life contracts	1,221,140			190,261	1,411,401
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	915,518		138,406	1,750	1,055,674
15. Totals	5,015,983		4,569,332	1,029,985	10,615,300
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	38	149,993			1	32,300	666	139,401	705	321,694
17. Incurred during current year	889	2,978,770			16	423,378	406	819,621	1,311	4,221,769
Settled during current year:										
18.1 By payment in full	884	2,859,390			15	356,628	733	837,974	1,632	4,053,992
18.2 By payment on compromised claims										
18.3 Totals paid	884	2,859,390			15	356,628	733	837,974	1,632	4,053,992
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	884	2,859,390			15	356,628	733	837,974	1,632	4,053,992
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	43	269,373			2	99,050	339	121,048	384	489,471
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	38,215	497,224,391	(a)			47,700,067	17,797	17,884,948	56,012	562,809,406
21. Issued during year	1,870	36,168,042				6,481,142		(474,766)	1,870	42,649,184
22. Other changes to in force (Net)	(2,728)	(42,140,220)					(1,072)		(3,800)	(42,614,986)
23. In force December 31 of current year	37,357	491,252,213	(a)			54,181,209	16,725	17,410,182	54,082	562,843,604

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	45,503	45,503		1,717,897	1,717,897
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	11,840	12,051		89,392	119,440
25.2 Guaranteed renewable	1,894,621	1,928,415		1,944,225	2,597,746
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	417	425		3,600	4,810
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,906,878	1,940,891		2,037,217	2,721,996
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,952,381	1,986,394		3,755,114	4,439,893



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,341,540			61,665	6,403,205
2. Annuity considerations	9,615				9,615
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	6,351,155			61,665	6,412,820
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	334,561			8,072	342,633
6.2. Applied to pay renewal premiums	5,203				5,203
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	323,091			112,337	435,428
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	662,855			120,409	783,264
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	760				760
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	760				760
8. Grand Totals (Line 6.5 plus Line 7.4)	663,615			120,409	784,024
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,123,179		184,184	291,106	3,598,469
10. Matured endowments	3,754			23,700	27,454
11. Annuity benefits	32,009		687,958		719,967
12. Surrender values and withdrawals for life contracts	882,339			75,213	957,552
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	603,696		5,702	680	610,078
15. Totals	4,644,977		877,844	390,699	5,913,520
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	33	144,878					331	83,193	364	228,071
17. Incurred during current year	845	3,390,900			3	184,184	386	297,978	1,234	3,873,062
Settled during current year:										
18.1 By payment in full	816	3,126,901			3	184,184	473	314,806	1,292	3,625,891
18.2 By payment on compromised claims	2	32							2	32
18.3 Totals paid	818	3,126,933			3	184,184	473	314,806	1,294	3,625,923
18.4 Reduction by compromise		59,968								59,968
18.5 Amount rejected	17	98,576							17	98,576
18.6 Total settlements	835	3,285,477			3	184,184	473	314,806	1,311	3,784,467
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	43	250,301					244	66,365	287	316,666
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	39,597	396,970,215	(a)			10,875,004	22,665	16,122,630	62,262	423,967,849
21. Issued during year	3,103	56,714,198				(429,448)			3,103	56,284,750
22. Other changes to in force (Net)	(3,953)	(50,454,928)					(1,018)	(570,993)	(4,971)	(51,025,921)
23. In force December 31 of current year	38,747	403,229,485	(a)			10,445,556	21,647	15,551,637	60,394	429,226,678

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	4,353	4,353		842,651	842,651
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	5,098	5,189		28,055	37,485
25.2 Guaranteed renewable	434,160	441,904		283,323	378,558
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	179	183			
25.5 All other	1,259	1,282		819	1,095
25.6 Totals (sum of Line 25.1 to Line 25.5)	440,696	448,558		312,197	417,138
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	445,049	452,911		1,154,848	1,259,789



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,809			6	14,815
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	14,809			6	14,815
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	3,823			142	3,965
6.2. Applied to pay renewal premiums	484				484
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,755			1,893	8,648
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	11,062			2,035	13,097
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	11,062			2,035	13,097
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,012			4,268	7,280
10. Matured endowments					
11. Annuity benefits			345		345
12. Surrender values and withdrawals for life contracts	10,153				10,153
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	6,666				6,666
15. Totals	19,831		345	4,268	24,444
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	3,012					2	4,268	4	7,280
Settled during current year:										
18.1 By payment in full	2	3,012					2	4,268	4	7,280
18.2 By payment on compromised claims										
18.3 Totals paid	2	3,012					2	4,268	4	7,280
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	3,012					2	4,268	4	7,280
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	165	1,177,291	(a)				56	65,295	221	1,242,586
21. Issued during year						2,000				2,000
22. Other changes to in force (Net)	(2)	(1,403)					(6)	(5,368)	(8)	(6,771)
23. In force December 31 of current year	163	1,175,888	(a)			2,000	50	59,927	213	1,237,815

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	54	55			
25.2 Guaranteed renewable	1,025	1,044			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,079	1,099			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,079	1,099			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,390,375			7,744	2,398,119
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	2,390,375			7,744	2,398,119
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	176,004			2,493	178,497
6.2. Applied to pay renewal premiums	8,564				8,564
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	149,963			52,869	202,832
6.4. Other	5				5
6.5. Totals (sum of Line 6.1 to Line 6.4)	334,536			55,362	389,898
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	1				1
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	1				1
8. Grand Totals (Line 6.5 plus Line 7.4)	334,537			55,362	389,899
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,128,492		13,753	71,736	1,213,981
10. Matured endowments	2,000			751	2,751
11. Annuity benefits	4,319		154,746		159,065
12. Surrender values and withdrawals for life contracts	269,244			33,130	302,374
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	183,578		882	197	184,657
15. Totals	1,587,633		169,381	105,814	1,862,828
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	13	64,358					285	28,303	298	92,661
17. Incurred during current year	255	1,181,223			1	13,753	229	76,433	485	1,271,409
Settled during current year:										
18.1 By payment in full	253	1,130,492			1	13,753	97	72,487	351	1,216,732
18.2 By payment on compromised claims										
18.3 Totals paid	253	1,130,492			1	13,753	97	72,487	351	1,216,732
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	253	1,130,492			1	13,753	97	72,487	351	1,216,732
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	15	115,089					417	32,249	432	147,338
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	13,695	150,305,536		(a)		2,477,005	14,006	6,429,435	27,701	159,211,976
21. Issued during year	905	15,314,949				(250,072)			905	15,064,877
22. Other changes to in force (Net)	(945)	(13,903,557)					(484)	(182,411)	(1,429)	(14,085,968)
23. In force December 31 of current year	13,655	151,716,928		(a)		2,226,933	13,522	6,247,024	27,177	160,190,885

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	138	138		148,007	148,007
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	1,515	1,542		1,289	1,722
25.2 Guaranteed renewable	49,031	49,906		4,020	5,371
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	2,851	2,902		1,578	2,108
25.6 Totals (sum of Line 25.1 to Line 25.5)	53,397	54,350		6,887	9,201
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	53,535	54,488		154,894	157,208



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	38,436			103	38,539
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	38,436			103	38,539
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	17,137			408	17,545
6.2. Applied to pay renewal premiums	2,375				2,375
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,480			5,282	24,762
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	38,992			5,690	44,682
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	38,992			5,690	44,682
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	22,549			3,484	26,033
10. Matured endowments					
11. Annuity benefits			4,874		4,874
12. Surrender values and withdrawals for life contracts	32,262			6,216	38,478
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	24,757				24,757
15. Totals	79,568		4,874	9,700	94,142
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	500					7	3,123	8	3,623
17. Incurred during current year	7	22,049						1,832	7	23,881
Settled during current year:										
18.1 By payment in full	8	22,549					4	3,484	12	26,033
18.2 By payment on compromised claims										
18.3 Totals paid	8	22,549					4	3,484	12	26,033
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	22,549					4	3,484	12	26,033
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)							3	1,471	3	1,471
POLICY EXHIBIT										
20. In force December 31, prior year	637	4,960,699	(a)			160,000	178	195,268	815	5,315,967
21. Issued during year	1	20,000				27,000			1	47,000
22. Other changes to in force (Net)	(8)	(210,353)					(11)	(4,817)	(19)	(215,170)
23. In force December 31 of current year	630	4,770,346	(a)			187,000	167	190,451	797	5,147,797

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				1,740	1,740
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	63	64			
25.2 Guaranteed renewable	2,367	2,410		2,574	3,439
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	2,430	2,474		2,574	3,439
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	2,430	2,474		4,314	5,179



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,992,076			11,029	9,003,105
2. Annuity considerations	26,284				26,284
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	9,018,360			11,029	9,029,389
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,266,691			82,687	1,349,378
6.2. Applied to pay renewal premiums	147,736				147,736
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,756,003			1,575,263	3,331,266
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	3,170,430			1,657,950	4,828,380
Annuities:					
7.1. Paid in cash or left on deposit	598				598
7.2. Applied to provide paid-up annuities	3,218				3,218
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	3,816				3,816
8. Grand Totals (Line 6.5 plus Line 7.4)	3,174,246			1,657,950	4,832,196
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,450,155		44,631	1,617,556	7,112,342
10. Matured endowments	67,444			33,800	101,244
11. Annuity benefits	72,466		1,235,354		1,307,820
12. Surrender values and withdrawals for life contracts	2,595,700			549,720	3,145,420
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,786,833		53,731	6,975	1,847,539
15. Totals	9,972,598		1,333,716	2,208,051	13,514,365
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	62	235,634					1,094	374,665	1,156	610,299
17. Incurred during current year	1,680	5,912,412			5	117,525	1,079	1,593,833	2,764	7,623,770
Settled during current year:										
18.1 By payment in full	1,680	5,517,599			4	44,631	1,255	1,651,356	2,939	7,213,586
18.2 By payment on compromised claims										
18.3 Totals paid	1,680	5,517,599			4	44,631	1,255	1,651,356	2,939	7,213,586
18.4 Reduction by compromise										
18.5 Amount rejected	9	114,397							9	114,397
18.6 Total settlements	1,689	5,631,996			4	44,631	1,255	1,651,356	2,948	7,327,983
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	53	516,050			1	72,894	918	317,142	972	906,086
POLICY EXHIBIT										
20. In force December 31, prior year	68,571	601,657,482	(a)			14,216,805	49,803	49,292,013	118,374	665,166,300
21. Issued during year	1,796	36,116,479				(983,024)			1,796	35,133,455
22. Other changes to in force (Net)	(4,733)	(52,926,379)					(2,369)	(718,654)	(7,102)	(53,645,033)
23. In force December 31 of current year	65,634	584,847,582	(a)			13,233,781	47,434	48,573,359	113,068	646,654,722

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	23,813	23,813		936,076	936,076
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	11,080	11,277		44,166	59,012
25.2 Guaranteed renewable	1,326,425	1,350,084		589,308	787,395
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	173	176		64	86
25.5 All other	288	293		690	922
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,337,966	1,361,830		634,228	847,415
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,361,779	1,385,643		1,570,304	1,783,491



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	79,899			122	80,021
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	79,899			122	80,021
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	25,275			280	25,555
6.2. Applied to pay renewal premiums	3,134				3,134
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,743			11,225	35,968
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	53,152			11,505	64,657
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	53,152			11,505	64,657
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	67,642			5,992	73,634
10. Matured endowments	(500)			1,628	1,128
11. Annuity benefits			15,679		15,679
12. Surrender values and withdrawals for life contracts	23,740			(373)	23,367
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	19,426			314	19,740
15. Totals	110,308		15,679	7,561	133,548
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	3	8,665							3	8,665
17. Incurred during current year	24	69,583					5	7,620	29	77,203
Settled during current year:										
18.1 By payment in full	25	67,142					5	7,620	30	74,762
18.2 By payment on compromised claims										
18.3 Totals paid	25	67,142					5	7,620	30	74,762
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	25	67,142					5	7,620	30	74,762
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	11,106							2	11,106
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	958	6,646,520	(a)			2,000	328	391,045	1,286	7,039,565
21. Issued during year	66	3,144,546							66	3,144,546
22. Other changes to in force (Net)	(22)	(180,068)							(33)	(179,650)
23. In force December 31 of current year	1,002	9,610,998	(a)			2,000	317	391,463	1,319	10,004,461

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				4,931	4,931
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	122	124		5,478	7,319
25.2 Guaranteed renewable	4,943	5,031		6,930	9,260
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	51	52			
25.6 Totals (sum of Line 25.1 to Line 25.5)	5,116	5,207		12,408	16,579
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	5,116	5,207		17,339	21,510



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	117,643			488	118,131
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	117,643			488	118,131
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	21,080			805	21,885
6.2. Applied to pay renewal premiums	704				704
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,784			10,277	29,061
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	40,568			11,082	51,650
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	40,568			11,082	51,650
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	171,351			16,419	187,770
10. Matured endowments					
11. Annuity benefits	140		30,871		31,011
12. Surrender values and withdrawals for life contracts	46,104			3,642	49,746
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	20,486				20,486
15. Totals	238,081		30,871	20,061	289,013
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	4	61,113					3	2,936	7	64,049
17. Incurred during current year	30	125,238					8	13,498	38	138,736
Settled during current year:										
18.1 By payment in full	31	171,351					10	16,419	41	187,770
18.2 By payment on compromised claims										
18.3 Totals paid	31	171,351					10	16,419	41	187,770
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	31	171,351					10	16,419	41	187,770
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	3	15,000					1	15	4	15,015
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,038	9,618,638	(a)			254,351	350	392,436	1,388	10,265,425
21. Issued during year	12	136,500				(154,684)			12	(18,184)
22. Other changes to in force (Net)	(19)	(371,225)					(23)	(10,829)	(42)	(382,054)
23. In force December 31 of current year	1,031	9,383,913	(a)			99,667	327	381,607	1,358	9,865,187

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				35,999	35,999
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	454	462		17	23
25.2 Guaranteed renewable	14,685	14,947		5,267	7,037
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	19	19			
25.6 Totals (sum of Line 25.1 to Line 25.5)	15,158	15,428		5,284	7,060
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	15,158	15,428		41,283	43,059



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,588,306			18,746	6,607,052
2. Annuity considerations	2,390				2,390
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	6,590,696			18,746	6,609,442
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	742,735			27,246	769,981
6.2. Applied to pay renewal premiums	96,377				96,377
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	863,678			471,547	1,335,225
6.4. Other	416				416
6.5. Totals (sum of Line 6.1 to Line 6.4)	1,703,206			498,793	2,201,999
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	1,055				1,055
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	1,055				1,055
8. Grand Totals (Line 6.5 plus Line 7.4)	1,704,261			498,793	2,203,054
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,179,820		45,050	640,510	3,865,380
10. Matured endowments	38,928			42,435	81,363
11. Annuity benefits	29,245		869,276		898,521
12. Surrender values and withdrawals for life contracts	1,394,363			195,695	1,590,058
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	881,949		32,405	2,022	916,376
15. Totals	5,524,305		946,731	880,662	7,351,698
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	48	291,806			2	27,992	1,384	220,338	1,434	540,136
17. Incurred during current year	863	3,106,740				17,058	571	669,368	1,434	3,793,166
Settled during current year:										
18.1 By payment in full	868	3,218,748			2	45,050	974	682,945	1,844	3,946,743
18.2 By payment on compromised claims										
18.3 Totals paid	868	3,218,748			2	45,050	974	682,945	1,844	3,946,743
18.4 Reduction by compromise										
18.5 Amount rejected	3	11,000							3	11,000
18.6 Total settlements	871	3,229,748			2	45,050	974	682,945	1,847	3,957,743
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	40	168,798					981	206,761	1,021	375,559
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	46,505	426,998,436	(a)			10,265,268	27,184	20,338,138	73,689	457,601,842
21. Issued during year	2,001	35,550,695				(1,019,541)			2,001	34,531,154
22. Other changes to in force (Net)	(3,126)	(33,129,843)					(1,410)	(527,741)	(4,536)	(33,657,584)
23. In force December 31 of current year	45,380	429,419,288	(a)			9,245,727	25,774	19,810,397	71,154	458,475,412

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	8,051	8,051		802,018	802,018
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	14,180	14,433		53,128	70,986
25.2 Guaranteed renewable	989,981	1,007,640		536,585	716,949
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	64	65			
25.5 All other	5,503	5,601		712	951
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,009,728	1,027,739		590,425	788,886
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,017,779	1,035,790		1,392,443	1,590,904



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	12,021			22	12,043
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	12,021			22	12,043
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	6,045			196	6,241
6.2. Applied to pay renewal premiums	1,312				1,312
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,917			2,434	7,351
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	12,274			2,630	14,904
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	12,274			2,630	14,904
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,260			4,704	6,964
10. Matured endowments	1,039				1,039
11. Annuity benefits			29,100		29,100
12. Surrender values and withdrawals for life contracts	12,113			713	12,826
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,591				8,591
15. Totals	24,003		29,100	5,417	58,520
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	3,299					2	4,704	5	8,003
Settled during current year:										
18.1 By payment in full	3	3,299					2	4,704	5	8,003
18.2 By payment on compromised claims										
18.3 Totals paid	3	3,299					2	4,704	5	8,003
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	3,299					2	4,704	5	8,003
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	213	1,064,144	(a)			5,000	90	98,108	303	1,167,252
21. Issued during year	3	60,000				87,000			3	147,000
22. Other changes to in force (Net)	7	1,085,337					(3)	(2,966)	4	1,082,371
23. In force December 31 of current year	223	2,209,481	(a)			92,000	87	95,142	310	2,396,623

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				669	669
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	25	25			
25.2 Guaranteed renewable	466	474		1,810	2,418
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	491	499		1,810	2,418
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	491	499		2,479	3,087



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	36,731			214	36,945
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	36,731			214	36,945
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	8,040			523	8,563
6.2. Applied to pay renewal premiums	733				733
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,265			4,500	14,765
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	19,038			5,023	24,061
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	19,038			5,023	24,061
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	11,201			8,320	19,521
10. Matured endowments	228				228
11. Annuity benefits			64,773		64,773
12. Surrender values and withdrawals for life contracts	16,946			5,646	22,592
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,858				13,858
15. Totals	42,233		64,773	13,966	120,972
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year							7	6,088	7	6,088
17. Incurred during current year	7	11,429					1	2,232	8	13,661
Settled during current year:										
18.1 By payment in full	7	11,429					8	8,320	15	19,749
18.2 By payment on compromised claims										
18.3 Totals paid	7	11,429					8	8,320	15	19,749
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	11,429					8	8,320	15	19,749
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	378	3,928,460	(a)				176	185,316	554	4,688,776
21. Issued during year	5	165,000							5	286,967
22. Other changes to in force (Net)	(14)	(72,926)						(8,538)	(26)	(81,464)
23. In force December 31 of current year	369	4,020,534	(a)				164	176,778	533	4,894,279

