



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

THE CINCINNATI LIFE INSURANCE COMPANY

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

OFFICERS

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

DIRECTORS OR TRUSTEES

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

State of Ohio }
County of Butler } 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.

David Hugh Popplewell
President

Kenneth William Stecher
Secretary

Todd Hancock Pendery
Treasurer

Subscribed and sworn to before me this
20 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

Anna Kastrop
Notary Public
November 20, 2004





**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,299,264			2,484	2,301,748
2. Annuity considerations	613,153				613,153
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,912,417	0	0	2,484	2,914,901
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	748,281			2,000	750,281
10. Matured endowments					0
11. Annuity benefits	44,757				44,757
12. Surrender values and withdrawals for life contracts	118,445				118,445
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	911,483	0	0	2,000	913,483
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	32	748,281					2	2,000	34	750,281
Settled during current year:										
18.1 By payment in full	32	748,281					2	2,000	34	750,281
18.2 By payment on compromised claims									0	0
18.3 Totals paid	32	748,281	0	0	0	0	2	2,000	34	750,281
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	32	748,281	0	0	0	0	2	2,000	34	750,281
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	3,172	581,862,835	0	(a) 0	0	0	2	1,698	3,174	581,864,533
21. Issued during year	1,196	173,242,970							1,196	173,242,970
22. Other changes to in force (Net)	(463)	(53,900,232)						(86)	(463)	(53,900,318)
23. In force December 31 of current year	3,905	701,205,573	0	(a) 0	0	0	2	1,612	3,907	701,207,185

(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				10,050	15,748
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies	132	134			
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	65,057	64,251		7,762	5,454
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	1,251	1,249		203	119
25.5 All other	2,590	2,585		972	606
25.6 Totals (Sum of Lines 25.1 to 25.5)	68,898	68,085	0	8,937	6,179
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	69,030	68,219	0	18,987	21,927



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,038			215	7,253
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,038	0	0	215	7,253
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	3,201				3,201
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	3,201	0	0	0	3,201
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	27	894,070	0	(a) 0	0	0	0	0	27	894,070
21. Issued during year									0	0
22. Other changes to in force (Net)	3	78,989							3	78,989
23. In force December 31 of current year	30	973,059	0	(a) 0	0	0	0	0	30	973,059

(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	227	226			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	227	226	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	227	226	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	304,863			267	305,130
2. Annuity considerations	588,565				588,565
3. Deposit-type contract funds	81,028	XXX		XXX	81,028
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	974,456	0	0	267	974,723
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	3,867			536	4,403
10. Matured endowments					0
11. Annuity benefits	147,999				147,999
12. Surrender values and withdrawals for life contracts	38,093				38,093
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	189,959	0	0	536	190,495
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	3,867					1	536	3	4,403
Settled during current year:										
18.1 By payment in full	2	3,867					1	536	3	4,403
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	3,867	0	0	0	0	1	536	3	4,403
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	3,867	0	0	0	0	1	536	3	4,403
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	510	67,665,561	0	(a)	0	0	0	0	510	67,665,561
21. Issued during year	54	14,605,011							54	14,605,011
22. Other changes to in force (Net)	(33)	(6,430,379)							(33)	(6,430,379)
23. In force December 31 of current year	531	75,840,193	0	(a)	0	0	0	0	531	75,840,193

(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	2,086	2,083		682	399
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	115	114		85	
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,201	2,197	0	767	399
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,201	2,197	0	767	399



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Arkansas**

DURING THE YEAR **2002**

NAIC Group Code **0244**

**LIFE INSURANCE**

NAIC Company Code **76236**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	980,101			189	980,290
2. Annuity considerations	108,541				108,541
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,088,642	0	0	189	1,088,830
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	49,679				49,679
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	538,300				538,300
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	587,980	0	0	0	587,980
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	14	49,679							14	49,679
Settled during current year:										
18.1 By payment in full	14	49,679							14	49,679
18.2 By payment on compromised claims									0	0
18.3 Totals paid	14	49,679	0	0	0	0	0	0	14	49,679
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	14	49,679	0	0	0	0	0	0	14	49,679
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,050	165,715,392	0	(a)	0	0	0	0	1,050	165,715,392
21. Issued during year	214	67,051,950							214	67,051,950
22. Other changes to in force (Net)	(66)	(15,031,063)							(66)	(15,031,063)
23. In force December 31 of current year	1,198	217,736,279	0	(a)	0	0	0	0	1,198	217,736,279

(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	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	1,025	1,023			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	87	87			
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,112	1,110	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,112	1,110	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,127,292			8,914	1,136,205
2. Annuity considerations	704,297				704,297
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,831,588	0	0	8,914	1,840,502
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	102,659			2,997	105,657
10. Matured endowments	909			1,500	2,409
11. Annuity benefits	79,570		13,625		93,195
12. Surrender values and withdrawals for life contracts	53,928			979	54,907
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	237,066	0	13,625	5,477	256,168
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	29	103,568					5	4,497	34	108,065
Settled during current year:										
18.1 By payment in full	29	103,568					5	4,497	34	108,065
18.2 By payment on compromised claims									0	0
18.3 Totals paid	29	103,568	0	0	0	0	5	4,497	34	108,065
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	29	103,568	0	0	0	0	5	4,497	34	108,065
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	8,416	148,765,163	0	(a)	0	0	981	957,764	9,397	149,722,927
21. Issued during year	714	44,325,552							714	44,325,552
22. Other changes to in force (Net)	305	(13,652,291)					(48)	(49,332)	257	(13,701,623)
23. In force December 31 of current year	9,435	179,438,424	0	(a)	0	0	933	908,432	10,368	180,346,856

(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	57,741	50,431		98,236	57,498
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	1,693	1,691		2,569	1,505
25.5 All other	4,055	4,052		12,499	7,790
25.6 Totals (Sum of Lines 25.1 to 25.5)	63,489	56,174	0	113,304	66,793
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	63,489	56,174	0	113,304	66,793



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,303				4,303
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,303	0	0	0	4,303
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a) 0	0	0	0	0	0	0

(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					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	104,096			129	104,225
2. Annuity considerations	1,271,021				1,271,021
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,375,116	0	0	129	1,375,246
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	30,000				30,000
10. Matured endowments					0
11. Annuity benefits	121				121
12. Surrender values and withdrawals for life contracts	26,625				26,625
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	56,746	0	0	0	56,746
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	30,000							2	30,000
Settled during current year:										
18.1 By payment in full	2	30,000							2	30,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	30,000	0	0	0	0	0	0	2	30,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	30,000	0	0	0	0	0	0	2	30,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	346	27,492,744	0	(a)	0	0	0	0	346	27,492,744
21. Issued during year	42	4,586,955							42	4,586,955
22. Other changes to in force (Net)	(35)	(724,949)							(35)	(724,949)
23. In force December 31 of current year	353	31,354,750	0	(a)	0	0	0	0	353	31,354,750

(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	2,722	2,717			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	153	152			
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,875	2,869	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,875	2,869	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	205,034			37	205,072
2. Annuity considerations	16,498				16,498
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	221,532	0	0	37	221,569
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	7,981				7,981
10. Matured endowments					0
11. Annuity benefits	400				400
12. Surrender values and withdrawals for life contracts	20,517			951	21,468
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	28,898	0	0	951	29,849
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	7,981							2	7,981
Settled during current year:										
18.1 By payment in full	2	7,981							2	7,981
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	7,981	0	0	0	0	0	0	2	7,981
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	7,981	0	0	0	0	0	0	2	7,981
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	777	41,805,338	0	(a)	0	0	0	0	777	41,805,338
21. Issued during year	21	14,431,000							21	14,431,000
22. Other changes to in force (Net)	(50)	(1,917,462)							(50)	(1,917,462)
23. In force December 31 of current year	748	54,318,876	0	(a)	0	0	0	0	748	54,318,876