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				4,115	4,115
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	51	52			
25.2 Guaranteed renewable	2,660	2,707		2,046	2,733
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	2,711	2,759		2,046	2,733
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	2,711	2,759		6,161	6,848



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	184,183			190	184,373
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	184,183			190	184,373
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	63,253			534	63,787
6.2. Applied to pay renewal premiums	4,517				4,517
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	47,527			12,127	59,654
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	115,297			12,661	127,958
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	115,297			12,661	127,958
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	219,701		37,550	9,119	266,370
10. Matured endowments	8,325			2,827	11,152
11. Annuity benefits	926		100,501		101,427
12. Surrender values and withdrawals for life contracts	122,701			4,112	126,813
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	109,091			391	109,482
15. Totals	460,744		138,051	16,449	615,244
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	7	48,256					1	1,499	8	49,755
17. Incurred during current year	45	180,884			1	37,550	9	13,023	55	231,457
Settled during current year:										
18.1 By payment in full	51	228,026			1	37,550	8	11,946	60	277,522
18.2 By payment on compromised claims										
18.3 Totals paid	51	228,026			1	37,550	8	11,946	60	277,522
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	51	228,026			1	37,550	8	11,946	60	277,522
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	1,114					2	2,576	3	3,690
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,599	13,805,708	(a)			396,309	364	450,486	1,963	14,652,503
21. Issued during year	7	136,557				(3,771)			7	132,786
22. Other changes to in force (Net)	(44)	260,980					(12)	(1,264)	(56)	259,716
23. In force December 31 of current year	1,562	14,203,245	(a)			392,538	352	449,222	1,914	15,045,005

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				7,510	7,510
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	260	265		782	1,045
25.2 Guaranteed renewable	12,263	12,482		104,252	139,295
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	77	78			
25.6 Totals (sum of Line 25.1 to Line 25.5)	12,600	12,825		105,034	140,340
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	12,600	12,825		112,544	147,850



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	17,600			2	17,602
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	17,600			2	17,602
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	6,131			55	6,186
6.2. Applied to pay renewal premiums	1,585				1,585
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,649			1,339	7,988
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	14,365			1,394	15,759
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	14,365			1,394	15,759
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,000			1,380	2,380
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	13,197				13,197
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,312				4,312
15. Totals	18,509			1,380	19,889
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	1,000					2	1,395	3	2,395
Settled during current year:										
18.1 By payment in full	1	1,000					1	1,380	2	2,380
18.2 By payment on compromised claims										
18.3 Totals paid	1	1,000					1	1,380	2	2,380
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	1,000					1	1,380	2	2,380
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)							1	15	1	15
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	212	1,549,954		(a)			43	49,967	255	1,599,921
21. Issued during year	1	4,500							1	4,500
22. Other changes to in force (Net)	(2)	115,728					(1)	282	(3)	116,010
23. In force December 31 of current year	211	1,670,182		(a)			42	50,249	253	1,720,431

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	68	69			
25.2 Guaranteed renewable	745	758			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	813	827			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	813	827			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	125,675			255	125,930
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	125,675			255	125,930
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	37,220			899	38,119
6.2. Applied to pay renewal premiums	5,018				5,018
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,676			15,533	58,209
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	84,914			16,432	101,346
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	84,914			16,432	101,346
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	65,870		10,050	21,030	96,950
10. Matured endowments	8,907				8,907
11. Annuity benefits	2,068		22,532		24,600
12. Surrender values and withdrawals for life contracts	59,051			4,726	63,777
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	33,466				33,466
15. Totals	169,362		32,582	25,756	227,700
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	4	8,433					19	4,643	23	13,076
17. Incurred during current year	27	68,316			1	10,050	13	17,993	41	96,359
Settled during current year:										
18.1 By payment in full	30	74,777			1	10,050	22	21,030	53	105,857
18.2 By payment on compromised claims										
18.3 Totals paid	30	74,777			1	10,050	22	21,030	53	105,857
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	30	74,777			1	10,050	22	21,030	53	105,857
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	1,972					10	1,606	11	3,578
POLICY EXHIBIT										
20. In force December 31, prior year	1,516	10,967,317	(a)			153,130	692	575,224	2,208	11,695,671
21. Issued during year	7	210,000				15,560			7	225,560
22. Other changes to in force (Net)	(52)	1,771,648					(38)	(14,567)	(90)	1,757,081
23. In force December 31 of current year	1,471	12,948,965	(a)			168,690	654	560,657	2,125	13,678,312

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	1,948	1,948		21,727	21,727
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	127	129		18	24
25.2 Guaranteed renewable	5,873	5,978		718	959
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	19	19			
25.6 Totals (sum of Line 25.1 to Line 25.5)	6,019	6,126		736	983
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	7,967	8,074		22,463	22,710



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	57,445			158	57,603
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	57,445			158	57,603
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	20,758			674	21,432
6.2. Applied to pay renewal premiums	2,226				2,226
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	25,014			14,174	39,188
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	47,998			14,848	62,846
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	47,998			14,848	62,846
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	70,682			17,916	88,598
10. Matured endowments	1,500				1,500
11. Annuity benefits	2,439				2,439
12. Surrender values and withdrawals for life contracts	39,942			5,885	45,827
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	28,640				28,640
15. Totals	143,203			23,801	167,004
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	3,206					1	329	2	3,535
17. Incurred during current year	23	71,144					14	17,587	37	88,731
Settled during current year:										
18.1 By payment in full	23	72,182					15	17,916	38	90,098
18.2 By payment on compromised claims										
18.3 Totals paid	23	72,182					15	17,916	38	90,098
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	23	72,182					15	17,916	38	90,098
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	2,168							1	2,168
POLICY EXHIBIT										
20. In force December 31, prior year	880	4,513,158	(a)				459	508,533	1,339	5,021,691
21. Issued during year	6	211,057							6	211,057
22. Other changes to in force (Net)	(30)	57,924					(28)	(12,426)	(58)	45,498
23. In force December 31 of current year	856	4,782,139	(a)				431	496,107	1,287	5,278,246

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	350	356			
25.2 Guaranteed renewable	4,643	4,726			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	4,993	5,082			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	4,993	5,082			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	177,102			407	177,509
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	177,102			407	177,509
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	48,700			803	49,503
6.2. Applied to pay renewal premiums	6,478				6,478
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	67,775			24,878	92,653
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	122,953			25,681	148,634
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	122,953			25,681	148,634
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	142,230			7,293	149,523
10. Matured endowments	1,007			2,633	3,640
11. Annuity benefits			1,253		1,253
12. Surrender values and withdrawals for life contracts	104,864			12,081	116,945
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	38,965			201	39,166
15. Totals	287,066		1,253	22,208	310,527
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	5	38,377					36	9,454	41	47,831
17. Incurred during current year	33	105,971					(8)	3,530	25	109,501
Settled during current year:										
18.1 By payment in full	37	143,237					10	9,926	47	153,163
18.2 By payment on compromised claims										
18.3 Totals paid	37	143,237					10	9,926	47	153,163
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	143,237					10	9,926	47	153,163
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	1,111					18	3,058	19	4,169
POLICY EXHIBIT										
20. In force December 31, prior year	2,211	15,287,372	(a)			3,025,191	975	940,192	3,186	19,252,755
21. Issued during year	15	312,343				1,357,813			15	1,670,156
22. Other changes to in force (Net)	(84)	(863,606)					(36)	(2,134)	(120)	(865,740)
23. In force December 31 of current year	2,142	14,736,109	(a)			4,383,004	939	938,058	3,081	20,057,171

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	813	813		31,968	31,968
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	152	155			
25.2 Guaranteed renewable	8,812	8,969			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	4	4			
25.6 Totals (sum of Line 25.1 to Line 25.5)	8,968	9,128			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	9,781	9,941		31,968	31,968



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	18,827,438			23,299	18,850,737
2. Annuity considerations	217,635				217,635
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	19,045,073			23,299	19,068,372
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,194,125			32,062	1,226,187
6.2. Applied to pay renewal premiums	117,721				117,721
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,009,263			631,892	2,641,155
6.4. Other	371				371
6.5. Totals (sum of Line 6.1 to Line 6.4)	3,321,480			663,954	3,985,434
Annuities:					
7.1. Paid in cash or left on deposit	1,144				1,144
7.2. Applied to provide paid-up annuities	1,345				1,345
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	2,489				2,489
8. Grand Totals (Line 6.5 plus Line 7.4)	3,323,969			663,954	3,987,923
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	9,512,299		131,310	955,588	10,599,197
10. Matured endowments	104,497			97,373	201,870
11. Annuity benefits	67,925		1,995,898		2,063,823
12. Surrender values and withdrawals for life contracts	2,771,739			246,952	3,018,691
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,784,657		97,677	1,143	1,883,477
15. Totals	14,241,117		2,224,885	1,301,056	17,767,058
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	222	665,191					2,552	319,168	2,774	984,359
17. Incurred during current year	2,252	9,852,900			10	143,530	1,842	1,024,796	4,104	11,021,226
Settled during current year:										
18.1 By payment in full	2,301	9,613,296			8	131,310	1,932	1,052,962	4,241	10,797,568
18.2 By payment on compromised claims	1	3,500							1	3,500
18.3 Totals paid	2,302	9,616,796			8	131,310	1,932	1,052,962	4,242	10,801,068
18.4 Reduction by compromise		2,573								2,573
18.5 Amount rejected	16	114,500							16	114,500
18.6 Total settlements	2,318	9,733,869			8	131,310	1,932	1,052,962	4,258	10,918,141
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	156	784,222			2	12,220	2,462	291,002	2,620	1,087,444
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	96,019	1,262,253,747	(a)			28,248,732	85,254	36,783,769	181,273	1,327,286,248
21. Issued during year	6,402	136,536,589				(1,190,735)		(898,617)	6,402	135,345,854
22. Other changes to in force (Net)	(8,319)	(140,193,047)					(3,055)		(11,374)	(141,091,664)
23. In force December 31 of current year	94,102	1,258,597,289	(a)			27,057,997	82,199	35,885,152	176,301	1,321,540,438

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	36,670	36,670		2,336,021	2,336,021
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	60,381	61,458		140,072	187,155
25.2 Guaranteed renewable	7,015,940	7,141,083		5,117,890	6,838,188
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	91	92		1,437	1,920
25.5 All other	2,287	2,328		329	439
25.6 Totals (sum of Line 25.1 to Line 25.5)	7,078,699	7,204,961		5,259,728	7,027,702
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	7,115,369	7,241,631		7,595,749	9,363,723



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,258			4	6,262
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	6,258			4	6,262
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	2,348				2,348
6.2. Applied to pay renewal premiums	16				16
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,222			1,232	3,454
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	4,586			1,232	5,818
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	4,586			1,232	5,818
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	477				477
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	50				50
15. Totals	527				527
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	89	711,393	(a)				48	47,759	137	759,152
21. Issued during year										
22. Other changes to in force (Net)	(6)	(221,338)						1,544	(6)	(219,794)
23. In force December 31 of current year	83	490,055	(a)				48	49,303	131	539,358

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	1	1			
25.2 Guaranteed renewable	196	200		2,530	3,380
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	197	201		2,530	3,380
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	197	201		2,530	3,380



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	61,596,880			56,147	61,653,027
2. Annuity considerations	83,121				83,121
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	61,680,001			56,147	61,736,148
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	6,210,559			385,883	6,596,442
6.2. Applied to pay renewal premiums	827,555				827,555
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,102,695			6,663,442	15,766,137
6.4. Other	2,191				2,191
6.5. Totals (sum of Line 6.1 to Line 6.4)	16,143,000			7,049,325	23,192,325
Annuities:					
7.1. Paid in cash or left on deposit	4,377				4,377
7.2. Applied to provide paid-up annuities	7,261				7,261
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	11,638				11,638
8. Grand Totals (Line 6.5 plus Line 7.4)	16,154,638			7,049,325	23,203,963
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	29,731,908		1,280,149	8,113,760	39,125,817
10. Matured endowments	384,081			117,540	501,621
11. Annuity benefits	397,844		13,019,535		13,417,379
12. Surrender values and withdrawals for life contracts	12,675,350			2,497,363	15,172,713
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,363,244		311,590	68,065	8,742,899
15. Totals	51,552,427		14,611,274	10,796,728	76,960,429
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	308	1,326,159			1	161,310	3,611	1,445,983	3,920	2,933,452
17. Incurred during current year	8,402	30,353,769			52	1,385,239	5,342	8,049,384	13,796	39,788,392
Settled during current year:										
18.1 By payment in full	8,400	30,114,739			47	1,280,149	5,923	8,231,300	14,370	39,626,188
18.2 By payment on compromised claims	1	1,250							1	1,250
18.3 Totals paid	8,401	30,115,989			47	1,280,149	5,923	8,231,300	14,371	39,627,438
18.4 Reduction by compromise		1,250								1,250
18.5 Amount rejected	17	85,504							17	85,504
18.6 Total settlements	8,418	30,202,743			47	1,280,149	5,923	8,231,300	14,388	39,714,192
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	292	1,477,185			6	266,400	3,030	1,264,067	3,328	3,007,652
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	368,468	4,089,878,227		(a)		292,702,757	174,441	201,428,800	542,909	4,584,009,784
21. Issued during year	14,784	298,128,879				5,047,926			14,784	303,176,805
22. Other changes to in force (Net)	(26,644)	(371,791,502)					(9,981)	(4,163,457)	(36,625)	(375,954,959)
23. In force December 31 of current year	356,608	4,016,215,604		(a)		297,750,683	164,460	197,265,343	521,068	4,511,231,630

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	134,709	134,709		13,643,846	13,643,846
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	113,395	115,417		482,664	644,904
25.2 Guaranteed renewable	8,976,638	9,136,753		5,024,544	6,713,465
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	417	424		4,915	6,567
25.5 All other	2,577	2,623		9,285	12,405
25.6 Totals (sum of Line 25.1 to Line 25.5)	9,093,027	9,255,217		5,521,408	7,377,341
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	9,227,736	9,389,926		19,165,254	21,021,187



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	142,692			2,420	145,112
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	142,692			2,420	145,112
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	49,005			2,347	51,352
6.2. Applied to pay renewal premiums	2,489				2,489
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	56,086			43,892	99,978
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	107,580			46,239	153,819
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	1				1
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	1				1
8. Grand Totals (Line 6.5 plus Line 7.4)	107,581			46,239	153,820
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	171,752			33,898	205,650
10. Matured endowments	12,542			868	13,410
11. Annuity benefits	477		30,341		30,818
12. Surrender values and withdrawals for life contracts	108,947			23,777	132,724
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	79,757			113	79,870
15. Totals	373,475		30,341	58,656	462,472
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	9	36,416					15	2,459	24	38,875
17. Incurred during current year	57	158,541					27	37,336	84	195,877
Settled during current year:										
18.1 By payment in full	60	184,294					33	34,766	93	219,060
18.2 By payment on compromised claims										
18.3 Totals paid	60	184,294					33	34,766	93	219,060
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	60	184,294					33	34,766	93	219,060
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	6	10,663					9	5,029	15	15,692
POLICY EXHIBIT										
20. In force December 31, prior year	2,721	16,240,578	(a)			143,850	2,182	2,178,498	4,903	18,562,926
21. Issued during year	5	107,372							5	107,372
22. Other changes to in force (Net)	(134)	(1,250,447)					(137)	(66,458)	(271)	(1,316,905)
23. In force December 31 of current year	2,592	15,097,503	(a)			143,850	2,045	2,112,040	4,637	17,353,393

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies				913	913
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	2,076	2,113		1,500	2,004
25.2 Guaranteed renewable	12,239	12,457			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	3	3			
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	14,318	14,573		1,500	2,004
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	14,318	14,573		2,413	2,917



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	44,004			707	44,711
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	44,004			707	44,711
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	23,336			758	24,094
6.2. Applied to pay renewal premiums	3,173				3,173
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,517			12,632	36,149
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	50,026			13,390	63,416
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	50,026			13,390	63,416
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	40,372			16,128	56,500
10. Matured endowments	2,500			41	2,541
11. Annuity benefits			34,461		34,461
12. Surrender values and withdrawals for life contracts	30,670			5,864	36,534
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	33,377		(1,800)	57	31,634
15. Totals	106,919		32,661	22,090	161,670
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year							5	4,605	5	4,605
17. Incurred during current year	22	49,295					12	14,770	34	64,065
Settled during current year:										
18.1 By payment in full	19	42,872					12	16,169	31	59,041
18.2 By payment on compromised claims										
18.3 Totals paid	19	42,872					12	16,169	31	59,041
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	19	42,872					12	16,169	31	59,041
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	3	6,423					5	3,206	8	9,629
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	991	5,215,914	(a)				555	590,160	1,546	5,936,624
21. Issued during year	1	25,000							1	169,260
22. Other changes to in force (Net)	(38)	59,882					(31)	(18,824)	(69)	41,058
23. In force December 31 of current year	954	5,300,796	(a)				524	571,336	1,478	6,146,942

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				4,267	4,267
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	319	325		472	630
25.2 Guaranteed renewable	3,883	3,952			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	4,202	4,277		472	630
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	4,202	4,277		4,739	4,897



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	12,194,813			10,496	12,205,309
2. Annuity considerations	24,773				24,773
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	12,219,586			10,496	12,230,082
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,222,731			79,888	1,302,619
6.2. Applied to pay renewal premiums	122,204				122,204
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,662,539			1,254,318	2,916,857
6.4. Other	93				93
6.5. Totals (sum of Line 6.1 to Line 6.4)	3,007,567			1,334,206	4,341,773
Annuities:					
7.1. Paid in cash or left on deposit	2,321				2,321
7.2. Applied to provide paid-up annuities	1,486				1,486
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	3,807				3,807
8. Grand Totals (Line 6.5 plus Line 7.4)	3,011,374			1,334,206	4,345,580
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,023,817		54,228	1,871,250	7,949,295
10. Matured endowments	87,149			15,206	102,355
11. Annuity benefits	101,134		1,294,527		1,395,661
12. Surrender values and withdrawals for life contracts	2,190,738			400,520	2,591,258
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,621,060		43,646	3,480	1,668,186
15. Totals	10,023,898		1,392,401	2,290,456	13,706,755
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	130	197,708					1,052	317,282	1,182	514,990
17. Incurred during current year	1,945	6,341,469			6	71,228	902	1,786,317	2,853	8,199,014
Settled during current year:										
18.1 By payment in full	1,952	6,110,966			5	54,228	1,362	1,886,456	3,319	8,051,650
18.2 By payment on compromised claims										
18.3 Totals paid	1,952	6,110,966			5	54,228	1,362	1,886,456	3,319	8,051,650
18.4 Reduction by compromise										
18.5 Amount rejected	9	58,000							9	58,000
18.6 Total settlements	1,961	6,168,966			5	54,228	1,362	1,886,456	3,328	8,109,650
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	114	370,211			1	17,000	592	217,143	707	604,354
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	74,534	763,033,774		(a)		20,877,891	36,232	38,715,239	110,766	822,626,904
21. Issued during year	2,791	55,592,874				(352,425)			2,791	55,240,449
22. Other changes to in force (Net)	(5,717)	(73,487,059)					(2,112)	(1,070,395)	(7,829)	(74,557,454)
23. In force December 31 of current year	71,608	745,139,589		(a)		20,525,466	34,120	37,644,844	105,728	803,309,899