(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	541	540			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	541	540	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	541	540	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	21,013			105	21,118
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	21,013	0	0	105	21,118
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	5,704				5,704
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	5,704	0	0	0	5,704
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	61	3,118,197	0	(a)	0	0	0	0	61	3,118,197
21. Issued during year	2	100,000							2	100,000
22. Other changes to in force (Net)	(6)	(471,496)							(6)	(471,496)
23. In force December 31 of current year	57	2,746,701	0	(a)	0	0	0	0	57	2,746,701

(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					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	33,934			11,270	45,204
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	33,934	0	0	11,270	45,204
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	15,515			7,479	22,994
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	152			6,911	7,062
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	15,667	0	0	14,390	30,056
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	7	15,515					8	7,479	15	22,994
Settled during current year:										
18.1 By payment in full	7	15,515					8	7,479	15	22,994
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	15,515	0	0	0	0	8	7,479	15	22,994
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	15,515	0	0	0	0	8	7,479	15	22,994
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	277	7,860,726	0	(a)	0	0	1,098	1,136,021	1,375	8,996,747
21. Issued during year	1	50,000							1	50,000
22. Other changes to in force (Net)	(15)	338,004					(54)	(57,329)	(69)	280,675
23. In force December 31 of current year	263	8,248,730	0	(a)	0	0	1,044	1,078,692	1,307	9,327,422

(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	791	792			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	199	199			
25.5 All other	696	697			
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,686	1,688	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,686	1,688	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,996,628			1,032	2,997,661
2. Annuity considerations	4,088,076				4,088,076
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,084,704	0	0	1,032	7,085,737
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	739,855			1,500	741,355
10. Matured endowments				1,000	1,000
11. Annuity benefits	250,382		15,004		265,386
12. Surrender values and withdrawals for life contracts	643,244				643,244
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	1,633,481	0	15,004	2,500	1,650,985
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	60	739,855					2	2,500	62	742,355
Settled during current year:										
18.1 By payment in full	60	739,855					2	2,500	62	742,355
18.2 By payment on compromised claims									0	0
18.3 Totals paid	60	739,855	0	0	0	0	2	2,500	62	742,355
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	60	739,855	0	0	0	0	2	2,500	62	742,355
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	6,093	629,159,454	0	(a)	0	0	0	0	6,093	629,159,454
21. Issued during year	807	153,952,598							807	153,952,598
22. Other changes to in force (Net)	(636)	(45,987,750)							(636)	(45,987,750)
23. In force December 31 of current year	6,264	737,124,302	0	(a)	0	0	0	0	6,264	737,124,302

(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				4,277	6,702
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	151,982	141,969		231,697	139,935
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	1,416	1,413		6,061	3,550
25.5 All other	2,897	2,893		29,533	18,407
25.6 Totals (Sum of Lines 25.1 to 25.5)	156,295	146,275	0	267,291	161,892
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	156,295	146,275	0	271,568	168,594



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,816,475			2,560	5,819,035
2. Annuity considerations	1,304,576				1,304,576
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,121,051	0	0	2,560	7,123,611
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,205,215			1,500	2,206,715
10. Matured endowments				1,000	1,000
11. Annuity benefits	143,020				143,020
12. Surrender values and withdrawals for life contracts	772,713			309	773,022
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	3,120,948	0	0	2,809	3,123,757
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	169	2,205,215					2	2,500	171	2,207,715
Settled during current year:										
18.1 By payment in full	169	2,205,215					2	2,500	171	2,207,715
18.2 By payment on compromised claims									0	0
18.3 Totals paid	169	2,205,215	0	0	0	0	2	2,500	171	2,207,715
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	169	2,205,215	0	0	0	0	2	2,500	171	2,207,715
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	11,642	1,293,612,942	0	(a)	0	0	0	0	11,642	1,293,612,942
21. Issued during year	2,234	346,878,898							2,234	346,878,898
22. Other changes to in force (Net)	(1,366)	(84,698,344)							(1,366)	(84,698,344)
23. In force December 31 of current year	12,510	1,555,793,496	0	(a)	0	0	0	0	12,510	1,555,793,496

(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	43,455	43,796		161,355	252,850
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	331,466	309,989		47,554	114,196
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	2,788	2,783		654	383
25.5 All other	5,751	5,742		3,134	1,954
25.6 Totals (Sum of Lines 25.1 to 25.5)	340,005	318,514	0	51,342	116,533
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	383,460	362,310	0	212,697	369,383



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,236				7,236
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,236	0	0	0	7,236
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	17	730,546	0	0	0	0	0	0	17	730,546
21. Issued during year									0	0
22. Other changes to in force (Net)	(2)	(12,836)							(2)	(12,836)
23. In force December 31 of current year	15	717,710	0	0	0	0	0	0	15	717,710

(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					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	184,022				184,022
2. Annuity considerations	54,434				54,434
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	238,456	0	0	0	238,456
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	50,158				50,158
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	202				202
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	50,360	0	0	0	50,360
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	50,158							2	50,158
Settled during current year:										
18.1 By payment in full	2	50,158							2	50,158
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	50,158	0	0	0	0	0	0	2	50,158
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	50,158	0	0	0	0	0	0	2	50,158
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	310	37,247,070	0	(a)	0	0	0	0	310	37,247,070
21. Issued during year	72	22,359,056							72	22,359,056
22. Other changes to in force (Net)	(37)	(4,889,549)							(37)	(4,889,549)
23. In force December 31 of current year	345	54,716,577	0	(a)	0	0	0	0	345	54,716,577

(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					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,540,321			442	10,540,763
2. Annuity considerations	9,077,674				9,077,674
3. Deposit-type contract funds	3,426	XXX		XXX	3,426
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	19,621,420	0	0	442	19,621,863
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	3,158,172		36	2,164	3,160,371
10. Matured endowments	1,500			1,961	3,461
11. Annuity benefits	650,284		16,551		666,835
12. Surrender values and withdrawals for life contracts	1,268,000			117	1,268,116
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	5,077,955	0	16,587	4,242	5,098,784
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	139	3,159,672			1	36	5	4,125	145	3,163,832
Settled during current year:										
18.1 By payment in full	139	3,159,672			1	36	5	4,125	145	3,163,832
18.2 By payment on compromised claims									0	0
18.3 Totals paid	139	3,159,672	0	0	1	36	5	4,125	145	3,163,832
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	139	3,159,672	0	0	1	36	5	4,125	145	3,163,832
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	22,588	2,561,681,205	0	(a)	1	30,000	7,598	464,864	30,187	2,562,176,069
21. Issued during year	2,940	519,804,755							2,940	519,804,755
22. Other changes to in force (Net)	(1,953)	(189,900,998)					(230)	(14,335)	(2,183)	(189,915,333)
23. In force December 31 of current year	23,575	2,891,584,962	0	(a)	1	30,000	7,368	450,529	30,944	2,892,065,491

(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	10,464	10,546		1,867	2,926
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies	35	35			
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	404,860	392,009		75,836	52,556
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	5,957	5,946		1,982	1,161
25.5 All other	12,102	12,082		9,496	5,919
25.6 Totals (Sum of Lines 25.1 to 25.5)	422,919	410,037	0	87,314	59,636
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	433,418	420,618	0	89,181	62,562