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	11,016	11,016		1,335,245	1,335,245
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	14,166	14,419		97,350	130,073
25.2 Guaranteed renewable	708,140	720,771		199,826	266,994
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	149	152		3,600	4,810
25.5 All other	1,580	1,608			
25.6 Totals (sum of Line 25.1 to Line 25.5)	724,035	736,950		300,776	401,877
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	735,051	747,966		1,636,021	1,737,122



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	15,607			2	15,609
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	15,607			2	15,609
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	3,346				3,346
6.2. Applied to pay renewal premiums	456				456
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,610			1,209	4,819
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	7,412			1,209	8,621
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	7,412			1,209	8,621
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments	1,000				1,000
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	2,192				2,192
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	513				513
15. Totals	3,705				3,705
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	1,000							1	1,000
Settled during current year:										
18.1 By payment in full	1	1,000							1	1,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	1,000							1	1,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	1,000							1	1,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	146	2,607,738		(a)			30	35,336	176	2,643,074
21. Issued during year	2	80,000							2	80,000
22. Other changes to in force (Net)	(8)	(101,077)						1,420	(8)	(99,657)
23. In force December 31 of current year	140	2,586,661		(a)			30	36,756	170	2,623,417

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	8	8			
25.2 Guaranteed renewable	1,012	1,030		309	412
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,020	1,038		309	412
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,020	1,038		309	412



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	778,152			1,424	779,576
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	778,152			1,424	779,576
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	92,711			1,968	94,679
6.2. Applied to pay renewal premiums	11,979				11,979
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	116,185			25,022	141,207
6.4. Other	209				209
6.5. Totals (sum of Line 6.1 to Line 6.4)	221,084			26,990	248,074
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	221,084			26,990	248,074
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	607,566		173,150	44,950	825,666
10. Matured endowments	11,881			220	12,101
11. Annuity benefits			224,165		224,165
12. Surrender values and withdrawals for life contracts	217,410			12,732	230,142
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	124,470			142	124,612
15. Totals	961,327		397,315	58,044	1,416,686
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	9	28,771					17	10,693	26	39,464
17. Incurred during current year	136	644,711			4	175,150	32	44,165	172	864,026
Settled during current year:										
18.1 By payment in full	136	619,447			3	173,150	31	45,170	170	837,767
18.2 By payment on compromised claims										
18.3 Totals paid	136	619,447			3	173,150	31	45,170	170	837,767
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	136	619,447			3	173,150	31	45,170	170	837,767
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	9	54,035			1	2,000	18	9,688	28	65,723
POLICY EXHIBIT										
20. In force December 31, prior year	5,219	58,076,191	(a)			1,279,402	1,074	1,162,477	6,293	60,518,070
21. Issued during year	259	4,871,690				(167,719)			259	4,703,971
22. Other changes to in force (Net)	(284)	(4,081,923)					(67)	(46,348)	(351)	(4,128,271)
23. In force December 31 of current year	5,194	58,865,958	(a)			1,111,683	1,007	1,116,129	6,201	61,093,770

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				86,189	86,189
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	2,741	2,789		2,599	3,473
25.2 Guaranteed renewable	158,229	161,051		148,064	197,833
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	184	187		125	167
25.6 Totals (sum of Line 25.1 to Line 25.5)	161,154	164,027		150,788	201,473
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	161,154	164,027		236,977	287,662



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,326			45	8,371
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	8,326			45	8,371
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	3,643				3,643
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,600			887	4,487
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	7,243			887	8,130
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	7,243			887	8,130
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	8,894				8,894
10. Matured endowments					
11. Annuity benefits			5,908		5,908
12. Surrender values and withdrawals for life contracts	2,419				2,419
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,381				1,381
15. Totals	12,694		5,908		18,602
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	8,894					1	376	7	9,270
Settled during current year:										
18.1 By payment in full	6	8,894							6	8,894
18.2 By payment on compromised claims										
18.3 Totals paid	6	8,894							6	8,894
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	8,894							6	8,894
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)							1	376	1	376
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	128	778,940	(a)			33,442	41	44,919	169	857,301
21. Issued during year						(3,850)				(3,850)
22. Other changes to in force (Net)	12	494,878					(3)	(854)	9	494,024
23. In force December 31 of current year	140	1,273,818	(a)			29,592	38	44,065	178	1,347,475

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				1,742	1,742
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	36	37			
25.2 Guaranteed renewable	1,259	1,282		2,110	2,819
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,295	1,319		2,110	2,819
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,295	1,319		3,852	4,561



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,717,388			4,022	1,721,410
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,717,388			4,022	1,721,410
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	150,885			3,004	153,889
6.2. Applied to pay renewal premiums	12,107				12,107
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	224,506			61,380	285,886
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	387,498			64,384	451,882
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	15				15
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	15				15
8. Grand Totals (Line 6.5 plus Line 7.4)	387,513			64,384	451,897
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	912,313		113,818	67,455	1,093,586
10. Matured endowments	10,052			654	10,706
11. Annuity benefits	4,051		291,737		295,788
12. Surrender values and withdrawals for life contracts	313,617			21,178	334,795
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	191,862		31,776	132	223,770
15. Totals	1,431,895		437,331	89,419	1,958,645
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	21	27,745					19	6,207	40	33,952
17. Incurred during current year	213	932,597			1	113,818	39	64,687	253	1,111,102
Settled during current year:										
18.1 By payment in full	227	922,365			1	113,818	53	68,109	281	1,104,292
18.2 By payment on compromised claims										
18.3 Totals paid	227	922,365			1	113,818	53	68,109	281	1,104,292
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	227	922,365			1	113,818	53	68,109	281	1,104,292
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	7	37,977					5	2,785	12	40,762
POLICY EXHIBIT										
20. In force December 31, prior year	9,755	136,546,617		(a)		3,644,892	2,551	2,845,709	12,306	143,037,218
21. Issued during year	337	5,809,301				(745,172)			337	5,064,129
22. Other changes to in force (Net)	(675)	(12,353,785)					(147)	(68,359)	(822)	(12,422,144)
23. In force December 31 of current year	9,417	130,002,133		(a)		2,899,720	2,404	2,777,350	11,821	135,679,203

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	599	599		225,285	225,285
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	5,200	5,293		3,138	4,193
25.2 Guaranteed renewable	1,033,208	1,051,637		379,665	507,284
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	195	199			
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,038,603	1,057,129		382,803	511,477
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,039,202	1,057,728		608,088	736,762



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,972,829			27,089	5,999,918
2. Annuity considerations	2,585				2,585
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	5,975,414			27,089	6,002,503
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	543,890			31,012	574,902
6.2. Applied to pay renewal premiums	32,274				32,274
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	660,041			742,122	1,402,163
6.4. Other	192				192
6.5. Totals (sum of Line 6.1 to Line 6.4)	1,236,397			773,134	2,009,531
Annuities:					
7.1. Paid in cash or left on deposit	469				469
7.2. Applied to provide paid-up annuities	187				187
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	656				656
8. Grand Totals (Line 6.5 plus Line 7.4)	1,237,053			773,134	2,010,187
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,767,222		82,490	640,680	3,490,392
10. Matured endowments	215,281			37,057	252,338
11. Annuity benefits	14,611		805,867		820,478
12. Surrender values and withdrawals for life contracts	1,329,368			211,719	1,541,087
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	668,833		3,532	7,340	679,705
15. Totals	4,995,315		891,889	896,796	6,784,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	54	469,075			2	78,490	480	181,049	536	728,614
17. Incurred during current year	963	3,006,400			2	4,000	723	719,766	1,688	3,730,166
Settled during current year:										
18.1 By payment in full	943	2,982,503			4	82,490	744	677,737	1,691	3,742,730
18.2 By payment on compromised claims										
18.3 Totals paid	943	2,982,503			4	82,490	744	677,737	1,691	3,742,730
18.4 Reduction by compromise										
18.5 Amount rejected	8	97,084							8	97,084
18.6 Total settlements	951	3,079,587			4	82,490	744	677,737	1,699	3,839,814
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	66	395,888					459	223,078	525	618,966
POLICY EXHIBIT										
20. In force December 31, prior year	40,776	401,646,480		(a)		8,605,089	37,705	33,780,547	78,481	444,032,116
21. Issued during year	1,427	28,405,497				14,841		(494,323)	1,427	28,420,338
22. Other changes to in force (Net)	(3,499)	(47,544,848)					(1,705)		(5,204)	(48,039,171)
23. In force December 31 of current year	38,704	382,507,129		(a)		8,619,930	36,000	33,286,224	74,704	424,413,283

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	19,983	19,983		787,238	787,238
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	21,438	21,820		23,243	31,056
25.2 Guaranteed renewable	492,140	500,918		73,991	98,862
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	21	21			
25.5 All other	562	572		1,200	1,603
25.6 Totals (sum of Line 25.1 to Line 25.5)	514,161	523,331		98,434	131,521
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	534,144	543,314		885,672	918,759



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	16,750			10	16,760
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	16,750			10	16,760
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	7,096			262	7,358
6.2. Applied to pay renewal premiums	873				873
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,957			2,944	8,901
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	13,926			3,206	17,132
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	13,926			3,206	17,132
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	30,610			2,537	33,147
10. Matured endowments	2,000				2,000
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	10,220			4,738	14,958
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,151				13,151
15. Totals	55,981			7,275	63,256
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year							2	701	2	701
17. Incurred during current year	12	32,610					1	2,351	13	34,961
Settled during current year:										
18.1 By payment in full	12	32,610					2	2,537	14	35,147
18.2 By payment on compromised claims										
18.3 Totals paid	12	32,610					2	2,537	14	35,147
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	32,610					2	2,537	14	35,147
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)							1	515	1	515
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	280	2,402,295	(a)				103	114,752	383	2,517,047
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(22)	(129,295)					(7)	(4,979)	(29)	(134,274)
23. In force December 31 of current year	259	2,298,000	(a)				96	109,773	355	2,407,773

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	72	74			
25.2 Guaranteed renewable	1,199	1,220			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,271	1,294			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,271	1,294			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,666				4,666
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	4,666				4,666
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	2,379			194	2,573
6.2. Applied to pay renewal premiums	347				347
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,327			465	3,792
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	6,053			659	6,712
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	6,053			659	6,712
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,272			4,528	10,800
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	6,276				6,276
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	947			14	961
15. Totals	13,495			4,542	18,037
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	6,272					1	10	1	10
Settled during current year:										
18.1 By payment in full	1	6,272					5	7,247	6	13,519
18.2 By payment on compromised claims							3	4,528	4	10,800
18.3 Totals paid	1	6,272					3	4,528	4	10,800
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	6,272					3	4,528	4	10,800
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)							3	2,729	3	2,729
POLICY EXHIBIT										
20. In force December 31, prior year	90	416,835	(a)				21	21,132	111	437,967
21. Issued during year										
22. Other changes to in force (Net)		88,128					(3)	(4,001)	(3)	84,127
23. In force December 31 of current year	90	504,963	(a)				18	17,131	108	522,094

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	823	838			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	823	838			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	823	838			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	714,968			1,485	716,453
2. Annuity considerations	393				393
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	715,361			1,485	716,846
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	140,991			1,940	142,931
6.2. Applied to pay renewal premiums	15,067				15,067
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	153,317			42,141	195,458
6.4. Other	280				280
6.5. Totals (sum of Line 6.1 to Line 6.4)	309,655			44,081	353,736
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	32				32
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	32				32
8. Grand Totals (Line 6.5 plus Line 7.4)	309,687			44,081	353,768
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	481,387			41,633	523,020
10. Matured endowments	6,128			2,511	8,639
11. Annuity benefits	5,725		58,651		64,376
12. Surrender values and withdrawals for life contracts	216,265			9,577	225,842
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	152,313			1,252	153,565
15. Totals	861,818		58,651	54,973	975,442
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	14	47,155					31	9,842	45	56,997
17. Incurred during current year	118	469,078					19	40,735	137	509,813
Settled during current year:										
18.1 By payment in full	123	487,515					34	44,144	157	531,659
18.2 By payment on compromised claims										
18.3 Totals paid	123	487,515					34	44,144	157	531,659
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	123	487,515					34	44,144	157	531,659
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	9	28,718					16	6,433	25	35,151
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	5,812	61,169,111	(a)			401,296	1,610	1,795,086	7,422	63,365,493
21. Issued during year	74	1,962,872				24,950			74	1,987,822
22. Other changes to in force (Net)	(210)	(613,737)					(82)	(32,598)	(292)	(646,335)
23. In force December 31 of current year	5,676	62,518,246	(a)			426,246	1,528	1,762,488	7,204	64,706,980

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	(842)	(842)		24,802	24,802
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	3,217	3,274		3,428	4,581
25.2 Guaranteed renewable	127,157	129,425		51,455	68,750
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	67	68			
25.6 Totals (sum of Line 25.1 to Line 25.5)	130,441	132,767		54,883	73,331
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	129,599	131,925		79,685	98,133



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	91,643			1,784	93,427
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	91,643			1,784	93,427
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	40,431			1,051	41,482
6.2. Applied to pay renewal premiums	5,450				5,450
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	43,537			20,084	63,621
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	89,418			21,135	110,553
Annuities:					
7.1. Paid in cash or left on deposit	6				6
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	6				6
8. Grand Totals (Line 6.5 plus Line 7.4)	89,424			21,135	110,559
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	77,901			22,673	100,574
10. Matured endowments	4,526			306	4,832
11. Annuity benefits			43,886		43,886
12. Surrender values and withdrawals for life contracts	91,825			7,304	99,129
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	44,823			271	45,094
15. Totals	219,075		43,886	30,554	293,515
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	5	4,781					10	3,089	15	7,870
17. Incurred during current year	29	115,054					15	21,610	44	136,664
Settled during current year:										
18.1 By payment in full	32	82,427					22	22,979	54	105,406
18.2 By payment on compromised claims										
18.3 Totals paid	32	82,427					22	22,979	54	105,406
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	32	82,427					22	22,979	54	105,406
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	37,408					3	1,720	5	39,128
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,715	10,092,563	(a)			175,450	856	959,528	2,571	11,227,541
21. Issued during year	4	76,275				(87,000)			4	(10,725)
22. Other changes to in force (Net)	(73)	22,871					(54)	(32,111)	(127)	(9,240)
23. In force December 31 of current year	1,646	10,191,709	(a)			88,450	802	927,417	2,448	11,207,576

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				6,264	6,264
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	833	848			
25.2 Guaranteed renewable	8,003	8,145		20,315	27,143
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	30	30			
25.6 Totals (sum of Line 25.1 to Line 25.5)	8,866	9,023		20,315	27,143
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	8,866	9,023		26,579	33,407



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,971,797			5,435	4,977,232
2. Annuity considerations	2,500				2,500
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	4,974,297			5,435	4,979,732
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	310,588			29,908	340,496
6.2. Applied to pay renewal premiums	30,379				30,379
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	669,388			435,166	1,104,554
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	1,010,355			465,074	1,475,429
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	59				59
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	59				59
8. Grand Totals (Line 6.5 plus Line 7.4)	1,010,414			465,074	1,475,488
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,243,686		5,000	661,287	2,909,973
10. Matured endowments	13,090			14,905	27,995
11. Annuity benefits	27,433		528,534		555,967
12. Surrender values and withdrawals for life contracts	848,570			152,382	1,000,952
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	537,750		1,842	3,358	542,950
15. Totals	3,670,529		535,376	831,932	5,037,837
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	19	47,229					464	144,771	483	192,000
17. Incurred during current year	569	2,298,651			1	5,000	311	622,623	881	2,926,274
Settled during current year:										
18.1 By payment in full	574	2,256,776			1	5,000	516	676,192	1,091	2,937,968
18.2 By payment on compromised claims										
18.3 Totals paid	574	2,256,776			1	5,000	516	676,192	1,091	2,937,968
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	574	2,256,776			1	5,000	516	676,192	1,091	2,937,968
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	14	89,104					259	91,202	273	180,306
POLICY EXHIBIT										
20. In force December 31, prior year	24,380	319,137,789	(a)			9,083,268	14,243	13,501,980	38,623	341,723,037
21. Issued during year	893	21,292,230				(322,272)			893	20,969,958
22. Other changes to in force (Net)	(1,628)	(24,689,381)					(813)	(395,595)	(2,441)	(25,084,976)
23. In force December 31 of current year	23,645	315,740,638	(a)			8,760,996	13,430	13,106,385	37,075	337,608,019

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	9,745	9,745		668,715	668,715
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	12,309	12,528		16,807	22,456
25.2 Guaranteed renewable	1,446,633	1,472,436		665,975	889,832
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	68	69			
25.5 All other	590	601		312	417
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,459,600	1,485,634		683,094	912,705
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,469,345	1,495,379		1,351,809	1,581,420



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,567,560			4,781	1,572,341
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,567,560			4,781	1,572,341
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	171,178			3,043	174,221
6.2. Applied to pay renewal premiums	12,761				12,761
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	145,882			50,662	196,544
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	329,821			53,705	383,526
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities	1				1
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	1				1
8. Grand Totals (Line 6.5 plus Line 7.4)	329,822			53,705	383,527
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	872,483		10,000	73,026	955,509
10. Matured endowments	6,495			3,338	9,833
11. Annuity benefits	371		94,551		94,922
12. Surrender values and withdrawals for life contracts	293,639			11,046	304,685
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	209,730		116	35	209,881
15. Totals	1,382,718		104,667	87,445	1,574,830
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	2	14,503					39	15,695	41	30,198
17. Incurred during current year	150	938,859			1	10,000	23	69,755	174	1,018,614
Settled during current year:										
18.1 By payment in full	140	878,979			1	10,000	45	76,364	186	965,343
18.2 By payment on compromised claims										
18.3 Totals paid	140	878,979			1	10,000	45	76,364	186	965,343
18.4 Reduction by compromise										
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	141	888,979			1	10,000	45	76,364	187	975,343
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	11	64,383					17	9,086	28	73,469
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	9,649	104,020,634	(a)			2,177,235	2,133	2,463,913	11,782	108,661,782
21. Issued during year	661	13,757,725				(328,164)			661	13,429,561
22. Other changes to in force (Net)	(926)	(13,700,882)					(116)	(74,866)	(1,042)	(13,775,748)
23. In force December 31 of current year	9,384	104,077,477	(a)			1,849,071	2,017	2,389,047	11,401	108,315,595