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,300,699			16,346	9,317,045
2. Annuity considerations	5,464,838				5,464,838
3. Deposit-type contract funds	85,768	XXX		XXX	85,768
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14,851,305	0	0	16,346	14,867,651
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	4,051,602			12,514	4,064,116
10. Matured endowments				2,000	2,000
11. Annuity benefits	330,576				330,576
12. Surrender values and withdrawals for life contracts	1,084,224			1,775	1,086,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	5,466,402	0	0	16,289	5,482,691
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	228	4,051,602					3	14,514	231	4,066,116
Settled during current year:										
18.1 By payment in full	228	4,051,602					3	14,514	231	4,066,116
18.2 By payment on compromised claims									0	0
18.3 Totals paid	228	4,051,602	0	0	0	0	3	14,514	231	4,066,116
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	228	4,051,602	0	0	0	0	3	14,514	231	4,066,116
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	22,125	2,139,305,094	0	(a)	0	40,000	4,639	4,317,112	26,764	2,143,662,206
21. Issued during year	4,196	599,037,325							4,196	599,037,325
22. Other changes to in force (Net)	(2,754)	(194,231,238)					(232)	(220,965)	(2,986)	(194,452,203)
23. In force December 31 of current year	23,567	2,544,111,181	0	(a)	0	40,000	4,407	4,096,147	27,974	2,548,247,328

(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	600	605		29,103	45,606
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies	517	525		717	380
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	179,534	169,109		66,533	39,654
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	3,974	3,968		1,744	1,021
25.5 All other	8,566	8,555		8,870	5,528
25.6 Totals (Sum of Lines 25.1 to 25.5)	192,074	181,632	0	77,147	46,203
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	193,191	182,762	0	106,967	92,189



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,120,846				3,120,846
2. Annuity considerations	18,013,391				18,013,391
3. Deposit-type contract funds	94,649	XXX		XXX	94,649
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	21,228,885	0	0	0	21,228,885
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	463,240				463,240
10. Matured endowments					0
11. Annuity benefits	481,473				481,473
12. Surrender values and withdrawals for life contracts	329,490				329,490
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	1,274,202	0	0	0	1,274,202
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	12	463,240							12	463,240
Settled during current year:										
18.1 By payment in full	12	463,240							12	463,240
18.2 By payment on compromised claims									0	0
18.3 Totals paid	12	463,240	0	0	0	0	0	0	12	463,240
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	12	463,240	0	0	0	0	0	0	12	463,240
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	4,892	779,688,978	0	(a)	0	20,000	0	0	4,892	779,708,978
21. Issued during year	987	227,281,798							987	227,281,798
22. Other changes to in force (Net)	(394)	(49,975,270)							(394)	(49,975,270)
23. In force December 31 of current year	5,485	956,995,506	0	(a)	0	20,000	0	0	5,485	957,015,506

(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				16,867	26,432
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies	394	401			
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	98,557	92,448		1,654	2,763
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	1,477	1,474			
25.5 All other	2,996	2,991		207	129
25.6 Totals (Sum of Lines 25.1 to 25.5)	103,030	96,913	0	1,861	2,892
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	103,424	97,314	0	18,728	29,324



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	964,867				964,867
2. Annuity considerations	758,183				758,183
3. Deposit-type contract funds	78,124	XXX		XXX	78,124
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,801,174	0	0	0	1,801,174
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	99,051				99,051
10. Matured endowments					0
11. Annuity benefits	9,173				9,173
12. Surrender values and withdrawals for life contracts	52,898				52,898
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	161,122	0	0	0	161,122
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	7	99,051							7	99,051
Settled during current year:										
18.1 By payment in full	7	99,051							7	99,051
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	99,051	0	0	0	0	0	0	7	99,051
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	99,051	0	0	0	0	0	0	7	99,051
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,729	227,553,369	0	(a)	0	0	0	0	1,729	227,553,369
21. Issued during year	323	93,615,218							323	93,615,218
22. Other changes to in force (Net)	(159)	(24,779,859)							(159)	(24,779,859)
23. In force December 31 of current year	1,893	296,388,728	0	(a)	0	0	0	0	1,893	296,388,728

(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	32,196	31,562			952
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	281	281			
25.5 All other	571	570			
25.6 Totals (Sum of Lines 25.1 to 25.5)	33,048	32,413	0	0	952
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	33,048	32,413	0	0	952



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,032,921			13,862	5,046,783
2. Annuity considerations	821,386				821,386
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,854,307	0	0	13,862	5,868,169
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,223,264			8,988	1,232,252
10. Matured endowments	1,000			1,000	2,000
11. Annuity benefits	37,685				37,685
12. Surrender values and withdrawals for life contracts	913,763			4,665	918,428
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	2,175,713	0	0	14,653	2,190,366
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	71	1,224,264					8	9,988	79	1,234,252
Settled during current year:										
18.1 By payment in full	71	1,224,264					8	9,988	79	1,234,252
18.2 By payment on compromised claims									0	0
18.3 Totals paid	71	1,224,264	0	0	0	0	8	9,988	79	1,234,252
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	71	1,224,264	0	0	0	0	8	9,988	79	1,234,252
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	12,237	1,092,703,555	0	(a)	0	0	669	721,132	12,906	1,093,424,687
21. Issued during year	1,885	230,116,650							1,885	230,116,650
22. Other changes to in force (Net)	(1,265)	(85,471,188)					(35)	(38,392)	(1,300)	(85,509,580)
23. In force December 31 of current year	12,857	1,237,349,017	0	(a)	0	0	634	682,740	13,491	1,238,031,757

(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				37,314	58,472
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies				69	36
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	281,086	262,280		170,343	105,974
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	3,878	3,873		4,452	2,607
25.5 All other	8,845	8,836		23,372	14,568
25.6 Totals (Sum of Lines 25.1 to 25.5)	293,809	274,989	0	198,167	123,149
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	293,809	274,989	0	235,550	181,657



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	60,519			808	61,327
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	60,519	0	0	808	61,327
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	12,892				12,892
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	5,288				5,288
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	18,180	0	0	0	18,180
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	12,892							2	12,892
Settled during current year:										
18.1 By payment in full	2	12,892							2	12,892
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	12,892	0	0	0	0	0	0	2	12,892
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	12,892	0	0	0	0	0	0	2	12,892
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	301	13,505,248	0	(a)	0	0	0	0	301	13,505,248
21. Issued during year	5	550,000							5	550,000
22. Other changes to in force (Net)	(30)	(726,594)							(30)	(726,594)
23. In force December 31 of current year	276	13,328,654	0	(a)	0	0	0	0	276	13,328,654

(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	226	226			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	226	226	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	226	226	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Maine**

DURING THE YEAR **2002**

NAIC Group Code **0244**

**LIFE INSURANCE**

NAIC Company Code **76236**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,982				5,982
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,982	0	0	0	5,982
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	24	3,516,269	0	(a)	0	0	0	0	24	3,516,269
21. Issued during year									0	0
22. Other changes to in force (Net)	1	(129,792)							1	(129,792)
23. In force December 31 of current year	25	3,386,477	0	(a)	0	0	0	0	25	3,386,477

(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					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	857,998			2,602	860,599
2. Annuity considerations	785,203				785,203
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,643,201	0	0	2,602	1,645,803
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	241,369			5,245	246,614
10. Matured endowments					0
11. Annuity benefits	16,248				16,248
12. Surrender values and withdrawals for life contracts	16,499				16,499
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	274,116	0	0	5,245	279,361
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	11	241,369					4	5,245	15	246,614
Settled during current year:										
18.1 By payment in full	11	241,369					4	5,245	15	246,614
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	241,369	0	0	0	0	4	5,245	15	246,614
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	241,369	0	0	0	0	4	5,245	15	246,614
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,456	295,456,823	0	(a)	0	0	366	398,271	1,822	295,855,094
21. Issued during year	227	71,513,800							227	71,513,800
22. Other changes to in force (Net)	(103)	(17,103,467)					(18)	(20,098)	(121)	(17,123,565)
23. In force December 31 of current year	1,580	349,867,156	0	(a)	0	0	348	378,173	1,928	350,245,329

(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	14,165	14,122			146
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	285	284			
25.5 All other	682	681			
25.6 Totals (Sum of Lines 25.1 to 25.5)	15,132	15,087	0	0	146
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	15,132	15,087	0	0	146



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	100,661			560	101,221
2. Annuity considerations	15,807				15,807
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	116,468	0	0	560	117,029
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	25,000				25,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	20,169				20,169
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	45,169	0	0	0	45,169
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	25,000							1	25,000
Settled during current year:										
18.1 By payment in full	1	25,000							1	25,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	25,000	0	0	0	0	0	0	1	25,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	25,000	0	0	0	0	0	0	1	25,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	302	16,692,013	0	(a)	0	0	0	0	302	16,692,013
21. Issued during year	4	73,000,000							4	73,000,000
22. Other changes to in force (Net)	(19)	(2,383,420)							(19)	(2,383,420)
23. In force December 31 of current year	287	87,308,593	0	(a)	0	0	0	0	287	87,308,593

(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	1,274	1,271		970	567
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	81	81		121	76
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,355	1,352	0	1,091	643
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,355	1,352	0	1,091	643



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,284,213			100,717	5,384,930
2. Annuity considerations	6,235,458				6,235,458
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	11,519,671	0	0	100,717	11,620,388
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,101,272			63,195	2,164,467
10. Matured endowments	8,741			11,000	19,741
11. Annuity benefits	709,801				709,801
12. Surrender values and withdrawals for life contracts	391,108			23,125	414,233
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	3,210,922	0	0	97,319	3,308,241
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	149	2,110,013					44	74,195	193	2,184,208
Settled during current year:										
18.1 By payment in full	149	2,110,013					44	74,195	193	2,184,208
18.2 By payment on compromised claims									0	0
18.3 Totals paid	149	2,110,013	0	0	0	0	44	74,195	193	2,184,208
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	149	2,110,013	0	0	0	0	44	74,195	193	2,184,208
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	13,109	1,257,712,607	0	0	0	0	4,859	5,309,950	17,968	1,263,022,557
21. Issued during year	2,437	423,572,612							2,437	423,572,612
22. Other changes to in force (Net)	(1,450)	(98,561,925)					(244)	(269,466)	(1,694)	(98,831,391)
23. In force December 31 of current year	14,096	1,582,723,294	0	0	0	0	4,615	5,040,484	18,711	1,587,763,778

(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				4,924	7,717
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					
25.2 Guaranteed renewable	245,155	226,801		25,077	20,094
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	4,124	4,123		666	390
25.5 All other	11,346	11,348		4,242	2,644
25.6 Totals (Sum of Lines 25.1 to 25.5)	260,625	242,272	0	29,985	23,128
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	260,625	242,272	0	34,909	30,845



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,531,923			317	1,532,240
2. Annuity considerations	600,548				600,548
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,132,471	0	0	317	2,132,788
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	161,920				161,920
10. Matured endowments					0
11. Annuity benefits	4,526				4,526
12. Surrender values and withdrawals for life contracts	90,882				90,882
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	257,328	0	0	0	257,328
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	15	161,920							15	161,920
Settled during current year:										
18.1 By payment in full	15	161,920							15	161,920
18.2 By payment on compromised claims									0	0
18.3 Totals paid	15	161,920	0	0	0	0	0	0	15	161,920
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	15	161,920	0	0	0	0	0	0	15	161,920
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	2,365	618,897,728	0	(a)	0	0	0	0	2,365	618,897,728
21. Issued during year	594	185,120,314							594	185,120,314
22. Other changes to in force (Net)	(152)	(42,434,238)							(152)	(42,434,238)
23. In force December 31 of current year	2,807	761,583,804	0	(a)	0	0	0	0	2,807	761,583,804

(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	13,531	13,637		2,318	3,633
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	66,875	62,999		546	2,253
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	477	476			
25.5 All other	978	977			
25.6 Totals (Sum of Lines 25.1 to 25.5)	68,330	64,452	0	546	2,253
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	81,861	78,089	0	2,864	5,886



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	51,490				51,490
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	51,490	0	0	0	51,490
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	9,412				9,412
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	9,412	0	0	0	9,412
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	336	7,339,245	0	(a)	0	0	0	0	336	7,339,245
21. Issued during year	10	1,802,281							10	1,802,281
22. Other changes to in force (Net)	42	(673,236)							42	(673,236)
23. In force December 31 of current year	388	8,468,290	0	(a)	0	0	0	0	388	8,468,290

(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				2,616	4,099
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies	2,363	2,363			
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable				10,037	5,869
25.3 Non-renewable for stated reasons only					
25.4 Other accident only				262	154
25.5 All other				1,257	783
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	11,556	6,806
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,363	2,363	0	14,172	10,905



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,140,423			101	3,140,524
2. Annuity considerations	1,733,543				1,733,543
3. Deposit-type contract funds	71,164	XXX		XXX	71,164
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,945,130	0	0	101	4,945,231
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	950,939				950,939
10. Matured endowments					0
11. Annuity benefits	9,584				9,584
12. Surrender values and withdrawals for life contracts	386,429				386,429
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	1,346,952	0	0	0	1,346,952
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	54	950,939							54	950,939
Settled during current year:										
18.1 By payment in full	54	950,939							54	950,939
18.2 By payment on compromised claims									0	0
18.3 Totals paid	54	950,939	0	0	0	0	0	0	54	950,939
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	54	950,939	0	0	0	0	0	0	54	950,939
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	6,149	752,554,426	0	(a)	0	0	3	3,395	6,152	752,557,821
21. Issued during year	1,100	266,953,334							1,100	266,953,334
22. Other changes to in force (Net)	(613)	(59,404,291)						(171)	(613)	(59,404,462)
23. In force December 31 of current year	6,636	960,103,469	0	(a)	0	0	3	3,224	6,639	960,106,693

(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				2,354	3,689
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	40,481	36,540		1,322	1,994
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	276	275			
25.5 All other	560	559		166	103
25.6 Totals (Sum of Lines 25.1 to 25.5)	41,317	37,374	0	1,488	2,097
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	41,317	37,374	0	3,842	5,786



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	91,380				91,380
2. Annuity considerations	175,000				175,000
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	266,380	0	0	0	266,380
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	78	11,614,043	0	0	0	0	0	0	78	11,614,043
21. Issued during year	85	8,201,873							85	8,201,873
22. Other changes to in force (Net)	(12)	533,139							(12)	533,139
23. In force December 31 of current year	151	20,349,055	0	0	0	0	0	0	151	20,349,055

(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	3,381	3,407		822	1,289
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	44	44			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	44	44	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	3,425	3,451	0	822	1,289



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	464,123				464,123
2. Annuity considerations	288,784				288,784
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	752,907	0	0	0	752,907
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	361,435				361,435
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	35,499				35,499
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	396,934	0	0	0	396,934
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	361,435							3	361,435
Settled during current year:										
18.1 By payment in full	3	361,435							3	361,435
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	361,435	0	0	0	0	0	0	3	361,435
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	361,435	0	0	0	0	0	0	3	361,435
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	771	129,718,809	0	(a)	0	0	0	0	771	129,718,809
21. Issued during year	219	58,347,687							219	58,347,687
22. Other changes to in force (Net)	(75)	(8,943,377)							(75)	(8,943,377)
23. In force December 31 of current year	915	179,123,119	0	(a)	0	0	0	0	915	179,123,119