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	1,293	1,293		143,843	143,843
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	692	704		12,442	16,624
25.2 Guaranteed renewable	75,537	76,884		868	1,160
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	106	108			
25.6 Totals (sum of Line 25.1 to Line 25.5)	76,335	77,696		13,310	17,784
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	77,628	78,989		157,153	161,627



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	19,126			63	19,189
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	19,126			63	19,189
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	6,469			24	6,493
6.2. Applied to pay renewal premiums	266				266
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,181			1,726	7,907
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	12,916			1,750	14,666
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	12,916			1,750	14,666
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	19,672				19,672
10. Matured endowments					
11. Annuity benefits			3,632		3,632
12. Surrender values and withdrawals for life contracts	3,722			414	4,136
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	7,256				7,256
15. Totals	30,650		3,632	414	34,696
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	10,471							1	10,471
17. Incurred during current year	4	12,891							4	12,891
Settled during current year:										
18.1 By payment in full	4	19,672							4	19,672
18.2 By payment on compromised claims										
18.3 Totals paid	4	19,672							4	19,672
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	19,672							4	19,672
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	3,690							1	3,690
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	247	1,455,961		(a)			102	94,639	349	1,550,600
21. Issued during year	2	20,000							2	20,000
22. Other changes to in force (Net)	(2)	171,621					(2)	1,545	(4)	173,166
23. In force December 31 of current year	247	1,647,582		(a)			100	96,184	347	1,743,766

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_ current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	67	68			
25.2 Guaranteed renewable	1,058	1,077			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	1,125	1,145			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	1,125	1,145			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF AMERICAN SAMOA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year					Number of Policies					
21. Issued during year				(a)						
22. Other changes to in force (Net)										
23. In force December 31 of current year				(a)						

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)					



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF GUAM DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,249				1,249
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,249				1,249
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	167				167
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	401			25	426
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	568			25	593
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	568			25	593
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	556				556
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	(523)				(523)
15. Totals	33				33
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	13	47,343	(a)				2	1,234	15	48,577
21. Issued during year	1	489							1	489
22. Other changes to in force (Net)	(4)	(9,525)						35	(4)	(9,490)
23. In force December 31 of current year	10	38,307	(a)				2	1,269	12	39,576

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)					



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF PUERTO RICO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	19,027			92	19,119
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	19,027			92	19,119
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	2,466				2,466
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,001			1,954	5,955
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	6,467			1,954	8,421
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	6,467			1,954	8,421
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits			23,966		23,966
12. Surrender values and withdrawals for life contracts	22,517				22,517
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,649				1,649
15. Totals	24,166		23,966		48,132
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	169	1,218,407	(a)				46	75,096	215	1,293,503
21. Issued during year	1	1,200							1	1,200
22. Other changes to in force (Net)	(8)	32,275					(4)	(1,475)	(12)	30,800
23. In force December 31 of current year	162	1,251,882	(a)				42	73,621	204	1,325,503

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies				1,717	1,717
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	53	53			
25.2 Guaranteed renewable	454	462			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	133	136		36	48
25.6 Totals (sum of Line 25.1 to Line 25.5)	640	651		36	48
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	640	651		1,753	1,765



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF U. S. VIRGIN ISLANDS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,510				1,510
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,510				1,510
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	130				130
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	301			13	314
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	431			13	444
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	431			13	444
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	570				570
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	478				478
15. Totals	1,048				1,048
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	13	292,153	(a)				2	1,096	15	293,249
21. Issued during year										
22. Other changes to in force (Net)	(1)	(469)						23	(1)	(446)
23. In force December 31 of current year	12	291,684	(a)				2	1,119	14	292,803

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)					



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,902				1,902
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,902				1,902
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	2,528			158	2,686
6.2. Applied to pay renewal premiums	1,019				1,019
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,776			1,154	2,930
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	5,323			1,312	6,635
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	5,323			1,312	6,635
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	120			4,697	4,817
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	6,524				6,524
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	708				708
15. Totals	7,352			4,697	12,049
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	120					3	4,697	4	4,817
Settled during current year:										
18.1 By payment in full	1	120					3	4,697	4	4,817
18.2 By payment on compromised claims										
18.3 Totals paid	1	120					3	4,697	4	4,817
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	120					3	4,697	4	4,817
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	109	383,705	(a)				49	49,552	158	433,257
21. Issued during year										
22. Other changes to in force (Net)	(109)	(383,705)					(24)	(24,542)	(133)	(408,247)
23. In force December 31 of current year			(a)				25	25,010	25	25,010

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	5	5			
25.2 Guaranteed renewable	36	37			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (sum of Line 25.1 to Line 25.5)	41	42			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	41	42			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF OTHER ALIEN DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	120,640			8	120,648
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	120,640			8	120,648
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit	15,213				15,213
6.2. Applied to pay renewal premiums	2,253				2,253
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,786			2,473	21,259
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)	36,252			2,473	38,725
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	36,252			2,473	38,725
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,000				1,000
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	31,859				31,859
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	(284)				(284)
15. Totals	32,575				32,575
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year							2	3,100	2	3,100
17. Incurred during current year	1	1,000					(2)	(3,100)	(1)	(2,100)
Settled during current year:										
18.1 By payment in full	1	1,000							1	1,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	1,000							1	1,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	1,000							1	1,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	663	10,645,891	(a)			103,055	104	94,905	767	10,843,851
21. Issued during year	24	2,813,161				(10,060)			24	2,803,101
22. Other changes to in force (Net)	80	(1,114,023)					19	22,425	99	(1,091,598)
23. In force December 31 of current year	767	12,345,029	(a)			92,995	123	117,330	890	12,555,354

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	67	68			
25.2 Guaranteed renewable	2,749	2,798			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	78	80			
25.6 Totals (sum of Line 25.1 to Line 25.5)	2,894	2,946			
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	2,894	2,946			



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	199,748,894			322,718	200,071,612
2. Annuity considerations	484,639				484,639
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	200,233,533			322,718	200,556,251
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	19,814,076			1,050,299	20,864,375
6.2. Applied to pay renewal premiums	2,338,511				2,338,511
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	27,818,760			18,647,842	46,466,602
6.4. Other	4,285				4,285
6.5. Totals (sum of Line 6.1 to Line 6.4)	49,975,632			19,698,141	69,673,773
Annuities:					
7.1. Paid in cash or left on deposit	9,623				9,623
7.2. Applied to provide paid-up annuities	17,240				17,240
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)	26,863				26,863
8. Grand Totals (Line 6.5 plus Line 7.4)	50,002,495			19,698,141	69,700,636
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	98,560,507		3,252,849	22,489,720	124,303,076
10. Matured endowments	1,368,466			682,588	2,051,054
11. Annuity benefits	1,142,334		33,631,879		34,774,213
12. Surrender values and withdrawals for life contracts	41,262,074			7,019,878	48,281,952
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	26,567,728		826,427	154,688	27,548,843
15. Totals	168,901,109		37,711,155	30,346,874	236,959,138
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1,375	5,579,893			9	340,192	15,794	4,576,711	17,178	10,496,796
17. Incurred during current year	27,577	102,237,371			141	3,384,221	17,128	22,695,038	44,846	128,316,630
Settled during current year:										
18.1 By payment in full	27,482	99,917,692			136	3,252,849	19,516	23,172,312	47,134	126,342,853
18.2 By payment on compromised claims	5	11,282							5	11,282
18.3 Totals paid	27,487	99,928,974			136	3,252,849	19,516	23,172,312	47,139	126,354,135
18.4 Reduction by compromise		77,291								77,291
18.5 Amount rejected	125	928,997							125	928,997
18.6 Total settlements	27,612	100,935,262			136	3,252,849	19,516	23,172,312	47,264	127,360,423
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1,340	6,882,002			14	471,564	13,406	4,099,437	14,760	11,453,003
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	1,206,104	13,525,288,759		(a)		553,502,296	701,153	645,091,902	1,907,257	14,723,882,957
21. Issued during year	54,957	1,196,909,792				5,147,313			54,957	1,202,057,105
22. Other changes to in force (Net)	(91,928)	(1,314,051,488)					(34,869)	(13,564,373)	(126,797)	(1,327,615,861)
23. In force December 31 of current year	1,169,133	13,408,147,063		(a)		558,649,609	666,284	631,527,529	1,835,417	14,598,324,201

(a) Includes Individual Credit Life Insurance prior year \$ ..... current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ ..... current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	454,398	454,398		30,762,107	30,762,107
24.1 Federal Employees Health Benefits Program Premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable	381,397	388,196		1,501,286	2,005,922
25.2 Guaranteed renewable	32,803,680	33,388,795		21,004,414	28,064,713
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	1,470	1,494		10,019	13,387
25.5 All other	26,781	27,259		30,572	40,847
25.6 Totals (sum of Line 25.1 to Line 25.5)	33,213,328	33,805,744		22,546,291	30,124,869
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)	33,667,726	34,260,142		53,308,398	60,886,976

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year .....	36,526,670
2. Current Year's Realized Pre-Tax Capital Gains/ (Losses) of \$ ..... 42,814,088 Transferred into the Reserve Net of Taxes \$ ..... 27,829,157 .....	27,829,157
3. Adjustment for Current Year's Liability Gains/ (Losses) released from the reserve .....	.....
4. Balance Before Reduction for Amount Transferred to Summary of Operations (Line 1 plus Line 2 plus Line 3) .....	64,355,827
5. Current Year's Amortization Released to Summary of Operations (Amortization Line 1, Column 4) .....	7,190,021
6. Reserve as of December 31, Current Year (Line 4 minus Line 5) .....	57,165,806

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/ (Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/ (Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Columns 1 plus 2 plus 3)
1. 2002 .....	6,135,288	1,054,733	.....	7,190,021
2. 2003 .....	3,916,359	1,627,391	.....	5,543,750
3. 2004 .....	3,570,383	1,505,458	.....	5,075,841
4. 2005 .....	3,321,655	1,500,693	.....	4,822,348
5. 2006 .....	2,941,819	1,446,552	.....	4,388,371
6. 2007 .....	2,502,639	1,430,162	.....	3,932,801
7. 2008 .....	2,097,560	1,335,361	.....	3,432,921
8. 2009 .....	1,956,082	1,162,283	.....	3,118,365
9. 2010 .....	1,872,152	977,260	.....	2,849,412
10. 2011 .....	1,558,257	788,828	.....	2,347,085
11. 2012 .....	1,228,908	589,792	.....	1,818,700
12. 2013 .....	951,362	496,895	.....	1,448,257
13. 2014 .....	781,637	523,801	.....	1,305,438
14. 2015 .....	707,690	561,216	.....	1,268,906
15. 2016 .....	691,273	614,935	.....	1,306,208
16. 2017 .....	701,016	651,363	.....	1,352,379
17. 2018 .....	701,727	711,822	.....	1,413,549
18. 2019 .....	687,824	760,809	.....	1,448,633
19. 2020 .....	624,716	836,218	.....	1,460,934
20. 2021 .....	431,581	899,293	.....	1,330,874
21. 2022 .....	205,304	971,186	.....	1,176,490
22. 2023 .....	8,373	1,013,551	.....	1,021,924
23. 2024 .....	(172,374)	991,518	.....	819,144
24. 2025 .....	(284,393)	974,436	.....	690,043
25. 2026 .....	(264,172)	966,635	.....	702,463
26. 2027 .....	(193,037)	942,103	.....	749,066
27. 2028 .....	(128,963)	857,516	.....	728,553
28. 2029 .....	(51,413)	691,192	.....	639,779
29. 2030 .....	11,151	511,920	.....	523,071
30. 2031 .....	16,265	319,701	.....	335,966
31. 2032 and Later .....	.....	114,535	.....	114,535
32. TOTAL (Line 1 to Line 31) .....	36,526,669	27,829,158	.....	64,355,827

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Columns 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Columns 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Columns 4 + 5)	
1. Reserve as of December 31, prior year .....	16,033,475	1,441,401	17,474,876	490,693,125	10,991,344	501,684,469	519,159,345
2. Realized Capital Gains/ (Losses) Net of Taxes-General Account .....	(51,699,408)		(51,699,408)	4,238,515	33,427,985	37,666,500	(14,032,908)
3. Realized Capital Gains/ (Losses) Net of Taxes-Separate Accounts .....							
4. Unrealized Capital Gains/ (Losses)-General Account .....	16,787,369		16,787,369	(133,594,759)	(19,464,646)	(153,059,405)	(136,272,036)
5. Unrealized Capital Gains/ (Losses)-Separate Accounts .....							
6. Capital gains credited/ (losses charged) to contract benefits, payments or reserves .....							
7. Basic Contribution .....	9,727,035	413,760	10,140,795		99,053	99,053	10,239,848
8. Accumulated Balances (Line 1 through Line 5, minus Line 6 plus Line 7) .....	(9,151,529)	1,855,161	(7,296,368)	361,336,881	25,053,736	386,390,617	379,094,249
9. Maximum Reserve .....	39,840,586	1,461,033	41,301,619	400,390,345	47,653,049	448,043,394	489,345,013
10. Reserve Objective .....	26,354,948	905,036	27,259,984	400,390,345	47,523,014	447,913,359	475,173,343
11. 20% of (Line 10 minus Line 8) .....	7,101,295	(190,025)	6,911,270	7,810,693	4,493,856	12,304,548	19,215,819
12. Balance Before Transfers (Lines 8 plus Line 11) .....	(2,050,234)	1,665,136	(385,098)	369,147,574	29,547,592	398,695,165	398,310,068
13. Transfers .....	832,568	(832,568)					X X X
14. Voluntary Contribution .....							
15. Adjustment down to Maximum/up to Zero .....	1,217,666		1,217,666				1,217,666
16. Reserve as of December 31, Current Year (Line 12 plus Line 13 plus Line 14 plus Line 15) .....		832,568	832,568	369,147,574	29,547,592	398,695,165	399,527,734

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
<b>LONG-TERM BONDS</b>												
1		Exempt Obligations .....	188,660,996	X X X	X X X	188,660,996	.0.0000		.0.0000		.0.0000	
2	1	Highest Quality .....	1,619,578,365	X X X	X X X	1,619,578,365	.0.0005	809,789	.0.0015	2,429,368	.0.0030	4,858,735
3	2	High Quality .....	500,863,282	X X X	X X X	500,863,282	.0.0020	1,001,727	.0.0060	3,005,180	.0.0100	5,008,633
4	3	Medium Quality .....	195,666,293	X X X	X X X	195,666,293	.0.0105	2,054,496	.0.0280	5,478,656	.0.0400	7,826,652
5	4	Low Quality .....	68,631,902	X X X	X X X	68,631,902	.0.0270	1,853,061	.0.0630	4,323,810	.0.0900	6,176,871
6	5	Lower Quality .....	44,161,998	X X X	X X X	44,161,998	.0.0670	2,958,854	.0.1200	5,299,440	.0.2000	8,832,400
7	6	In or Near Default .....	12,027,223	X X X	X X X	12,027,223	.0.0000		.0.3000	3,608,167	.0.3000	3,608,167
8		Total Unrated Multi-class Securities Acquired by Conversion .....		X X X	X X X		X X X		X X X		X X X	
9		Total Bonds (Sum of Line 1 through Line 8) (Page 2, Line 1, Net Admitted Asset) .....	2,629,590,059	X X X	X X X	2,629,590,059	X X X	8,677,927	X X X	24,144,621	X X X	36,311,458
<b>PREFERRED STOCKS</b>												
10	1	Highest Quality .....	38,830,350	X X X	X X X	38,830,350	.0.0020	77,661	.0.0060	232,982	.0.0090	349,473
11	2	High Quality .....	5,589,175	X X X	X X X	5,589,175	.0.0065	36,330	.0.0170	95,016	.0.0250	139,729
12	3	Medium Quality .....		X X X	X X X		.0.0185		.0.0400		.0.0600	
13	4	Low Quality .....	5,340,000	X X X	X X X	5,340,000	.0.0400	213,600	.0.0880	469,920	.0.1350	720,900
14	5	Lower Quality .....	5,820,000	X X X	X X X	5,820,000	.0.0850	494,700	.0.1600	931,200	.0.2500	1,455,000
15	6	In or Near Default .....		X X X	X X X		.0.0000		.0.3000		.0.3000	
16		Affiliated Life with AVR .....		X X X	X X X		.0.0000		.0.0000		.0.0000	
17		Total Preferred Stocks (Sum of Line 10 through Line 16) (Page 2, Line 2.1, Net Admitted Asset) .....	55,579,525	X X X	X X X	55,579,525	X X X	822,291	X X X	1,729,118	X X X	2,665,102
<b>SHORT-TERM BONDS</b>												
18		Exempt Obligations .....	50,000	X X X	X X X	50,000	.0.0000		.0.0000		.0.0000	
19	1	Highest Quality .....	124,022,209	X X X	X X X	124,022,209	.0.0005	62,011	.0.0015	186,033	.0.0030	372,067
20	2	High Quality .....		X X X	X X X		.0.0020		.0.0060		.0.0100	
21	3	Medium Quality .....		X X X	X X X		.0.0105		.0.0280		.0.0400	
22	4	Low Quality .....		X X X	X X X		.0.0270		.0.0630		.0.0900	
23	5	Lower Quality .....	2,459,796	X X X	X X X	2,459,796	.0.0670	164,806	.0.1200	295,176	.0.2000	491,959
24	6	In or Near Default .....		X X X	X X X		.0.0000		.0.3000		.0.3000	
25		Total Short-term Bonds (Sum of Line 18 through Line 24) .....	126,532,005	X X X	X X X	126,532,005	X X X	226,817	X X X	481,209	X X X	864,026

**ASSET VALUATION RESERVE (continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
<b>DERIVATIVE INSTRUMENTS</b>												
26		Exchange Traded		XXX	XXX		0.0005		0.0015		0.0030	
27	1	Highest Quality		XXX	XXX		0.0005		0.0015		0.0030	
28	2	High Quality		XXX	XXX		0.0020		0.0060		0.0100	
29	3	Medium Quality		XXX	XXX		0.0105		0.0280		0.0400	
30	4	Low Quality		XXX	XXX		0.0270		0.0630		0.0900	
31	5	Lower Quality		XXX	XXX		0.0670		0.1200		0.2000	
32	6	In or Near Default		XXX	XXX		0.0000		0.3000		0.3000	
33		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34		TOTAL (Line 9 plus Line 17 plus Line 25 plus Line 33)	2,811,701,589	XXX	XXX	2,811,701,589	XXX	9,727,035	XXX	26,354,948	XXX	39,840,586
<b>MORTGAGE LOANS</b>												
In Good Standing:												
35		Farm Mortgages			XXX		(a) 0.0063		(a) 0.0140		(a) 0.0225	
36		Residential Mortgages - Insured or Guaranteed	253,234		XXX	253,234	0.0003	76	0.0006	152	0.0010	253
37		Residential Mortgages - All Other	41,136		XXX	41,136	0.0013	53	0.0030	123	0.0050	206
38		Commercial Mortgages - Insured or Guaranteed	1,002,500		XXX	1,002,500	0.0003	301	0.0006	602	0.0010	1,003
39		Commercial Mortgages - All Other	120,919,843	8,245,741	XXX	129,165,584	(a) 0.0032	413,330	(a) 0.0070	904,159	(a) 0.0113	1,459,571
40		In Good Standing With Restructured Terms			XXX		(b) 0.0105		(b) 0.0465		(b) 0.0750	
Overdue, Not in Process:												
41		Farm Mortgages			XXX		0.0420		0.0915		0.1500	
42		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
43		Residential Mortgages - All Other			XXX		0.0025		0.0060		0.0100	
44		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
45		Commercial Mortgages - All Other			XXX		0.0420		0.0915		0.1500	
In Process of Foreclosure:												
46		Farm Mortgages			XXX		0.0000		0.2000		0.2000	
47		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
48		Residential Mortgages - All Other			XXX		0.0000		0.0200		0.0200	
49		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
50		Commercial Mortgages - All Other			XXX		0.0000		0.2000		0.2000	
51		Total Schedule B Mortgages (Sum of Line 35 through Line 50) (Page 2, Line 3, Net Admitted Asset)	122,216,713	8,245,741	XXX	130,462,454	XXX	413,760	XXX	905,036	XXX	1,461,033
52		Schedule DA Mortgages			XXX		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Line 51 plus Line 52)	122,216,713	8,245,741	XXX	130,462,454	XXX	413,760	XXX	905,036	XXX	1,461,033

(a) Times the company's experience adjustment factor (EAF).  
 (b) Column 9 is the greater of 7.5% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.  
 (c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
<b>COMMON STOCK</b>												
1		Unaffiliated Public .....	2,149,318,129	XXX	XXX	2,149,318,129	.0.0000		(d) .0.1861	399,988,104	(d) .0.1861	399,988,104
2		Unaffiliated Private .....	649,361	XXX	XXX	649,361	.0.0000		.0.2500	162,340	.0.2500	162,340
3		Affiliated Life with AVR .....		XXX	XXX		.0.0000		.0.0000		.0.0000	
Affiliated Investment Subsidiary:												
4		Fixed Income Exempt Obligations .....					XXX		XXX		XXX	
5		Fixed Income Highest Quality .....					XXX		XXX		XXX	
6		Fixed Income High Quality .....					XXX		XXX		XXX	
7		Fixed Income Medium Quality .....					XXX		XXX		XXX	
8		Fixed Income Low Quality .....					XXX		XXX		XXX	
9		Fixed Income Lower Quality .....					XXX		XXX		XXX	
10		Fixed Income In/Near Default .....					XXX		XXX		XXX	
11		Unaffiliated Common Stock Public .....					.0.0000		(d) .0.2000		(d) .0.2000	
12		Unaffiliated Common Stock Private .....					.0.0000		.0.2500		.0.2500	
13		Mortgage Loans .....					(c)		(c)		(c)	
14		Real Estate .....					(e)		(e)		(e)	
15		Affiliated-Certain Other (See SVO Purposes and Procedures Manual) .....	1,199,507	XXX	XXX	1,199,507	.0.0000		.0.2000	239,901	.0.2000	239,901
16		Affiliated-All Other .....		XXX	XXX		.0.0000		.0.2500		.0.2500	
17		Total Common Stock (Sum of Line 1 through Line 16) (Page 2, Line 2.2, Net Admitted Asset) .....	2,151,166,997			2,151,166,997	XXX		XXX	400,390,345	XXX	400,390,345
<b>REAL ESTATE</b>												
18		Home Office Property (General Account only) .....	32,975,712			32,975,712	.0.0000		.0.0750	2,473,178	.0.0750	2,473,178
19		Investment Properties .....	83,131,899			83,131,899	.0.0000		.0.0750	6,234,892	.0.0750	6,234,892
20		Properties Acquired in Satisfaction of Debt .....	7,551,022			7,551,022	.0.0000		.0.1100	830,612	.0.1100	830,612
21		Total Real Estate (Sum of Line 18 through Line 20) .....	123,658,633			123,658,633	XXX		XXX	9,538,682	XXX	9,538,682
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22		Exempt Obligations .....		XXX	XXX		.0.0000		.0.0000		.0.0000	
23	1	Highest Quality .....		XXX	XXX		.0.0005		.0.0015		.0.0030	
24	2	High Quality .....		XXX	XXX		.0.0020		.0.0060		.0.0100	
25	3	Medium Quality .....		XXX	XXX		.0.0105		.0.0280		.0.0400	
26	4	Low Quality .....	1,373,730	XXX	XXX	1,373,730	.0.0270	37,091	.0.0630	86,545	.0.0900	123,636
27	5	Lower Quality .....		XXX	XXX		.0.0670		.0.1200		.0.2000	
28	6	In or Near Default .....		XXX	XXX		.0.0000		.0.3000		.0.3000	
29		Total with Bond characteristics (Sum of Line 22 through Line 28) .....	1,373,730	XXX	XXX	1,373,730	XXX	37,091	XXX	86,545	XXX	123,636

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30	1	Highest Quality .....	30,981,229	XXX	XXX	30,981,229	.0.0020	61,962	.0.0060	185,887	.0.0090	278,831
31	2	High Quality .....		XXX	XXX		.0.0065		.0.0170		.0.0250	
32	3	Medium Quality .....		XXX	XXX		.0.0185		.0.0400		.0.0600	
33	4	Low Quality .....		XXX	XXX		.0.0400		.0.0880		.0.1350	
34	5	Lower Quality .....		XXX	XXX		.0.0850		.0.1600		.0.2500	
35	6	In or Near Default .....		XXX	XXX		.0.0000		.0.3000		.0.3000	
36		Affiliated Life with AVR .....		XXX	XXX		.0.0000		.0.0000		.0.0000	
37		Total with Preferred Stock characteristics (Sum of Line 30 through Line 36) .....	30,981,229	XXX	XXX	30,981,229	XXX	61,962	XXX	185,887	XXX	278,831
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
38		Farm Mortgages .....			XXX		(a) .0.0063		(a) .0.0140		(a) .0.0225	
39		Residential Mortgages - Insured or Guaranteed .....			XXX		.0.0003		.0.0006		.0.0010	
40		Residential Mortgages - All Other .....		XXX	XXX		.0.0013		.0.0030		.0.0050	
41		Commercial Mortgages - Insured or Guaranteed .....			XXX		.0.0003		.0.0006		.0.0010	
42		Commercial Mortgages - All Other .....			XXX		(a) .0.0063		(a) .0.0140		(a) .0.0225	
43		In Good Standing With Restructured Terms .....			XXX		(b) .0.2800		(b) .0.6200		(b) 1.0000	
Overdue, Not in Process:												
44		Farm Mortgages .....			XXX		.0.0420		.0.0915		.0.1500	
45		Residential Mortgages - Insured or Guaranteed .....			XXX		.0.0005		.0.0012		.0.0020	
46		Residential Mortgages - All Other .....			XXX		.0.0025		.0.0060		.0.0100	
47		Commercial Mortgages - Insured or Guaranteed .....			XXX		.0.0005		.0.0012		.0.0020	
48		Commercial Mortgages - All Other .....			XXX		.0.0420		.0.0915		.0.1500	
In Process of Foreclosure:												
49		Farm Mortgages .....			XXX		.0.0000		.0.2000		.0.2000	
50		Residential Mortgages - Insured or Guaranteed .....			XXX		.0.0000		.0.0040		.0.0040	
51		Residential Mortgages - All Other .....			XXX		.0.0000		.0.0200		.0.0200	
52		Commercial Mortgages - Insured or Guaranteed .....			XXX		.0.0000		.0.0040		.0.0040	
53		Commercial Mortgages - All Other .....			XXX		.0.0000		.0.2000		.0.2000	
54		Total with Mortgage Loan characteristics (Sum of Line 38 through Line 53) .....			XXX		XXX		XXX		XXX	

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
55		Unaffiliated Public .....		XXX	XXX		0.0000		(d) 0.2000		(d) 0.2000	
56		Unaffiliated Private .....	126,990,418	XXX	XXX	126,990,418	0.0000		0.2500	31,747,605	0.2500	31,747,605
57		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
58		Affiliated Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX		0.0000		0.2000		0.2000	
59		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.2500		0.2500	
60		Total with Common Stock characteristics (Sum of Line 55 through Line 59)	126,990,418	XXX	XXX	126,990,418	XXX		XXX	31,747,605	XXX	31,747,605
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
61		Home Office Property (General Account Only) .....					0.0000		0.0750		0.0750	
62		Investment Properties .....	62,635,954			62,635,954	0.0000		0.0750	4,697,697	0.0750	4,697,697
63		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1100		0.1100	
64		Total with Real Estate characteristics of real estate (Sum of Line 61 through Line 63)	62,635,954			62,635,954	XXX		XXX	4,697,697	XXX	4,697,697
ALL OTHER INVESTMENTS												
65		Other Invested Assets - Schedule BA .....	6,332,995	XXX		6,332,995	0.0000		0.2000	1,266,599	0.2000	1,266,599
66		Other Short-term Invested Assets - Schedule DA .....		XXX			0.0000		0.2000		0.2000	
67		Total All Other (Sum of Lines 65 plus Line 66) .....	6,332,995	XXX		6,332,995	XXX		XXX	1,266,599	XXX	1,266,599
68		Total Other Invested Assets - Schedules BA and DA (Sum of Lines 29, 37, 54, 60, 64 and 67)	228,314,326			228,314,326	XXX	99,053	XXX	37,984,333	XXX	38,114,368

(a) Times the company's experience adjustment factor (EAF).  
 (b) Column 9 is the greater of 7.5% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.  
 (c) Determined using the same factors and breakdowns used for directly owned mortgage loans.  
 (d) Times the company's weighted average portfolio beta (Minimum .15, Maximum .30).  
 (e) Determined using same factors and breakdowns used for directly owned real estate.

**Assets Valuation Reserve (continued)**  
**Basic Contributions, Reserve Objective and Maximum Reserve Calculations**  
**Replications (Synthetic) Assets**

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset (s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve

**NONE**

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	147,330,174
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(4,930,082)
2.2 Totals, Part 3, Column 7	(1,452,417)
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	428,515
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	4,847,722
4.2 Totals, Part 3, Column 9	2,054,227
5. Total profit (loss) on sales, Part 3, Column 14	73,268,494
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	97,888,000
8. Book/adjusted carrying value at end of current period	123,658,633
9. Total valuation allowance	
10. Subtotal (Line 8 plus Line 9)	123,658,633
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	123,658,633

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year	120,929,372
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	11,600,000
2.2 Additional investment made after acquisitions	11,600,000
3. Accrual of discount and mortgage interest points and commitment fees	142
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	10,312,801
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	122,216,713
10. Total valuation allowance	
11. Subtotal (Line 9 plus Line 10)	122,216,713
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	122,216,713

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	181,438,410
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	77,227,113
2.2 Additional investment made after acquisitions	39,791,207
3. Accrual of discount	26,526
4. Increase (decrease) by adjustment	(5,894,471)
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	64,222,662
7. Amortization of premium	51,797
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	228,314,326
10. Total valuation allowance	
11. Subtotal (Line 9 plus Line 10)	228,314,326
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	228,314,326

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D and DA (Group 1)</b>											
1.1 Class 1	27,553,126	46,724,658	53,099,343	29,888,301	31,445,568	188,710,996	6.8	222,818,595	8.1	188,710,996	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	27,553,126	46,724,658	53,099,343	29,888,301	31,445,568	188,710,996	6.8	222,818,595	8.1	188,710,996	
<b>2. All Other Governments, Schedules D and DA (Group 2)</b>											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)</b>											
3.1 Class 1		13,646,384	25,179,093	8,918,681		47,744,158	1.7	60,388,008	2.2	47,744,158	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		13,646,384	25,179,093	8,918,681		47,744,158	1.7	60,388,008	2.2	47,744,158	
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)</b>											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
<b>5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)</b>											
5.1 Class 1	2,213,663	23,868,993	7,497,791	18,256,014	27,622,145	79,458,606	2.9	86,150,477	3.1	79,458,606	
5.2 Class 2								31,323			
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	2,213,663	23,868,993	7,497,791	18,256,014	27,622,145	79,458,606	2.9	86,181,800	3.1	79,458,606	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)</b>											
6.1 Class 1		20,929,866	19,509,299	12,304,415	164,245,484	216,989,064	7.9	293,975,741	10.7	193,963,628	23,025,436
6.2 Class 2	15,156,033	980,977	72,028,506	9,004,499	95,181,733	192,351,748	7.0	258,770,351	9.4	192,351,748	
6.3 Class 3			25,886,046	25,434,911	44,845,010	96,165,967	3.5	15,793,178	0.6	96,165,967	
6.4 Class 4	1,306,787	3,047,845	18,597,220	7,746,722		30,698,574	1.1			15,153,874	15,544,700
6.5 Class 5											
6.6 Class 6	32,698	76,937	224,399	227,605	5,535,400	6,097,039	0.2			5,535,400	561,639
6.7 Totals	16,495,518	25,035,625	136,245,470	54,718,152	309,807,627	542,302,392	19.7	568,539,270	20.7	503,170,617	39,131,775
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)</b>											
7.1 Class 1	184,962,085	228,272,434	230,941,455	114,820,643	629,723,215	1,388,719,832	50.4	1,169,954,601	42.7	1,086,493,075	302,226,757
7.2 Class 2	8,086,525	28,192,360	87,615,053	21,928,881	162,688,716	308,511,535	11.2	478,359,573	17.5	266,690,069	41,821,465
7.3 Class 3	5,832,909	3,930,203	22,817,049	26,666,712	40,253,451	99,500,324	3.6	77,203,738	2.8	72,955,445	26,544,879
7.4 Class 4	4,998,545	7,493,365	5,490,575		19,950,844	37,933,329	1.4	10,978,871	0.4	37,933,328	
7.5 Class 5		4,987,275		4,160,000	14,722,351	23,869,626	0.9	400,000		23,869,625	
7.6 Class 6		100,240	551,666		5,278,279	5,930,185	0.2	3,030,149	0.1	3,354,407	2,575,779
7.7 Totals	203,880,064	272,975,877	347,415,798	167,576,236	872,616,856	1,864,464,831	67.6	1,739,926,931	63.5	1,491,295,949	373,168,880
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Class 1	1,501,344	4,350,360				5,851,704	0.2	6,000,000	0.2		5,851,704
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals	1,501,344	4,350,360				5,851,704	0.2	6,000,000	0.2		5,851,704
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Class 1	4,837,209					4,837,209	0.2	54,437,209	2.0	4,837,209	
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5	2,459,796				20,292,373	22,752,169	0.8	2,459,796	0.1	22,752,169	
9.6 Class 6											
9.7 Totals	7,297,005				20,292,373	27,589,378	1.0	56,897,005	2.1	27,589,378	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	221,067,427	337,792,695	336,226,981	184,188,054	853,036,412	1,932,311,569	70.1	X X X	X X X	1,601,207,672	331,103,897
10.2 Class 2	23,242,558	29,173,337	159,643,559	30,933,380	257,870,449	500,863,283	18.2	X X X	X X X	459,041,817	41,821,465
10.3 Class 3	5,832,909	3,930,203	48,703,095	52,101,623	85,098,461	195,666,291	7.1	X X X	X X X	169,121,412	26,544,879
10.4 Class 4	6,305,332	10,541,210	24,087,795	7,746,722	19,950,844	68,631,903	2.5	X X X	X X X	53,087,202	15,544,700
10.5 Class 5	2,459,796	4,987,275		4,160,000	35,014,724	(c) 46,621,795	1.7	X X X	X X X	46,621,794	
10.6 Class 6	32,698	177,177	776,065	227,605	10,813,679	(c) 12,027,224	0.4	X X X	X X X	8,889,807	3,137,418
10.7 Totals	258,940,720	386,601,897	569,437,495	279,357,384	1,261,784,569	(b) 2,756,122,065	100.0	X X X	X X X	2,337,969,704	418,152,359
10.8 Line 10.7 as a % of Column 6	9.4	14.0	20.7	10.1	45.8	100.0	X X X	X X X	X X X	84.8	15.2
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	198,328,667	449,060,911	526,481,633	224,316,739	495,536,681	X X X	X X X	1,893,724,631	69.1	1,557,599,835	336,124,796
11.2 Class 2	9,222,301	98,069,771	194,869,039	83,714,918	351,285,218	X X X	X X X	737,161,247	26.9	513,507,314	223,653,933
11.3 Class 3	40,000	26,228,565	31,522,291	26,531,670	8,674,389	X X X	X X X	92,996,916	3.4	68,011,443	24,985,473
11.4 Class 4		4,997,915	2,991,472	2,989,484		X X X	X X X	10,978,871	0.4	10,978,871	
11.5 Class 5	2,459,796				400,000	X X X	X X X	(c) 2,859,796	0.1	2,459,796	400,000
11.6 Class 6		90,149			2,940,000	X X X	X X X	(c) 3,030,149	0.1	435,149	2,595,000
11.7 Totals	210,050,764	578,447,311	755,864,435	337,552,811	858,836,288	X X X	X X X	(b) 2,740,751,609	100.0	2,152,992,408	587,759,202
11.8 Line 11.7 as a % of Column 8	7.7	21.1	27.6	12.3	31.3	X X X	X X X	100.0	X X X	78.6	21.4
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	218,732,485	290,728,675	262,631,954	160,521,614	668,592,944	1,601,207,672	58.1	1,557,599,835	56.8	1,601,207,672	X X X
12.2 Class 2	16,223,346	15,950,169	153,206,556	30,933,380	242,728,366	459,041,817	16.7	513,507,314	18.7	459,041,817	X X X
12.3 Class 3	5,832,909	3,930,203	42,447,601	37,318,800	79,591,898	169,121,411	6.1	68,011,443	2.5	169,121,412	X X X
12.4 Class 4	5,998,036	8,427,225	14,806,636	3,904,462	19,950,844	53,087,203	1.9	10,978,871	0.4	53,087,202	X X X
12.5 Class 5	2,459,796	4,987,275		4,160,000	35,014,724	46,621,795	1.7	2,459,796	0.1	46,621,794	X X X
12.6 Class 6		100,240	551,666		8,237,900	8,889,806	0.3	435,149		8,889,807	X X X
12.7 Totals	249,246,572	324,123,787	473,644,413	236,838,256	1,054,116,676	2,337,969,704	84.8	2,152,992,408	78.6	2,337,969,704	X X X
12.8 Line 12.7 as a % of Column 6	10.7	13.9	20.3	10.1	45.1	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	9.0	11.8	17.2	8.6	38.2	84.8	X X X	X X X	X X X	84.8	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	2,334,941	47,064,021	73,595,027	23,666,440	184,443,468	331,103,897	12.0	336,124,796	12.3	X X X	331,103,897
13.2 Class 2	7,019,212	13,223,168	6,437,002		15,142,082	41,821,464	1.5	223,653,933	8.2	X X X	41,821,465
13.3 Class 3			6,255,494	14,782,822	5,506,563	26,544,879	1.0	24,985,473	0.9	X X X	26,544,879
13.4 Class 4	307,296	2,113,985	9,281,158	3,842,260		15,544,699	0.6			X X X	15,544,700
13.5 Class 5						400,000				X X X	
13.6 Class 6	32,698	76,937	224,399	227,605	2,575,779	3,137,418	0.1	2,595,000	0.1	X X X	3,137,418
13.7 Totals	9,694,147	62,478,111	95,793,080	42,519,127	207,667,892	418,152,357	15.2	587,759,202	21.4	X X X	418,152,359
13.8 Line 13.7 as a % of Column 6	2.3	14.9	22.9	10.2	49.7	100.0	X X X	X X X	X X X	X X X	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.4	2.3	3.5	1.5	7.5	15.2	X X X	X X X	X X X	X X X	15.2