(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	11,110	11,110			205
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	187	187			
25.5 All other	382	381			
25.6 Totals (Sum of Lines 25.1 to 25.5)	11,679	11,678	0	0	205
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	11,679	11,678	0	0	205



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	34,841				34,841
2. Annuity considerations	1,775				1,775
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	36,616	0	0	0	36,616
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,300				1,300
10. Matured endowments					0
11. Annuity benefits	3,701				3,701
12. Surrender values and withdrawals for life contracts	2,386				2,386
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	7,387	0	0	0	7,387
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	1,300							1	1,300
Settled during current year:										
18.1 By payment in full	1	1,300							1	1,300
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	1,300	0	0	0	0	0	0	1	1,300
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	1,300	0	0	0	0	0	0	1	1,300
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	120	8,130,991	0	(a)	0	0	0	0	120	8,130,991
21. Issued during year	2	414,000							2	414,000
22. Other changes to in force (Net)	(2)	(548,380)							(2)	(548,380)
23. In force December 31 of current year	120	7,996,611	0	(a)	0	0	0	0	120	7,996,611

(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	1,549	1,546			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	86	86			
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,635	1,632	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,635	1,632	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	42,839				42,839
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	42,839	0	0	0	42,839
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	83	10,856,591	0	(a)	0	0	0	0	83	10,856,591
21. Issued during year	7	1,850,000							7	1,850,000
22. Other changes to in force (Net)	(3)	(157,130)							(3)	(157,130)
23. In force December 31 of current year	87	12,549,461	0	(a)	0	0	0	0	87	12,549,461

(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	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	1,232	1,230			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,232	1,230	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,232	1,230	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	136,981			313	137,294
2. Annuity considerations	66,600				66,600
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	203,581	0	0	313	203,894
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	57,231				57,231
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	4,702				4,702
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	61,933	0	0	0	61,933
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	7	57,231							7	57,231
Settled during current year:										
18.1 By payment in full	7	57,231							7	57,231
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	57,231	0	0	0	0	0	0	7	57,231
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	57,231	0	0	0	0	0	0	7	57,231
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	326	36,277,723	0	(a)	0	0	0	0	326	36,277,723
21. Issued during year	5	175,585							5	175,585
22. Other changes to in force (Net)	(14)	(610,936)							(14)	(610,936)
23. In force December 31 of current year	317	35,842,372	0	(a)	0	0	0	0	317	35,842,372

(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	857	856			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	153	153			
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,010	1,009	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,010	1,009	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	23,380				23,380
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	23,380	0	0	0	23,380
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	87	3,280,521	0	0	0	0	0	0	87	3,280,521
21. Issued during year	5	430,000							5	430,000
22. Other changes to in force (Net)	(10)	229,786							(10)	229,786
23. In force December 31 of current year	82	3,940,307	0	0	0	0	0	0	82	3,940,307

(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					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	146,702			2,577	149,279
2. Annuity considerations	89,143				89,143
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	235,845	0	0	2,577	238,422
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	37,000			6,425	43,425
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	37,000	0	0	6,425	43,425
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	37,000					3	6,425	5	43,425
Settled during current year:										
18.1 By payment in full	2	37,000					3	6,425	5	43,425
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	37,000	0	0	0	0	3	6,425	5	43,425
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	37,000	0	0	0	0	3	6,425	5	43,425
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	241	35,530,360	0	(a)	0	0	0	0	241	35,530,360
21. Issued during year									0	0
22. Other changes to in force (Net)	(8)	(2,326,758)							(8)	(2,326,758)
23. In force December 31 of current year	233	33,203,602	0	(a)	0	0	0	0	233	33,203,602

(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	10,093	9,252			403
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	153	153			
25.6 Totals (Sum of Lines 25.1 to 25.5)	10,246	9,405	0	0	403
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	10,246	9,405	0	0	403



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,682,387			1,892	5,684,279
2. Annuity considerations	970,810				970,810
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,653,198	0	0	1,892	6,655,090
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,841,589			1,000	1,842,589
10. Matured endowments	4,680				4,680
11. Annuity benefits	47,174				47,174
12. Surrender values and withdrawals for life contracts	963,120			1,169	964,289
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	2,856,563	0	0	2,169	2,858,733
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	114	1,846,269					1	1,000	115	1,847,269
Settled during current year:										
18.1 By payment in full	114	1,846,269					1	1,000	115	1,847,269
18.2 By payment on compromised claims									0	0
18.3 Totals paid	114	1,846,269	0	0	0	0	1	1,000	115	1,847,269
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	114	1,846,269	0	0	0	0	1	1,000	115	1,847,269
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	11,214	1,139,265,051	0	(a)	0	0	0	0	11,214	1,139,265,051
21. Issued during year	2,209	229,401,729							2,209	229,401,729
22. Other changes to in force (Net)	(1,678)	(114,059,711)							(1,678)	(114,059,711)
23. In force December 31 of current year	11,745	1,254,607,069	0	(a)	0	0	0	0	11,745	1,254,607,069

(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				1,763	2,763
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies	36	36			
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	209,187	192,599		83,566	55,152
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	1,605	1,603		2,185	1,280
25.5 All other	3,317	3,312		10,546	6,573
25.6 Totals (Sum of Lines 25.1 to 25.5)	214,109	197,514	0	96,297	63,005
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	214,145	197,550	0	98,060	65,768



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	289,813				289,813
2. Annuity considerations	236,427				236,427
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	526,240	0	0	0	526,240
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	15,900				15,900
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	15,900	0	0	0	15,900
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	15,900							1	15,900
Settled during current year:										
18.1 By payment in full	1	15,900							1	15,900
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	15,900	0	0	0	0	0	0	1	15,900
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	15,900	0	0	0	0	0	0	1	15,900
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	320	99,540,888	0	(a)	0	0	0	0	320	99,540,888
21. Issued during year	126	59,325,005							126	59,325,005
22. Other changes to in force (Net)	(15)	(6,745,359)							(15)	(6,745,359)
23. In force December 31 of current year	431	152,120,534	0	(a)	0	0	0	0	431	152,120,534

(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	5,419	5,462		6,783	10,629
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 Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	5,419	5,462	0	6,783	10,629



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	63,755,173		161,921	226,605	64,143,698
2. Annuity considerations	10,983,261				10,983,261
3. Deposit-type contract funds	23,838,769	XXX		XXX	23,838,769
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	98,577,203	0	161,921	226,605	98,965,729
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	9,177,129		176,100	237,819	9,591,047
10. Matured endowments	24,446			33,862	58,308
11. Annuity benefits	2,628,661		138,121		2,766,782
12. Surrender values and withdrawals for life contracts	5,316,291			128,105	5,444,396
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	17,146,526	0	314,221	399,786	17,860,533
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	436	9,201,575			5	176,100	155	271,681	596	9,649,355
Settled during current year:										
18.1 By payment in full	436	9,201,575			5	176,100	155	271,681	596	9,649,355
18.2 By payment on compromised claims									0	0
18.3 Totals paid	436	9,201,575	0	0	5	176,100	155	271,681	596	9,649,355
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	436	9,201,575	0	0	5	176,100	155	271,681	596	9,649,355
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	73,288	6,617,028,987	0	(a)	6	1,413,185,206	17,966	19,576,414	91,260	8,049,790,607
21. Issued during year	7,985	1,412,591,951				29,958,500			7,985	1,442,550,451
22. Other changes to in force (Net)	(6,251)	(484,837,572)				31,168,499	(893)	(988,644)	(7,144)	(454,657,717)
23. In force December 31 of current year	75,022	7,544,783,366	0	(a)	6	1,474,312,205	17,073	18,587,770	92,101	9,037,683,341