(a) Includes \$ 10,034,145 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ current year, \$ prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5\* designations and \$ current year, \$ prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, At Statement Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	17,940,963	19,836,099	33,835,221	5,289,070	5,103,644	82,004,997	3.0	80,745,184	2.9	82,004,997	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	9,612,163	26,888,559	19,264,123	24,599,231	26,341,923	106,705,999	3.9	142,073,411	5.2	106,705,999	
1.7 Totals	27,553,126	46,724,658	53,099,344	29,888,301	31,445,567	188,710,996	6.8	222,818,595	8.1	188,710,996	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations		13,646,384	25,179,093	8,918,681		47,744,158	1.7	60,388,008	2.2	47,744,158	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals		13,646,384	25,179,093	8,918,681		47,744,158	1.7	60,388,008	2.2	47,744,158	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations		5,542,536	1,819,905	1,161,178		8,523,619	0.3	17,305,017	0.6	8,523,618	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	1,409,953	4,398,751	5,191,607	14,994,156	26,755,172	52,749,639	1.9	52,370,605	1.9	52,749,638	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	803,710	13,927,707	486,279	2,100,680	866,974	18,185,350	0.7	16,506,178	0.6	18,185,350	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals	2,213,663	23,868,994	7,497,791	18,256,014	27,622,146	79,458,608	2.9	86,181,800	3.1	79,458,606	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)</b>											
6.1 Issuer Obligations	16,495,519	25,035,625	136,245,469	54,718,152	309,807,627	542,302,392	19.7	568,539,269	20.7	503,170,617	39,131,775
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
6.7 Totals	16,495,519	25,035,625	136,245,469	54,718,152	309,807,627	542,302,392	19.7	568,539,269	20.7	503,170,617	39,131,775
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)</b>											
7.1 Issuer Obligations	186,794,646	248,588,003	265,728,816	161,054,776	871,034,644	1,733,200,885	62.9	1,570,293,388	57.3	1,372,063,962	361,136,923
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	6,929,926	3,200,081	51,964,866	1,790,616	1,582,211	65,467,700	2.4	25,168,163	0.9	65,467,700	
7.4 Other	862,296					862,296		3,448,576	0.1	862,296	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined	1,387,221	6,394,748	19,648,283	4,730,843		32,161,095	1.2	22,108,146	0.8	32,161,096	
7.6 Other	7,905,975	14,793,045	10,073,833			32,772,853	1.2	118,908,658	4.3	20,740,896	12,031,957
7.7 Totals	203,880,064	272,975,877	347,415,798	167,576,235	872,616,855	1,864,464,829	67.6	1,739,926,931	63.5	1,491,295,950	373,168,880
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Issuer Obligations	1,501,344	4,350,360				5,851,704	0.2	6,000,000	0.2		5,851,704
8.7 Totals	1,501,344	4,350,360				5,851,704	0.2	6,000,000	0.2		5,851,704
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Issuer Obligations	7,297,005				20,292,373	27,589,378	1.0	56,897,005	2.1	27,589,378	
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
9.7 Totals	7,297,005				20,292,373	27,589,378	1.0	56,897,005	2.1	27,589,378	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	230,029,477	316,999,007	462,808,504	231,141,857	1,206,238,288	2,447,217,133	88.8	X X X	X X X	2,041,096,730	406,120,402
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	11,022,116	31,287,310	24,455,730	39,593,387	53,097,095	159,455,638	5.8	X X X	X X X	159,455,637	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	7,733,636	17,127,788	52,451,145	3,891,296	2,449,185	83,653,050	3.0	X X X	X X X	83,653,050	
10.4 Other	862,296					862,296		X X X	X X X	862,296	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	1,387,221	6,394,748	19,648,283	4,730,843		32,161,095	1.2	X X X	X X X	32,161,096	
10.6 Other	7,905,975	14,793,045	10,073,833			32,772,853	1.2	X X X	X X X	20,740,896	12,031,957
10.7 Totals	258,940,721	386,601,898	569,437,495	279,357,383	1,261,784,568	2,756,122,065	100.0	X X X	X X X	2,337,969,705	418,152,359
10.8 Line 10.7 as a % of Column 6	9.4	14.0	20.7	10.1	45.8	100.0	X X X	X X X	X X X	84.8	15.2
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	151,492,160	494,026,869	677,938,735	258,851,623	777,858,484	X X X	X X X	2,360,167,871	86.1	1,804,491,884	555,675,987
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	2,958,891	13,965,578	23,008,806	74,959,105	79,551,636	X X X	X X X	194,444,016	7.1	194,444,017	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	6,878,811	7,270,956	23,085,800	3,079,956	1,358,818	X X X	X X X	41,674,341	1.5	41,674,341	
11.4 Other	978,223	2,470,353				X X X	X X X	3,448,576	0.1	3,448,576	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined	968,686	4,477,246	16,662,214			X X X	X X X	22,108,146	0.8	22,108,147	
11.6 Other	46,773,993	56,236,309	15,168,878	662,127	67,351	X X X	X X X	118,908,658	4.3	86,825,443	32,083,215
11.7 Totals	210,050,764	578,447,311	755,864,433	337,552,811	858,836,289	X X X	X X X	2,740,751,608	100.0	2,152,992,408	587,759,202
11.8 Line 11.7 as a % of Column 8	7.7	21.1	27.6	12.3	31.3	X X X	X X X	100.0	X X X	78.6	21.4
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	221,521,311	260,121,275	372,261,020	188,622,728	998,570,396	2,041,096,730	74.1	1,804,491,884	65.8	2,041,096,730	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	11,022,116	31,287,309	24,455,729	39,593,388	53,097,095	159,455,637	5.8	194,444,017	7.1	159,455,637	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	7,733,636	17,127,788	52,451,145	3,891,296	2,449,185	83,653,050	3.0	41,674,342	1.5	83,653,050	X X X
12.4 Other	862,296					862,296		3,448,576	0.1	862,296	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined	1,387,221	6,394,748	19,648,283	4,730,843		32,161,095	1.2	22,108,146	0.8	32,161,096	X X X
12.6 Other	6,719,994	9,192,666	4,828,236			20,740,896	0.8	86,825,443	3.2	20,740,896	X X X
12.7 Totals	249,246,574	324,123,786	473,644,413	236,838,255	1,054,116,676	2,337,969,704	84.8	2,152,992,408	78.6	2,337,969,705	X X X
12.8 Line 12.7 as a % of Column 6	10.7	13.9	20.3	10.1	45.1	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	9.0	11.8	17.2	8.6	38.2	84.8	X X X	X X X	X X X	84.8	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	8,508,166	56,877,732	90,547,484	42,519,127	207,667,892	406,120,401	14.7	555,675,987	20.3	X X X	406,120,402
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										X X X	
13.6 Other	1,185,982	5,600,379	5,245,597			12,031,958	0.4	32,083,215	1.2	X X X	12,031,957
13.7 Totals	9,694,148	62,478,111	95,793,081	42,519,127	207,667,892	418,152,359	15.2	587,759,202	21.4	X X X	418,152,359
13.8 Line 13.7 as a % of Column 6	2.3	14.9	22.9	10.2	49.7	100.0	X X X	X X X	X X X	X X X	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.4	2.3	3.5	1.5	7.5	15.2	X X X	X X X	X X X	X X X	15.2

**SCHEDULE DA - PART 2**

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	22,479,731	22,479,731			
2. Cost of short-term investments acquired .....	177,188,697	177,188,697			
3. Increase (decrease) by adjustment .....	(19,935)	(19,935)			
4. Increase (decrease) by foreign exchange adjustment .....					
5. Total profit (loss) on disposal of short-term investments .....					
6. Consideration received on disposal of short-term investments .....	73,116,488	73,116,488			
7. Book/adjusted carrying value, current year .....	126,532,005	126,532,005			
8. Total valuation allowance .....					
9. Subtotal (Line 7 plus Line 8) .....	126,532,005	126,532,005			
10. Total nonadmitted amounts .....					
11. Statement value (Line 9 minus Line 10) .....	126,532,005	126,532,005			
12. Income collected during year .....	5,115,108	5,115,108			
13. Income earned during year .....	5,454,264	5,454,264			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: .....

**SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS**

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Owned

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) .....	_____
2. Cost/Option Premium (Section 2, Column 7) .....	_____
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13) .....	_____
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14) .....	_____
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15) .....	_____
5. Consideration received on terminations (Section 3, Column 16) .....	_____
6. Used to Adjust Basis on Open Contracts (Section 3, Column 17) .....	_____
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized .....	_____
7.2 Used to Adjust Basis of Hedged Item .....	_____
8. Aggregate write-in book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 minus Line 6 minus Line 7) .....	=====

**NONE**

**SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS**

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Written

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) .....	_____
2. Consideration received (Section 2, Column 7) .....	_____
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13) .....	_____
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14) .....	_____
4.2 Used to Adjust Basis (Section 3, Column 15) .....	_____
5. Consideration paid on terminations (Section 3, Column 16) .....	_____
6. Used to Adjust Basis on Open Contracts (Section 3, Column 17) .....	_____
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized .....	_____
7.2 Used to Adjust Basis .....	_____
8. Aggregate write-in book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 minus Line 4 minus Line 5 minus Line 6 minus Line 7) .....	=====

**NONE**

### SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) .....		
2. Cost or (Consideration Received) (Section 2, Column 7) .....		
3. Increase/ (Decrease) by Adjustment (Section 1, .....		
4. Gain/ (Loss) on Termination:	<b>NONE</b>	
4.1 Recognized (Section 3, Column 14) .....		
4.2 Used to Adjust Basis of Hedged Item (Se .....		
5. Consideration received (or paid) on terminations .....		
6. Used to Adjust Basis on Hedged Item on Open Contracts (Section 1, Column 13) .....		
7. Disposition of deferred amount on contracts terminated in prior year:		
7.1 Recognized .....		
7.2 Used to Adjust Basis of Hedged Item .....		
8. Aggregate write-in book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 minus Line 6 minus Line 7) .....		

### SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) .....		
2. Change in total Variation Margin on Open Contracts (Difference between years-Section 1, Column 6) .....		
3.1 Change in Variation Margin on Open Contracts Used to Adjust Basis of hedged Item (Section 1, Column 11) .....		
3.2 Change in Variation Margin on Open Contracts recognized (Difference between years-Section 1, Column 10) .....		
4.1 Variation Margin on Contracts Terminated During .....	<b>NONE</b>	
4.2 Less:		
4.21 Gain/ (Loss) Recognized in Current Year .....		
4.22 Gain/ (Loss) Used to Adjust Basis of Hec .....		
4.3 Subtotal (Line 4.1 minus Line 4.2) .....		
5.1 Net Additions to Cash Deposits (Section 2, Colur....., .....		
5.2 Less: Net Reductions to Cash Deposits (Section 3, Column 9) .....		
6. Subtotal (Line 1 minus Line 2 plus Line 3.1 plus Line 3.2 minus Line 4.3 plus Line 5.2) .....		
7. Disposition of Gain/ (Loss) on contracts terminated in prior year:		
7.1 Recognized .....		
7.2 Used to Adjust Basis of Hedged Item .....		
8. Aggregate write-in book value, December 31, Current Year (Line 6 plus Line 7.1 plus Line 7.2) .....		

### SCHEDULE DB - PART E - VERIFICATION

Verification of Statement Value and Fair Value of Open Contracts

		Statement Value
1. Part A, Section 1, Column 10 .....		
2. Part B, Section 1, Column 10 .....		
3. Part C, Section 1, Column 10 .....		
4. Part D, Section 1, Column 9 minus Column 12 .....		
5. Line 1 minus Line 2 plus Line 3 plus Line 4 .....		
6. Part E, Section 1, Column 4 .....		
7. Part E, Section 1, Column 5 .....		
8. Line 5 minus Line 6 minus Line 7 .....		
		Fair Value
9. Part A, Section 1, Column 11 .....		
10. Part B, Section 1, Column 11 .....		
11. Part C, Section 1, Column 11 .....	(750, 114)	
12. Part D, Section 1, Column 9 .....		
13. Line 9 minus Line 10 plus Line 11 plus Line 12 .....		(750, 114)
14. Part E, Section 1, Column 7 .....		
15. Part E, Section 1, Column 8 .....	(750, 114)	
16. Line 13 minus Line 14 minus Line 15 .....		

**SCHEDULE DB - PART F - SECTION 1**

Summary of Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1	2	3	4	5	Derivative Instruments Open		Cash Instrument(s) Held				
Replication RSAT Number	Description	NAIC Designation or Other Description	Statement Value	Fair Value	6	7	8	9	10	11	12
					Description	Fair Value	CUSIP	Description	Statement Value	Fair Value	NAIC Designation or Other Description

**NONE**

**SCHEDULE DB - PART F - SECTION 2**

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory .....										
2. Add: Opened or Acquired Transactions .....										
3. Add: Increases in Replicated Asset Statement Value .....	XXX						XXX		XXX	
4. Less: Closed or Disposed of Transactions .....										
5. Less: Positions Disposed of for Failing Effectiveness Criteria .....										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value .....	XXX						XXX		XXX	
7. Ending Inventory .....										

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year,  
and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
Disposed - Death Claims - Ordinary							
0045922984	2250626	AL	2002	6,936	479		No Contract
0045486698	2360644	AZ	2002	2,500	401		No Contract
0045426016	2232167	CA	2002	5,000	912		No Contract
0045588552	2475967	CA	2002	15,000	961		No Contract
0045802046	2175218	CA	2002	15,000	546		No Contract
0045820036	130048	CA	2002	10,000	338		No Contract
0045829418	2412674	CA	2002	10,000	202		No Contract
0045829547	2393594	CA	2002	10,000	251		No Contract
0045867145	2227341	CA	2002	5,000	802		No Contract
0046035384	2302703	CA	2002	10,000	327		No Contract
0046148207	2305702	CA	2002	10,000	27		No Contract
0046325285	2475102	CA	2002	4,500	189		No Contract
0071400701	2316962	CA	2002	10,000	310		No Contract
0045513172	2258955	FL	2002	15,000	470		No Contract
0045561510	2357574	FL	2002	10,000	1,011		No Contract
0045568967	2419038	FL	2002	10,000	353		No Contract
0045688804	2180292	FL	2002	10,000	1,057		No Contract
0045876483	2513637	FL	2002	10,000	33		No Contract
0045925454	2189063	FL	2002	10,000	932		No Contract
0045961320	2106354	FL	2002	2,500	108		No Contract
0045492801	120146	GA	2002	15,000	768		No Contract
0045280649	2386978	IL	2002	5,000	810		No Contract
0045280684	2155338	IL	2002	2,500	563		No Contract
0045326448	100205	IL	2002	20,000	6,500		Unsound Health and Misrepresentation
0045555256	2200730	IL	2002	10,000	255		No Contract
0045556560	2165222	IL	2002	15,000	502		No Contract
0045672081	2380180	IL	2002	10,000	447		No Contract
0045734442	2234633	IL	2002	5,000	224		No Contract
0045788723	2485042	IL	2002	4,500	1,330		No Contract
0045842855	2240563	IL	2002	6,500	396		No Contract
0046060444	2453003	IL	2002	10,000	418		No Contract
0046071564	2554934	IL	2002	5,000	152		No Contract
0046091531	2408769	IL	2002	10,000	54		No Contract
0046092255	2305403	IL	2002	2,500	269		No Contract
0046114539	2503870	IL	2002	2,500	121		No Contract
0046175774	2244085	IL	2002	4,000	61		No Contract
0046275377	2570820	IL	2002	5,000	42		No Contract
0046342735	2549531	IL	2002	2,500	159		No Contract
NOT ISSUED	120131	IL	2002	10,000	95		No Contract
0045518437	2233842	IN	2002	2,500	498		No Contract
0045788458	2271678	IN	2002	5,000	431		No Contract
0045846471	2520023	IN	2002	5,000	588		No Contract
0045878135	2317654	IN	2002	10,000	190		No Contract
0045993725	2155110	IN	2002	3,000	179		No Contract
0046059477	2262134	IN	2002	5,500	359		No Contract
0046327391	2483750	IN	2002	2,500	134		No Contract
0043310059	2249975	LA	2002	2,000	810		No Contract
0045513591	70624	LA	2002	10,000	60		No Contract
0045513591	2158987	LA	2002	10,000	60		No Contract
0045517483	2372407	LA	2002	10,000	143		No Contract
0045543717	2193750	LA	2002	1,500	488		No Contract
0045576524	2372408	LA	2002	10,000	282		No Contract
0045678018	2226107	LA	2002	10,000	1,158		No Contract
0045684245	2343152	LA	2002	5,000	922		No Contract
0045884196	2237298	LA	2002	1,000	177		No Contract
0045905121	2559875	LA	2002	10,000	146		No Contract
0045958438	2366380	LA	2002	10,000	287		No Contract
0046018367	2388994	LA	2002	2,500	278		No Contract
0046073204	2201635	LA	2002	3,000	240		No Contract
0046152739	2289778	LA	2002	3,076	260		No Contract
0046243637	80417	LA	2002	3,000	59		No Contract
0046243797	2460088	LA	2002	2,500	171		No Contract
0046418118	2492428	LA	2002	10,000	32		Unsound Health and Misrepresentation
NOT ISSUED	100308	LA	2002	5,000	55		No Contract
NOT ISSUED	120175	LA	2002	50,000			Unsound Health and Misrepresentation
0044902490	2492427	MI	2002	50,000	107		No Contract
0045562980	2135636	MI	2002	8,357	952		No Contract
0045585969	2397102	MI	2002	3,000	767		No Contract
0045626593	2258694	MI	2002	21,790	1,015		No Contract
0045671755	2556067	MI	2002	5,000	707		No Contract
0045853792	2178367	MI	2002	5,000	239		No Contract
0045937108	2425885	MI	2002	4,500	480		No Contract
0046163027	2248013	MI	2002	13,750	168		No Contract
0046309814	2421292	MI	2002	3,000	68		No Contract
0045703024	2097619	MO	2002	3,000	523		No Contract
0045708578	2442944	MO	2002	5,000	755		No Contract
0045929805	2131827	MO	2002	3,000	428		No Contract
0043548454	2356027	NC	2002	4,000	815		No Contract
0043548493	2356028	NC	2002	3,000	612		No Contract
0044616527	130028	NC	2002	6,073	3,500		Unsound Health and Misrepresentation
0045567003	2474400	NC	2002	5,000	626		No Contract
0045588013	2159000	NC	2002	3,000	941		No Contract
0045687994	2166792	NC	2002	5,000	537		No Contract
0045712434	2305588	NC	2002	15,000	582		No Contract
0045786850	2305404	NC	2002	10,000	821		No Contract
0045933903	2240608	NC	2002	10,000	104		No Contract
0046043736	2567379	NC	2002	10,000	86		No Contract
0046043772	2333545	NC	2002	7,000	685		No Contract
0046045457	2525777	NC	2002	10,000	436		No Contract

(continues)

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year,  
and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
Disposed - Death Claims - Ordinary (continued)							
0046075414	2320370	NC	2002	5,000	56		No Contract
0046116211	2525775	NC	2002	10,000	328		No Contract
0046243500	2393755	NC	2002	10,000	218		No Contract
0046278302	2416833	NC	2002	5,000	20		No Contract
0046376388	2525776	NC	2002	2,500	54		No Contract
0045278331	2231869	OH	2002	2,500	1,250		Unsound Health and Misrepresentation
0045478704	2149316	OH	2002	5,000	316		No Contract
0045478848	2490589	OH	2002	2,500	743		No Contract
0045529745	2293389	OH	2002	4,000	1,061		No Contract
0045553632	2103564	OH	2002	1,000	237		No Contract
0045720527	2377950	OH	2002	4,000	919		No Contract
0045752485	2233844	OH	2002	2,500	360		No Contract
0045752735	2233843	OH	2002	5,875	700		No Contract
0045753276	2301882	OH	2002	2,500	772		No Contract
0045758515	2186868	OH	2002	10,129	324		No Contract
0045787264	2289777	OH	2002	10,000	830		No Contract
0045787267	70604	OH	2001	3,000	717		No Contract
0045816272	2510498	OH	2002	1,000	445		No Contract
0045943728	2454127	OH	2002	10,000	597		No Contract
0045989648	2368152	OH	2002	10,000	811		No Contract
0046143275	2466017	OH	2002	5,000	119		No Contract
0046165102	2537122	OH	2002	5,000	44		No Contract
0046268417	2444614	OH	2002	4,000	292		No Contract
0045571082	2201862	PA	2002	4,000	1,211		No Contract
0045776372	2361339	PA	2002	3,000	511		No Contract
0045808064	2135708	PA	2002	3,000	131		No Contract
0045861546	2516850	PA	2002	5,000	628		No Contract
0045861796	2290735	PA	2002	3,000	284		No Contract
0046005146	2226105	PA	2002	2,500	340		No Contract
0046005292	2226106	PA	2002	2,500	90		No Contract
0046027912	2220126	PA	2002	10,000	9		No Contract
NOT ISSUED	130051	PA	2002	25,000			No Contract
0007611390	2475101	TX	2002	5,000	228		No Contract
0045030562	2474510	TX	2002	5,000	737		No Contract
0045509986	2141223	TX	2002	50,000	1,783		No Contract
0045580117	2518819	TX	2002	4,000	1,143		No Contract
0045580142	2518820	TX	2002	4,000	1,086		No Contract
0045648161	2560606	TX	2002	2,500	412		No Contract
0045701741	2424144	TX	2002	15,000	449		No Contract
0046246069	2485052	TX	2002	11,584	117		No Contract
0046327739	2470569	WI	2002	10,000	220		No Contract
0199999 - Subtotal - Disposed - Death Claims - Ordinary				1,017,570	67,428		
0599999 - Subtotal - Disposed - Death Claims				1,017,570	67,428		
Disposed - Additional Accidental Death Benefits Claims - Ordinary							
0045983301	00130029	PA	2001	7,000			No Contract
0699999 - Subtotal - Disposed - Additional Accidental Death Benefits Claims - Ordinary				7,000			
1099999 - Subtotal - Disposed - Additional Accidental Death Benefits Claims				7,000			
Disposed - Disability Benefits Claims - Ordinary							
0045011016	130045	CA	2002	Prem Waiver	216		No Contract
0044998708	130018	IL	2001	Prem Waiver	509		No Contract
0045406569	00130059	IL	2002	Prem Waiver	117		No Contract
0041441261	00070718	IN	2002	Prem Waiver	74		No Contract
0042568337	00130030	IN	2001	Prem Waiver	99		No Contract
0071504151	070617	IN	2002	Prem Waiver	94		No Contract
0042720306	120132	KY	2002	Prem Waiver	56		No Contract
0044043002	110310	KY	2002	Prem Waiver	16		No Contract
0045309896	110310	KY	2002	Prem Waiver	9		No Contract
0043924004	130043	LA	2002	Prem Waiver	249		No Contract
0071202561	130021	LA	2001	Prem Waiver	30		No Contract
0071342924	130032	LA	2002	Prem Waiver	145		No Contract
0071876970	00070654	LA	2002	Prem Waiver	13		No Contract
0043022854	130041	MI	2001	Prem Waiver	79		No Contract
0043125461	070607	NC	2001	Prem Waiver	46		No Contract
0071668045	00140012	NC	2002	Prem Waiver			No Contract
0072326474	070555	NC	2001	Prem Waiver	60		No Contract
0010304757	130033	OH	2001	Prem Waiver	136		No Contract
0010593460	070572	OH	2001	Prem Waiver	43		No Contract
0043513366	130026	OH	2001	Prem Waiver	147		No Contract
0044957687	120044	OH	2002	Prem Waiver	115		No Contract
0045108616	060843	OH	2001	Prem Waiver	42		No Contract
0072104514	00120140	OH	2002	Prem Waiver	38		No Contract
0072254432	00070687	OH	2002	Prem Waiver	21		No Contract
0044520227	00130047	PA	2002	Prem Waiver	255		No Contract
0045197953	00070671	VA	2002	Prem Waiver	67		No Contract
0045114701	00120148	WV	2002	Prem Waiver	99		No Contract
0045258418	00120148	WV	2002	Prem Waiver	102		No Contract
0045258419	00120148	WV	2002	Prem Waiver	68		No Contract
(continues)							

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year,  
and all claims for death losses and all other contract claims resisted December 31 of current year

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
Disposed - Disability Benefits Claims - Ordinary (continued)							
1199999 - Subtotal - Disposed - Disability Benefits Claims - Ordinary .....				2,945			
1599999 - Subtotal - Disposed - Disability Benefits Claims .....				2,945			
2699999 - Subtotal - Disposed - Claims Disposed of During Current Year .....				1,024,570	70,373		
Resisted - Death Claims - Ordinary							
0045125887	110064	IL	1999	45,000		45,000	No Contract
0045207788	01486289	IL	2002	10,000		10,000	No Contract
NOT ISSUED	99999999	IN	2000	300,000		300,000	Unsound Health and Misrepresentation
0044665149	110034	LA	2001	5,000		5,000	Unsound Health and Misrepresentation
0044671879	9890091	LA	1997	10,000		10,000	Misrepresentation
2799999 - Subtotal - Resisted - Death Claims - Ordinary .....				370,000		370,000	
3199999 - Subtotal - Resisted - Death Claims .....				370,000		370,000	
Resisted - Additional Accidental Death Benefits Claims - Ordinary							
0008636379	030686	KY	1998	25,000		25,000	No Contract
0043737964	9764332	LA	1996	25,000		25,000	Unsound Health and Misrepresentation
NOT ISSUED	000000	OH	2001	25,000		25,000	Unsound Health and Misrepresentation
3299999 - Subtotal - Resisted - Additional Accidental Death Benefits Claims - Ordinary .....				75,000		75,000	
3699999 - Subtotal - Resisted - Additional Accidental Death Benefits Claims .....				75,000		75,000	
5299999 - Subtotal - Resisted - Claims Resisted During Current Year .....				445,000		445,000	
5399999 - TOTALS .....				1,469,570	70,373	445,000	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancellable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount

**PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS**

1. Premiums written	80,238,912	XXX	46,756,854	XXX		XXX		XXX	384,483	XXX	33,069,095	XXX		XXX	1,482	XXX	26,998	XXX
2. Premiums earned	80,114,205	XXX	46,756,854	XXX		XXX		XXX	384,013	XXX	32,944,570	XXX		XXX	1,351	XXX	27,417	XXX
3. Incurred claims	73,645,339	91.925	45,230,036	96.735					104,820	27.296	28,306,348	85.921			5,439	402.591	(1,304)	(4.756)
4. Increase in contract reserves	4,282,985	5.346							(350,884)	(91.373)	4,638,500	14.080			(128)	(9.474)	(4,503)	(16.424)
5. Commissions (a)	7,237,000	9.033							83,104	21.641	7,147,741	21.696			320	23.686	5,835	21.282
6. General insurance expenses	15,561,642	19.424	2,868,345	6.135					145,760	37.957	12,536,740	38.054			562	41.599	10,235	37.331
7. Taxes, licenses and fees	2,019,192	2.520	90,962	0.195					22,142	5.766	1,904,448	5.781			85	6.292	1,555	5.672
8. Total expenses incurred	24,817,834	30.978	2,959,307	6.329					251,006	65.364	21,588,929	65.531			967	71.577	17,625	64.285
9. Aggregate write-ins for deductions																		
10. Gain from underwriting before dividends or refunds	(22,631,953)	(28.250)	(1,432,489)	(3.064)					379,071	98.713	(21,589,207)	(65.532)			(4,927)	(364.693)	15,599	56.895
11. Dividends or refunds																		
12. Gain from underwriting after dividends or refunds	(22,631,953)	(28.250)	(1,432,489)	(3.064)					379,071	98.713	(21,589,207)	(65.532)			(4,927)	(364.693)	15,599	56.895
DETAILS OF WRITE-INS																		
0901.																		
0902.																		
0903.																		
0998. Summary of remaining write-ins for Line 9 from overflow page																		
0999. Totals (Lines 0901 through 0903 plus Line 0998) (Line 9 above)																		

(a) Includes \$ ..... reported as "Contract, membership and other fees retained by agents."

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancellable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other

**PART 2 - RESERVES AND LIABILITIES**

<b>A. Premium Reserves:</b>									
1. Unearned premiums	2,923,189					2,920,757		359	2,073
2. Advance premiums	241,290				120,760	111,509		310	8,711
3. Reserve for rate credits									
4. Total premium reserves, current year	3,164,479				120,760	3,032,266		669	10,784
5. Total premium reserves, prior year	3,039,772				120,290	2,907,741		538	11,203
6. Increase in total premium reserves	124,707				470	124,525		131	(419)
<b>B. Contract Reserves:</b>									
1. Additional reserves	157,624,285				4,748,577	152,752,180		5,302	118,226
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	157,624,285				4,748,577	152,752,180		5,302	118,226
4. Total contract reserves, prior year	153,341,300				5,099,461	148,113,680		5,430	122,729
5. Increase in contract reserves	4,282,985				(350,884)	4,638,500		(128)	(4,503)
<b>C. Claim Reserves and Liabilities:</b>									
1. Total current year	57,967,014				63,025	57,792,633		36,419	74,937
2. Total prior year	50,716,337				80,205	50,488,320		40,817	106,995
3. Increase	7,250,677				(17,180)	7,304,313		(4,398)	(32,058)

**PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

<b>1. Claims paid during the year:</b>									
1.1 On claims incurred prior to current year	20,967,330	6,433,687			38,000	14,468,667		9,837	17,139
1.2 On claims incurred during current year	45,427,332	38,796,349			84,000	6,533,368			13,615
<b>2. Claim reserves and liabilities, December 31, current year:</b>									
2.1 On claims incurred prior to current year	39,801,133				35,598	39,763,141		29	2,365
2.2 On claims incurred during current year	18,165,881				27,427	18,029,492		36,390	72,572
<b>3. Test:</b>									
3.1 Line 1.1 and Line 2.1	60,768,463	6,433,687			73,598	54,231,808		9,866	19,504
3.2 Claim reserves and liabilities, December 31, prior year	50,716,337				80,205	50,488,320		40,817	106,995
3.3 Line 3.1 minus Line 3.2	10,052,126	6,433,687			(6,607)	3,743,488		(30,951)	(87,491)

**PART 4 - REINSURANCE**

<b>A. Reinsurance Assumed:</b>									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
<b>B. Reinsurance Ceded:</b>									
1. Premiums written	1,350,946					1,350,946			
2. Premiums earned	1,350,946					1,350,946			
3. Incurred claims	159,355					159,355			
4. Commissions	1,074,508					1,074,508			

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1	2	3	4
	Medical	Dental	Other	Total
<b>A. Direct:</b>				
1. Incurred claims .....	41,859,414	1,905,582	30,039,698	73,804,694
2. Beginning claim reserves and liabilities .....			50,716,337	50,716,337
3. Ending claim reserves and liabilities .....			57,967,014	57,967,014
4. Claims paid .....	41,859,414	1,905,582	22,789,021	66,554,017
<b>B. Assumed Reinsurance:</b>				
5. Incurred claims .....				
6. Beginning claim reserves and liabilities .....				
7. Ending claim reserves and liabilities .....				
8. Claims paid .....				
<b>C. Ceded Reinsurance:</b>				
9. Incurred claims .....			159,355	159,355
10. Beginning claim reserves and liabilities .....				
11. Ending claim reserves and liabilities .....				
12. Claims paid .....			159,355	159,355
<b>D. Net:</b>				
13. Incurred claims .....	41,859,414	1,905,582	29,880,343	73,645,339
14. Beginning claim reserves and liabilities .....			50,716,337	50,716,337
15. Ending claim reserves and liabilities .....			57,967,014	57,967,014
16. Claims paid .....	41,859,414	1,905,582	22,629,666	66,394,662

**SCHEDULE O - PART 1**

**Development of Incurred Losses**

**Section A - Group Accident and Health**

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior .....	3,457,297	(53,727)	2,519	10,735	4,911
2. 1998 .....	23,123,318	4,251,290	18,752	6,443	1,108
3. 1999 .....	XXX	22,957,593	5,246,214	15,781	3,310
4. 2000 .....	XXX	XXX	25,372,165	5,477,763	25,632
5. 2001 .....	XXX	XXX	XXX	28,322,893	6,398,726
6. 2002 .....	XXX	XXX	XXX	XXX	37,331,309

**Section B - Other Accident and Health**

1. Prior .....	9,640,402	6,118,775	4,770,194	4,500,867	4,420,924
2. 1998 .....	5,930,648	5,675,775	1,916,249	1,607,251	960,687
3. 1999 .....	XXX	6,298,388	6,466,171	2,168,770	1,609,975
4. 2000 .....	XXX	XXX	5,901,336	5,885,789	1,812,861
5. 2001 .....	XXX	XXX	XXX	7,690,059	5,976,112
6. 2002 .....	XXX	XXX	XXX	XXX	8,006,085

**Section C - Credit Accident and Health**

1. Prior .....					
2. 1998 .....					
3. 1999 .....	XXX				
4. 2000 .....	XXX	XXX			
5. 2001 .....	XXX	XXX	XXX		
6. 2002 .....	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**SCHEDULE O - PART 1**  
**Development of Incurred Losses**

**Section D - \_\_\_\_\_**

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior .....					
2. 1998 .....					
3. 1999 .....	XXX				
4. 2000 .....	XXX	XXX			
5. 2001 .....	XXX	XXX	XXX		
6. 2002 .....	XXX	XXX	XXX	XXX	

**Section E - \_\_\_\_\_**

1. Prior .....					
2. 1998 .....					
3. 1999 .....	XXX				
4. 2000 .....	XXX	XXX			
5. 2001 .....	XXX	XXX	XXX		
6. 2002 .....	XXX	XXX	XXX	XXX	

**Section F - \_\_\_\_\_**

1. Prior .....					
2. 1998 .....					
3. 1999 .....	XXX				
4. 2000 .....	XXX	XXX			
5. 2001 .....	XXX	XXX	XXX		
6. 2002 .....	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**SCHEDULE O - PART 1**  
**Development of Incurred Losses**

**Section G - \_\_\_\_\_**

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior .....					
2. 1998 .....					
3. 1999 .....	XXX				
4. 2000 .....	XXX	XXX			
5. 2001 .....	XXX	XXX	XXX		
6. 2002 .....	XXX	XXX	XXX	XXX	

**Section H - \_\_\_\_\_**

1. Prior .....					
2. 1998 .....					
3. 1999 .....	XXX				
4. 2000 .....	XXX	XXX			
5. 2001 .....	XXX	XXX	XXX		
6. 2002 .....	XXX	XXX	XXX	XXX	

**Section I - \_\_\_\_\_**

1. Prior .....					
2. 1998 .....					
3. 1999 .....	XXX				
4. 2000 .....	XXX	XXX			
5. 2001 .....	XXX	XXX	XXX		
6. 2002 .....	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**SCHEDULE O - PART 1**  
**Development of Incurred Losses**

**Section J - \_\_\_\_\_**

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002 (a)
1. Prior .....					
2. 1998 .....					
3. 1999 .....	XXX				
4. 2000 .....	XXX	XXX			
5. 2001 .....	XXX	XXX	XXX		
6. 2002 .....	XXX	XXX	XXX	XXX	

**Section K - \_\_\_\_\_**

1. Prior .....					
2. 1998 .....					
3. 1999 .....	XXX				
4. 2000 .....	XXX	XXX			
5. 2001 .....	XXX	XXX	XXX		
6. 2002 .....	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**SCHEDULE O - PART 2**

**Development of Incurred Losses**

**Section A - Group Accident and Health**

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998 .....	23,123,318	22,388,794	22,407,546	XXX	XXX
2. 1999 .....	XXX	22,957,593	23,478,012	25,034,000	XXX
3. 2000 .....	XXX	XXX	25,372,165	24,942,308	22,375,324
4. 2001 .....	XXX	XXX	XXX	28,322,893	27,963,323
5. 2002 .....	XXX	XXX	XXX	XXX	37,331,309