(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	133,977	135,029		835,470	1,309,213
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies				10,676	5,656
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	1,243,453	1,179,190		318,590	221,053
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	18,024	18,071		8,678	5,083
25.5 All other	44,376	44,457		42,909	26,872
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,305,853	1,241,718	0	370,177	253,008
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,439,830	1,376,747	0	1,216,323	1,567,877



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	158,221			110	158,331
2. Annuity considerations	56,342				56,342
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	214,563	0	0	110	214,673
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	45,993				45,993
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	9,770				9,770
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	55,763	0	0	0	55,763
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	45,993							2	45,993
Settled during current year:										
18.1 By payment in full	2	45,993							2	45,993
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	45,993	0	0	0	0	0	0	2	45,993
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	45,993	0	0	0	0	0	0	2	45,993
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,040	14,892,874	0	(a)	0	0	0	0	1,040	14,892,874
21. Issued during year	10	2,795,904							10	2,795,904
22. Other changes to in force (Net)	44	(1,305,828)							44	(1,305,828)
23. In force December 31 of current year	1,094	16,382,950	0	(a)	0	0	0	0	1,094	16,382,950

(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				2,029	3,179
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 Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	2,029	3,179



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	70,410				70,410
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	70,410	0	0	0	70,410
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,937				1,937
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	4,984				4,984
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	6,920	0	0	0	6,920
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	1,937							1	1,937
Settled during current year:										
18.1 By payment in full	1	1,937							1	1,937
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	1,937	0	0	0	0	0	0	1	1,937
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	1,937	0	0	0	0	0	0	1	1,937
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	940	12,288,187	0	(a)	0	0	0	0	940	12,288,187
21. Issued during year	1	13,423							1	13,423
22. Other changes to in force (Net)	(64)	(1,197,462)							(64)	(1,197,462)
23. In force December 31 of current year	877	11,104,148	0	(a)	0	0	0	0	877	11,104,148

(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	1,312	1,310		2,375	1,389
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other				297	185
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,312	1,310	0	2,672	1,574
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,312	1,310	0	2,672	1,574



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,456,619			133,882	8,590,502
2. Annuity considerations	11,874,024				11,874,024
3. Deposit-type contract funds	44,769	XXX		XXX	44,769
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	20,375,413	0	0	133,882	20,509,295
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,334,074		1,000	82,793	1,417,867
10. Matured endowments	38,435			17,350	55,785
11. Annuity benefits	41,265				41,265
12. Surrender values and withdrawals for life contracts	465,136			30,725	495,861
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	1,878,910	0	1,000	130,868	2,010,778
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	177	1,372,510			1	1,000	80	100,143	258	1,473,653
Settled during current year:										
18.1 By payment in full	177	1,372,510			1	1,000	80	100,143	258	1,473,653
18.2 By payment on compromised claims									0	0
18.3 Totals paid	177	1,372,510	0	0	1	1,000	80	100,143	258	1,473,653
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	177	1,372,510	0	0	1	1,000	80	100,143	258	1,473,653
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	19,361	1,954,888,103	0	(a)	0	0	8,707	8,266,250	28,068	1,963,154,353
21. Issued during year	3,209	625,217,260							3,209	625,217,260
22. Other changes to in force (Net)	(1,548)	(136,722,723)					(430)	(415,833)	(1,978)	(137,138,556)
23. In force December 31 of current year	21,022	2,443,382,640	0	(a)	0	0	8,277	7,850,417	29,299	2,451,233,057

(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				29,868	46,805
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies	50	51			
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	193,818	185,708		3,139	5,439
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	4,941	4,941		151	88
25.5 All other	14,046	14,050		7,801	4,862
25.6 Totals (Sum of Lines 25.1 to 25.5)	212,805	204,699	0	11,091	10,389
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	212,855	204,750	0	40,959	57,194



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,390				8,390
2. Annuity considerations	49,648				49,648
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	58,038	0	0	0	58,038
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits	1,883				1,883
12. Surrender values and withdrawals for life contracts	2,054				2,054
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	3,937	0	0	0	3,937
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	46	1,704,867	0	0	1	105,000	0	0	47	1,809,867
21. Issued during year	2	1,100,000							2	1,100,000
22. Other changes to in force (Net)	(5)	305,915							(5)	305,915
23. In force December 31 of current year	43	3,110,782	0	0	1	105,000	0	0	44	3,215,782

(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					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,493,188			725	1,493,913
2. Annuity considerations	315,045				315,045
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,808,233	0	0	725	1,808,958
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	298,315				298,315
10. Matured endowments					0
11. Annuity benefits	57,739				57,739
12. Surrender values and withdrawals for life contracts	87,763			728	88,491
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	443,818	0	0	728	444,545
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	29	298,315							29	298,315
Settled during current year:										
18.1 By payment in full	29	298,315							29	298,315
18.2 By payment on compromised claims									0	0
18.3 Totals paid	29	298,315	0	0	0	0	0	0	29	298,315
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	29	298,315	0	0	0	0	0	0	29	298,315
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	2,550	285,764,159	0	(a)	0	0	0	0	2,550	285,764,159
21. Issued during year	307	66,735,410							307	66,735,410
22. Other changes to in force (Net)	(281)	(25,466,534)							(281)	(25,466,534)
23. In force December 31 of current year	2,576	327,033,035	0	(a)	0	0	0	0	2,576	327,033,035

(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	83,602	76,082		16,310	12,499
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	454	453		426	250
25.5 All other	941	940		2,042	1,273
25.6 Totals (Sum of Lines 25.1 to 25.5)	84,997	77,475	0	18,778	14,022
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	84,997	77,475	0	18,778	14,022



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	148,415				148,415
2. Annuity considerations	97,023				97,023
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	245,438	0	0	0	245,438
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	196	55,934,487	0	(a)	0	0	0	0	196	55,934,487
21. Issued during year	64	22,645,011							64	22,645,011
22. Other changes to in force (Net)	(10)	(4,274,534)							(10)	(4,274,534)
23. In force December 31 of current year	250	74,304,964	0	(a)	0	0	0	0	250	74,304,964

(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	4,529	4,565		7,469	11,705
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	222	222			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	222	222	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	4,751	4,787	0	7,469	11,705



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,617,332			11,738	3,629,070
2. Annuity considerations	1,800,140				1,800,140
3. Deposit-type contract funds	200,000	XXX		XXX	200,000
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,617,472	0	0	11,738	5,629,210
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	853,181			21,370	874,551
10. Matured endowments	268				268
11. Annuity benefits	90,349				90,349
12. Surrender values and withdrawals for life contracts	892,332			2,331	894,664
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	1,836,130	0	0	23,701	1,859,832
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	34	853,449					8	21,370	42	874,819
Settled during current year:										
18.1 By payment in full	34	853,449					8	21,370	42	874,819
18.2 By payment on compromised claims									0	0
18.3 Totals paid	34	853,449	0	0	0	0	8	21,370	42	874,819
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	34	853,449	0	0	0	0	8	21,370	42	874,819
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	5,800	734,180,012	0	(a)	0	0	570	760,567	6,370	734,940,579
21. Issued during year	1,037	240,968,025							1,037	240,968,025
22. Other changes to in force (Net)	(487)	(45,939,283)					(28)	(38,382)	(515)	(45,977,665)
23. In force December 31 of current year	6,350	929,208,754	0	(a)	0	0	542	722,185	6,892	929,930,939

(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				15,997	25,068
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies	12,944	13,164		12,977	6,875
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	105,880	98,575		96,444	58,551
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	1,308	1,307		2,521	1,476
25.5 All other	2,920	2,917		12,076	7,527
25.6 Totals (Sum of Lines 25.1 to 25.5)	110,108	102,799	0	111,041	67,554
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	123,052	115,963	0	140,015	99,497