**Section B - Other Accident and Health**

1. 1998 .....	17,857,304	18,852,669	19,280,222	XXX	XXX
2. 1999 .....	XXX	19,328,025	20,624,738	21,453,069	XXX
3. 2000 .....	XXX	XXX	19,229,065	19,945,322	20,420,658
4. 2001 .....	XXX	XXX	XXX	24,804,473	24,785,735
5. 2002 .....	XXX	XXX	XXX	XXX	26,424,228

**Section C - Credit Accident and Health**

1. 1998 .....				XXX	XXX
2. 1999 .....	XXX				XXX
3. 2000 .....	XXX	XXX			
4. 2001 .....	XXX	XXX	XXX		
5. 2002 .....	XXX	XXX	XXX	XXX	

**SCHEDULE O - PART 3**

**Reserve and Liability Methodology - Exhibits 6 and 8**

Line of Business	1 Methodology	2 Amount
1. Industrial Life .....	Other .....	4,404,086
2. Ordinary Life .....	Other .....	17,136,667
3. Individual Annuity .....		
4. Supplementary Contracts .....		
5. Credit Life .....		
6. Group Life .....	Other .....	471,564
7. Group Accident and Health .....		
8. Credit Accident and Health .....		
9. Other Accident and Health .....	Development .....	57,967,014
10. Total .....		79,979,331

**SCHEDULE O - PART 2**  
**Development of Incurred Losses**

**Section D - \_\_\_\_\_**

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998 .....				XXX	XXX
2. 1999 .....	XXX				XXX
3. 2000 .....	XXX	XXX			
4. 2001 .....	XXX	XXX	XXX		
5. 2002 .....	XXX	XXX	XXX	XXX	

**Section E - \_\_\_\_\_**

1. 1998 .....				XXX	XXX
2. 1999 .....	XXX				XXX
3. 2000 .....	XXX	XXX			
4. 2001 .....	XXX	XXX	XXX		
5. 2002 .....	XXX	XXX	XXX	XXX	

**Section F - \_\_\_\_\_**

1. 1998 .....				XXX	XXX
2. 1999 .....	XXX				XXX
3. 2000 .....	XXX	XXX			
4. 2001 .....	XXX	XXX	XXX		
5. 2002 .....	XXX	XXX	XXX	XXX	

**SCHEDULE O - PART 2**  
**Development of Incurred Losses**

**Section G - \_\_\_\_\_**

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998 .....				XXX	XXX
2. 1999 .....	XXX				XXX
3. 2000 .....	XXX	XXX			
4. 2001 .....	XXX	XXX	XXX		
5. 2002 .....	XXX	XXX	XXX	XXX	

**Section H - \_\_\_\_\_**

1. 1998 .....				XXX	XXX
2. 1999 .....	XXX				XXX
3. 2000 .....	XXX	XXX			
4. 2001 .....	XXX	XXX	XXX		
5. 2002 .....	XXX	XXX	XXX	XXX	

**Section I - \_\_\_\_\_**

1. 1998 .....				XXX	XXX
2. 1999 .....	XXX				XXX
3. 2000 .....	XXX	XXX			
4. 2001 .....	XXX	XXX	XXX		
5. 2002 .....	XXX	XXX	XXX	XXX	

**SCHEDULE O - PART 2**  
**Development of Incurred Losses**

**Section J - \_\_\_\_\_**

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998 .....				XXX	XXX
2. 1999 .....	XXX				XXX
3. 2000 .....	XXX	XXX			
4. 2001 .....	XXX	XXX	XXX		
5. 2002 .....	XXX	XXX	XXX	XXX	

**Section K - \_\_\_\_\_**

1. 1998 .....				XXX	XXX
2. 1999 .....	XXX				XXX
3. 2000 .....	XXX	XXX			
4. 2001 .....	XXX	XXX	XXX		
5. 2002 .....	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities  
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Amount of Inforce at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account, Affiliates											
92622	31-1000236	05/01/1982	Western-Southern Life Assurance Co.	Cincinnati, OH	MCO/I	18,852,909,506		116,384,769	7,608,969	872,930,414	
74780	86-0214103	12/31/2002	Integrity Life Insurance Co.	Louisville, KY	MCO/I	159,404,735		1,384,550,304		1,384,550,304	
0199999 - General Account, Affiliates						19,012,314,241		1,500,935,073	7,608,969	2,257,480,718	
General Account, Non-Affiliates											
93572	43-1235868	12/31/1997	RGA Reinsurance Co.	Saint Louis, MO	CO/I	296,145,589	29,567,524		207,919		
0299999 - General Account, Non-Affiliates						296,145,589	29,567,524		207,919		
0399999 - Total General Account						19,308,459,830	29,567,524	1,500,935,073	7,816,888	2,257,480,718	
0799999 - GRAND TOTAL						19,308,459,830	29,567,524	1,500,935,073	7,816,888	2,257,480,718	

**SCHEDULE S - PART 1 - SECTION 2**

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1	2	3	4	5	6	7
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Location	Paid Losses	Unpaid Losses
Life and Annuity, Affiliates						
99937	31-1191427	07/01/1989	COLUBUS LIFE INSURANCE COMPANY	CINCINNATI, OH		85
0199999 - TOTAL - Life and Annuity, Affiliates						85
Life and Annuity, Non-affiliates						
60895	35-0145825	03/02/1977	AMERICAN UNITED LIFE INSURANCE COMPANY	INDIANAPOLIS, IN	74,080	10,480
86258	13-2572994	08/01/1977	COLOGNE LIFE REINSURANCE COMPANY	STAMFORD, CT	840	5,872
62308	06-0303370	07/01/1981	CONNECTICUT GENERAL LIFE INSURANCE CO	HARTFORD, CT	12,324	5,614
65676	35-0472300	08/01/1949	LINCOLN NATIONAL LIFE INSURANCE CO	FORT WAYNE, IN	209,101	97,014
66346	58-0828824	01/01/1986	MUNICH AMERICAN REASSURANCE CO	ALTANTA, GA		4,612
93572	43-1235868	06/01/1982	RGA RENINSURANCE COMPANY	ST LOUIS, MO	208,712	467,898
88340	59-2859797	12/01/1999	HANOVER LIFE REINSURANCE	ORLANDO, FL		9,924
0299999 - TOTAL - Life and Annuity, Non-affiliates					505,057	601,414
0399999 - TOTAL - Life and Annuity					505,057	601,499
0799999 - GRAND TOTAL - Life, Annuity and Accident and Health					505,057	601,499

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities  
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
General Account Affiliates													
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	Cincinnati, OH	YRT/I	454,947	353		718				
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	Cincinnati, OH	OTH/I	3,350,263,411	824,872,575	815,288,223					
0199999 - General Account Affiliates						3,350,718,358	824,872,928	815,288,223	718				
General Account Non-Affiliates													
65676	35-0472300	01/01/1960	Lincoln National Life Insurance Co.	Fort Wayne, IN	CO/I	4,390,381	2,500,000	2,550,000	(96,971)				
65676	35-0472300	01/01/1960	Lincoln National Life Insurance Co.	Fort Wayne, IN	YRT/I	283,697,432	1,799,229	2,194,843	1,877,961				
93572	43-1235868	06/01/1982	RGA Reinsurance Co.	Saint Louis, MO	YRT/I	337,698,275	1,582,477	1,798,794	1,833,745				
62308	06-0303370	01/01/1960	Connecticut General Life	Hartford, CT	CO/I	2,288,004	1,400,000	1,450,000	(48,200)				
60895	35-0145825	03/02/1977	American United Life Insurance Co.	Indianapolis, IN	YRT/I	42,747,647	155,896	182,904	165,767				
86258	13-2572994	08/01/1997	Cologne Life Reinsurance Co.	Stamford, CT	YRT/I	21,382,970	137,141	173,317	180,439				
88340	59-2859797	12/01/1999	Hannover Life Reinsurance Co.	Orlando, FL	YRT/I	39,474,372	120,699	93,246	97,623				
62308	06-0303370	01/01/1976	Connecticut General Life	Hartford, CT	YRT/I	18,945,577	108,104	160,730	178,895				
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	Atlanta, GA	YRT/I	19,845,838	100,690	112,407	165,807				
67105	41-0451140	10/01/2000	Reliastar	Minneapolis, MN	CAT/G			11,250					
0299999 - General Account Non-Affiliates						770,470,496	7,904,236	8,727,491	4,355,066				
0399999 - Total General Account						4,121,188,854	832,777,164	824,015,714	4,355,784				
0799999 - GRAND TOTAL						4,121,188,854	832,777,164	824,015,714	4,355,784				

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
Affiliates												
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	Cincinnati, OH	OTH/I		118,970	9,288,573				
0199999 - TOTAL - Affiliates							118,970	9,288,573				
Non-Affiliates												
71412	47-0246511	07/01/2001	Mutual of Omaha	Omaha, NE	CO/I	1,334,086		252,262				
65676	35-0472300	11/01/2001	Lincoln National Life Insurance Co.	Fort Wayne, IN	CO/I	6,152		2,840				
0299999 - TOTAL - Non-Affiliates							1,340,238	255,102				
0399999 - GRAND TOTAL							1,340,238	118,970	9,543,675			

**SCHEDULE S - PART 4**

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Columns 5 plus 6 plus 7)	Letters of Credit	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Columns 9 plus 10 plus 11 plus 12 plus 13 But Not in Excess of Column 8

**NONE**

**SCHEDULE S - PART 5**

Five-Year Exhibit of Reinsurance Ceded Business

(000 Omitted)

	1	2	3	4	5
	2002	2001	2000	1999	1998
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	5,696	6,083	5,315	5,246	4,693
2. Commissions and reinsurance expense allowances .....	1,075	586	325	361	344
3. Contract claims .....	4,654	4,145	4,694	4,960	5,219
4. Surrender benefits and withdrawals for life contracts .....		916	2,446	3,011	2,395
5. Dividends to policyholders .....		161	164	186	210
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserves for life and accident and health contracts .....	8,112	(41,947)	(42,988)	(31,584)	(37,309)
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	468	848	72	69	11
9. Aggregate reserves for life and accident and health contracts .....	842,440	834,448	876,395	919,383	950,967
10. Liability for deposit-type contracts .....	37,933	37,610	37,924	38,089	38,430
11. Contract claims unpaid .....	601	456	614	309	529
12. Amounts recoverable on reinsurance .....	505	163	759	575	953
13. Experience rating refunds due or unpaid .....		(469)	11	20	170
14. Policyholders' dividends (not included in Line 10) .....		155	166	191	203
15. Commissions and reinsurance expense allowances unpaid .....			47	72	69
16. Unauthorized reinsurance offset .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
17. Funds deposited by and withheld from (F) .....					
18. Letters of credit (L) .....					
19. Trust agreements (T) .....					
20. Other (O) .....					

**SCHEDULE S - PART 6**

Restatement Of Balance Sheet To Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Column 3)</b>			
1. Cash and invested assets (Line 11) .....	6,768,801,072		6,768,801,072
2. Reinsurance ceded (Line 12) .....	505,057	(505,057)	
3. Life and annuity premiums deferred and uncollected (Line 16) .....	57,567,779	468,386	58,036,165
4. Accident and Health premiums due and unpaid (Line 17) .....	492,193	8,037,349	8,529,542
5. Net credit for ceded reinsurance .....	X X X		
6. All other admitted assets (balance) .....	139,316,291		139,316,291
7. Total assets excluding Separate Accounts (Line 25) .....	6,966,682,392	8,000,678	6,974,683,070
8. Separate Account assets (Line 26) .....	725,911,179		725,911,179
9. Total assets (Line 27) .....	7,692,593,571	8,000,678	7,700,594,249
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
10. Contract reserves (Line 1 and Line 2) .....	2,650,784,243	7,904,236	2,658,688,479
11. Liability for deposit-type contracts (Line 3) .....	460,396,884		460,396,884
12. Claim reserves (Line 4) .....	26,461,957	601,499	27,063,456
13. Policyholder dividends/reserves (Line 5 through Line 7) .....	48,832,519		48,832,519
14. Premium and annuity considerations received in advance (Line 8) .....	7,570,823		7,570,823
15. Other contract liabilities (Line 9) .....	57,262,215		57,262,215
16. Reinsurance in unauthorized companies (Line 24.2) .....			
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3) .....		X X X	
18. All other liabilities (balance) .....	1,128,422,648		1,128,422,648
19. Total liabilities excluding Separate Accounts (Line 26) .....	4,379,731,289	8,505,735	4,388,237,024
20. Separate Account liabilities (Line 27) .....	725,911,179		725,911,179
21. Total liabilities (Line 28) .....	5,105,642,468	8,505,735	5,114,148,203
22. Capital and surplus (Line 38) .....	2,586,951,103	X X X	2,586,951,103
23. Total liabilities, capital and surplus (Line 39) .....	7,692,593,571	8,505,735	7,701,099,306
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves .....	7,904,236		
25. Claim reserves .....	601,499		
26. Policyholder dividends/reserves .....			
27. Premium and annuity considerations received in advance .....			
28. Liability for premium and other deposit funds .....			
29. Other contract liabilities .....			
30. Reinsurance ceded assets .....			
31. Other ceded reinsurance recoverables .....			
32. Total ceded reinsurance recoverables .....	8,505,735		
33. Life and annuity premiums deferred and uncollected .....	468,386		
34. Accident and Health premiums due and unpaid .....			
35. Reinsurance in unauthorized companies .....			
36. Other ceded reinsurance payables/offsets .....			
37. Total ceded reinsurance payable/offsets .....	468,386		
38. Total net credit for ceded reinsurance .....	8,037,349		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**SCHEDULE Y (Continued)**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
00000	31-1732405	WESTERN-SOUTHERN MUTUAL HOLDING COMPANY (PARENT)										
00000	31-1732404	WESTERN & SOUTHERN FINANCIAL GROUP, INC. (SUBSIDIARY)										
70483	31-0487145	THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY (SUBSIDIARY)	77,041,845	(105,370,860)			(2,119,279)				(30,448,294)	840,497,833
92622	31-1000236	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY (SUBSIDIARY)		104,221,494			(2,171,877)				102,049,617	(6,217,362)
99937	31-1191427	COLUMBUS LIFE INSURANCE COMPANY (SUBSIDIARY)	(64,849,294)				(668,061)				(65,517,355)	(834,280,471)
74780	86-0214103	INTEGRITY LIFE INSURANCE COMPANY (SUBSIDIARY)		(48,738,502)			7,393,158				(41,345,344)	
75264	16-0958252	NATIONAL INTEGRITY LIFE INS COMPANY (SUBSIDIARY)		55,301,690			(8,812,791)				46,488,899	
00000	31-1328371	IFS FINANCIAL SERVICES, INC. (SUBSIDIARY)		1,603,000							1,603,000	
00000	31-1301863	FT WASHINGTON INVESTMENT ADVISORS (SUBSIDIARY)	(12,192,551)	(16,099,822)			6,378,850				(21,913,523)	
00000	47-6046379	TOUCHSTONE SECURITIES, INC. (SUBSIDIARY)		8,798,000							8,798,000	
00000	31-1310009	COURTYARD NURSING CARE, INC. (SUBSIDIARY)		(1,000)							(1,000)	
00000	31-0790233	WESTAD (SUBSIDIARY)		286,000							286,000	
9999999		CONTROL TOTALS										

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....  
 .....  
 .....

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

MARCH FILING	RESPONSE
1. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	No
EXPLANATION: ..... .....	
BARCODE: Document Identifier 420:	7 0 4 8 3 2 0 0 2 4 2 0 0 0 0 0 0
2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	No
EXPLANATION: ..... .....	
BARCODE: Document Identifier 360:	7 0 4 8 3 2 0 0 2 3 6 0 0 0 0 0 0
3. Will the SVO Compliance Certification be filed by March 1?	Yes
EXPLANATION: ..... .....	
BARCODE: Document Identifier 470:	
4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	No
EXPLANATION: ..... .....	
BARCODE: Document Identifier 490:	7 0 4 8 3 2 0 0 2 4 9 0 0 0 0 0 0
5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	Yes
EXPLANATION: ..... .....	
BARCODE: Document Identifier 460:	
6. Will the Risk-based Capital Report be filed with the NAIC by March 1?	Yes
EXPLANATION: ..... .....	
BARCODE: Document Identifier 390:	
7. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	Yes
EXPLANATION: ..... .....	
BARCODE: Document Identifier 390:	

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

RESPONSE

8. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 370:

9. Will the actuarial opinion be filed with this statement by March 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 440:

10. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 495:



11. Will the Long-Term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 340:



APRIL FILING

12. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



13. Will Management's Discussion and Analysis be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 350:

14. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 280:



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

RESPONSE

15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

No

EXPLANATION:

.....

BARCODE:

Document Identifier 230:



16. Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 290:

17. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 300:

18. Will the Accident and Health Policy Experience Exhibit be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 210:

19. Will the Investment Risks Interrogatories be filed by April 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 285:

JUNE FILING

20. Will an audited financial report be filed by June 1?

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 220:

**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 3, Liabilities, Surplus and Other Funds

	1 Current Year	2 Prior Year
AGGREGATED AT Line 25, Liabilities		
Additional life insurance reserve for AIDS risk incurred .....		1,844,592
2598. Line 25, Liabilities .....		1,844,592

OVERFLOW WRITE-INS FOR Page 4, Summary of Operations

	1 Current Year	2 Prior Year
AGGREGATED AT Line 8.3, Miscellaneous Income		
Miscellaneous .....		4,825,579
08.398. Line 8.3, Miscellaneous Income .....		4,825,579
AGGREGATED AT Line 27, Deductions		
Amortization of RGA ET Coinsurance .....	2,071,596	
Change in life insurance reserves for AIDS risk incurred .....		(6,879,779)
2798. Line 27, Deductions .....	2,071,596	(6,879,779)

OVERFLOW WRITE-INS FOR Page 5, Cash Flow

	1 Current Year	2 Prior Year
AGGREGATED AT Line 7, Miscellaneous Income		
Voluntary Employee Association Trust .....	1,000,000	355,000
Uncashed drafts and checks pending escheatment to a state .....	290,917	(253,067)
0798. Line 7, Miscellaneous Income .....	1,290,917	101,933
AGGREGATED AT Line 24, Deductions		
Fines and penalties .....		8,805
2498. Line 24, Deductions .....		8,805

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN AND SOUTHERN LIFE INSURANCE COMPANY

**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 6, Analysis of Operations by Lines of Business

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
AGGREGATED AT Line 27, Deductions												
Amortization of RGA ET Coinsurance.....	2,071,596		2,071,596									
298. Line 27, Deductions.....	2,071,596		2,071,596									

**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 11, Exhibit 2

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business	Investment	Total
AGGREGATED AT Line 9.3, Expenses					
Donations .....	175,434	29,381	979	16,971	222,765
Real estate partnership expenses .....				876,822	876,822
09.398. Line 9.3, Expenses .....	175,434	29,381	979	893,793	1,099,587