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,303,357			947	3,304,304
2. Annuity considerations	1,991,647				1,991,647
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,295,004	0	0	947	5,295,951
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	926,394				926,394
10. Matured endowments					0
11. Annuity benefits	32,205				32,205
12. Surrender values and withdrawals for life contracts	565,890			1,030	566,921
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	1,524,489	0	0	1,030	1,525,520
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	114	926,394							114	926,394
Settled during current year:										
18.1 By payment in full	114	926,394							114	926,394
18.2 By payment on compromised claims									0	0
18.3 Totals paid	114	926,394	0	0	0	0	0	0	114	926,394
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	114	926,394	0	0	0	0	0	0	114	926,394
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	15,782	360,820,134	0	(a)	0	0	0	0	15,782	360,820,134
21. Issued during year	2,532	73,982,988							2,532	73,982,988
22. Other changes to in force (Net)	(1,480)	(28,518,147)							(1,480)	(28,518,147)
23. In force December 31 of current year	16,834	406,284,975	0	(a)	0	0	0	0	16,834	406,284,975

(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	326	332			
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	7,593	5,251		9,136	5,389
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	138	138		239	140
25.5 All other	339	339		1,144	713
25.6 Totals (Sum of Lines 25.1 to 25.5)	8,070	5,728	0	10,519	6,242
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	8,396	6,060	0	10,519	6,242



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	25,442				25,442
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	25,442	0	0	0	25,442
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	6,106				6,106
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	13,414				13,414
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	19,520	0	0	0	19,520
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	6,106							1	6,106
Settled during current year:										
18.1 By payment in full	1	6,106							1	6,106
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	6,106	0	0	0	0	0	0	1	6,106
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	6,106	0	0	0	0	0	0	1	6,106
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	179	4,801,954	0	0	0	0	0	0	179	4,801,954
21. Issued during year									0	0
22. Other changes to in force (Net)	17	956,616							17	956,616
23. In force December 31 of current year	196	5,758,570	0	0	0	0	0	0	196	5,758,570

(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					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other					
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	127,697				127,697
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	127,697	0	0	0	127,697
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	179	36,203,424	0	(a)	0	0	0	0	179	36,203,424
21. Issued during year	19	3,705,000							19	3,705,000
22. Other changes to in force (Net)	(4)	(1,101,944)							(4)	(1,101,944)
23. In force December 31 of current year	194	38,806,480	0	(a)	0	0	0	0	194	38,806,480

(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	3,592	3,586			
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	84	84			
25.5 All other	171	170			
25.6 Totals (Sum of Lines 25.1 to 25.5)	3,847	3,840	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	3,847	3,840	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,188,997			23,772	2,212,768
2. Annuity considerations	645,830				645,830
3. Deposit-type contract funds	7,149	XXX		XXX	7,149
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,841,975	0	0	23,772	2,865,747
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	569,027			18,743	587,770
10. Matured endowments				2,500	2,500
11. Annuity benefits	109,733				109,733
12. Surrender values and withdrawals for life contracts	111,127			4,469	115,596
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	789,887	0	0	25,712	815,598
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	42	569,027					11	21,243	53	590,270
Settled during current year:										
18.1 By payment in full	42	569,027					11	21,243	53	590,270
18.2 By payment on compromised claims									0	0
18.3 Totals paid	42	569,027	0	0	0	0	11	21,243	53	590,270
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	42	569,027	0	0	0	0	11	21,243	53	590,270
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	5,757	531,536,433	0	(a)	0	0	327	556,061	6,084	532,092,494
21. Issued during year	812	139,747,143							812	139,747,143
22. Other changes to in force (Net)	(507)	(37,690,164)					(16)	(28,061)	(523)	(37,718,225)
23. In force December 31 of current year	6,062	633,593,412	0	(a)	0	0	311	528,000	6,373	634,121,412

(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	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				20,970	32,861
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	92,171	84,145		3,751	3,211
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	1,565	1,563		106	
25.5 All other	3,351	3,347		1,285	801
25.6 Totals (Sum of Lines 25.1 to 25.5)	97,087	89,055	0	5,142	4,012
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	97,087	89,055	0	26,112	36,873



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	110,618			268	110,886
2. Annuity considerations	2,240				2,240
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	112,858	0	0	268	113,126
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	5,988				5,988
10. Matured endowments					0
11. Annuity benefits	50,040				50,040
12. Surrender values and withdrawals for life contracts	25,460				25,460
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	81,488	0	0	0	81,488
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	5,988							2	5,988
Settled during current year:										
18.1 By payment in full	2	5,988							2	5,988
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	5,988	0	0	0	0	0	0	2	5,988
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	5,988	0	0	0	0	0	0	2	5,988
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	337	28,403,747	0	(a)	0	0	0	0	337	28,403,747
21. Issued during year	13	3,996,000							13	3,996,000
22. Other changes to in force (Net)	(24)	(1,015,929)							(24)	(1,015,929)
23. In force December 31 of current year	326	31,383,818	0	(a)	0	0	0	0	326	31,383,818

(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				434	680
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	3,458	3,452		429	251
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	93	93			
25.5 All other	192	192			
25.6 Totals (Sum of Lines 25.1 to 25.5)	3,743	3,737	0	429	251
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	3,743	3,737	0	863	931



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,318,527			71,339	1,389,866
2. Annuity considerations	879,545				879,545
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,198,072	0	0	71,339	2,269,410
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	944,105			42,661	986,767
10. Matured endowments	10,793			3,235	14,028
11. Annuity benefits	7,000				7,000
12. Surrender values and withdrawals for life contracts	89,311			21,041	110,351
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	1,051,209	0	0	66,936	1,118,145
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	85	954,898					38	45,896	123	1,000,794
Settled during current year:										
18.1 By payment in full	85	954,898					38	45,896	123	1,000,794
18.2 By payment on compromised claims									0	0
18.3 Totals paid	85	954,898	0	0	0	0	38	45,896	123	1,000,794
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	85	954,898	0	0	0	0	38	45,896	123	1,000,794
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	4,667	161,560,367	0	(a)	0	0	1,420	1,320,865	6,087	162,881,232
21. Issued during year	507	52,169,840							507	52,169,840
22. Other changes to in force (Net)	(407)	(14,473,778)					(72)	(67,606)	(479)	(14,541,384)
23. In force December 31 of current year	4,767	199,256,429	0	(a)	0	0	1,348	1,253,259	6,115	200,509,688

(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	49	49		13,414	21,021
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies	64,421	65,518		35,211	18,655
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable	53,352	49,601		17,466	10,535
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	3,012	3,014		482	282
25.5 All other	9,428	9,435		4,942	3,080
25.6 Totals (Sum of Lines 25.1 to 25.5)	65,792	62,050	0	22,890	13,897
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	130,262	127,617	0	71,515	53,573



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,902,789			200	2,902,989
2. Annuity considerations	2,504,224				2,504,224
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,407,013	0	0	200	5,407,213
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	414,200				414,200
10. Matured endowments					0
11. Annuity benefits	247,375				247,375
12. Surrender values and withdrawals for life contracts	88,960				88,960
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	750,535	0	0	0	750,535
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	40	414,200							40	414,200
Settled during current year:										
18.1 By payment in full	40	414,200							40	414,200
18.2 By payment on compromised claims									0	0
18.3 Totals paid	40	414,200	0	0	0	0	0	0	40	414,200
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	40	414,200	0	0	0	0	0	0	40	414,200
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	6,128	1,021,133,405	0	(a)	0	0	0	0	6,128	1,021,133,405
21. Issued during year	893	271,079,712							893	271,079,712
22. Other changes to in force (Net)	(421)	(55,552,603)							(421)	(55,552,603)
23. In force December 31 of current year	6,600	1,236,660,514	0	(a)	0	0	0	0	6,600	1,236,660,514

(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				6,651	10,422
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	161,639	155,009		2,288	4,931
25.3 Non-renewable for stated reasons only					
25.4 Other accident only	1,956	1,953			
25.5 All other	4,001	3,994		286	179
25.6 Totals (Sum of Lines 25.1 to 25.5)	167,596	160,956	0	2,574	5,110
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	167,596	160,956	0	9,225	15,532



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,338				8,338
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,338	0	0	0	8,338
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										0
18.2 By payment on compromised claims										0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise										0
18.5 Amount rejected										0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	28	964,313	0	0	0	0	0	0	28	964,313
21. Issued during year	3	101,377							3	101,377
22. Other changes to in force (Net)		803,675							0	803,675
23. In force December 31 of current year	31	1,869,365	0	0	0	0	0	0	31	1,869,365

(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				1,353	717
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 Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	1,353	717



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Grand Aliens

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	809	0	0	0	809
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	809	0	0	0	809
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	0	0	(a)	0	0	0	0	0	0	0
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year	0	0	(a)	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**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	0	0	0	0	0
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Group Code 0244

**LIFE INSURANCE**

NAIC Company Code 76236

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	148,690,928	0	161,921	637,325	149,490,173
2. Annuity considerations	85,282,701	0	0	0	85,282,701
3. Deposit-type contract funds	24,504,845	XXX	0	XXX	24,504,845
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	258,478,473	0	161,921	637,325	259,277,719
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	33,332,836	0	177,136	518,928	34,028,900
10. Matured endowments	90,772	0	0	76,408	167,180
11. Annuity benefits	6,232,722	0	183,302	0	6,416,023
12. Surrender values and withdrawals for life contracts	15,467,485	0	0	228,430	15,695,914
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	55,123,815	0	360,437	823,766	56,308,018
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2,099	33,423,609	0	0	7	177,136	380	595,336	2,486	34,196,081
Settled during current year:										
18.1 By payment in full	2,099	33,423,609	0	0	7	177,136	380	595,336	2,486	34,196,081
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2,099	33,423,609	0	0	7	177,136	380	595,336	2,486	34,196,081
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	2,099	33,423,609	0	0	7	177,136	380	595,336	2,486	34,196,081
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	269,829	26,068,857,028	(a)	0	8	1,413,380,206	49,205	43,790,364	319,042	27,526,027,598
21. Issued during year	40,117	6,808,947,000	0	0	0	29,958,500	0	0	40,117	6,838,905,500
22. Other changes to in force (Net)	(24,495)	(1,961,733,895)	0	0	0	31,168,499	(2,300)	(2,208,700)	(26,795)	(1,932,774,096)
23. In force December 31 of current year	285,451	30,916,070,133	(a)	0	8	1,474,507,205	46,905	41,581,664	332,364	32,432,159,002

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**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	215,405	217,096	0	1,214,715	1,903,509
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	81,218	82,559	0	61,003	32,319
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	4,162,211	3,922,156	0	1,291,743	929,312
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	61,443	61,442	0	33,381	19,489
25.5 All other	146,927	146,928	0	177,282	110,572
25.6 Totals (Sum of Lines 25.1 to 25.5)	4,370,581	4,130,526	0	1,502,406	1,059,373
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	4,667,204	4,430,181	0	2,778,124	2,995,201

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**Interest Maintenance Reserve**

	1 Amount
1. Reserve as of December 31, Prior Year .....	8,560,251
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ ..... (5,222,637) Transferred into the Reserve Net of Taxes of \$ (1,827,925) .....	(3,394,712)
3. Adjustment for Current Year's Liability Gains/(Losses) Released From the reserve .....	0
4. Balance before Reduction for Amount Transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	5,165,539
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4) .....	381,010
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	4,784,529

**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 (Cols. 1+2+3)
1. 2002 .....	666,363	(285,353)	0	381,010
2. 2003 .....	551,900	(294,107)	0	257,793
3. 2004 .....	413,703	(121,518)	0	292,185
4. 2005 .....	279,279	(173,609)	0	105,670
5. 2006 .....	199,111	(228,901)	0	(29,790)
6. 2007 .....	201,549	(289,916)	0	(88,367)
7. 2008 .....	216,592	(296,698)	0	(80,106)
8. 2009 .....	258,691	(242,071)	0	16,620
9. 2010 .....	316,684	(187,421)	0	129,263
10. 2011 .....	382,440	(129,816)	0	252,624
11. 2012 .....	443,479	(65,741)	0	377,738
12. 2013 .....	505,176	(32,611)	0	472,565
13. 2014 .....	522,280	(35,249)	0	487,031
14. 2015 .....	474,836	(37,874)	0	436,962
15. 2016 .....	409,322	(40,498)	0	368,824
16. 2017 .....	348,917	(43,117)	0	305,800
17. 2018 .....	286,188	(45,812)	0	240,376
18. 2019 .....	274,339	(49,902)	0	224,437
19. 2020 .....	294,744	(53,991)	0	240,753
20. 2021 .....	306,801	(56,771)	0	250,030
21. 2022 .....	279,827	(62,216)	0	217,611
22. 2023 .....	236,980	(66,260)	0	170,720
23. 2024 .....	201,219	(71,561)	0	129,658
24. 2025 .....	166,924	(75,537)	0	91,387
25. 2026 .....	122,352	(82,163)	0	40,189
26. 2027 .....	84,551	(87,463)	0	(2,912)
27. 2028 .....	60,097	(82,163)	0	(22,066)
28. 2029 .....	36,811	(66,260)	0	(29,449)
29. 2030 .....	16,473	(49,033)	0	(32,560)
30. 2031 .....	2,623	(30,480)	0	(27,857)
31. 2032 and Later	0	(10,600)	0	(10,600)
32. Total (Lines 1 to 31)	8,560,251	(3,394,712)	0	5,165,539

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3+6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1+2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4+5)	
1. Reserve as of December 31, Prior Year .....	11,019,996	14,656	11,034,652	65,035,573	281,325	65,316,898	76,351,550
2. Realized Capital Gains/(Losses) Net of Taxes - General Account .....	(15,608,435)		(15,608,435)	12,881,269		12,881,269	(2,727,166)
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts .....	(437,034)		(437,034)			0	(437,034)
4. Unrealized Capital Gains/(Losses) - General Account .....	(1,733,466)		(1,733,466)	(80,818,086)		(80,818,086)	(82,551,552)
5. Unrealized Capital Gains/(Losses) - Separate Accounts .....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....			0			0	0
7. Basic Contribution .....	5,493,283	2,953	5,496,236	0	27,757	27,757	5,523,993
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7) .....	(1,265,656)	17,609	(1,248,047)	(2,901,244)	309,082	(2,592,162)	(3,840,209)
9. Maximum Reserve .....	25,789,976	10,464	25,800,440	55,384,714	347,320	55,732,034	81,532,474
10. Reserve Objective .....	18,178,353	6,486	18,184,839	55,384,714	305,684	55,690,398	73,875,237
11. 20% of (Line 10 - Line 8) .....	3,888,802	(2,225)	3,886,577	11,657,192	(680)	11,656,512	15,543,089
12. Balance Before Transfers (Lines 8 + 11) .....	2,623,146	15,384	2,638,530	8,755,948	308,403	9,064,350	11,702,880
13. Transfers .....			0			0	XXX
14. Voluntary Contribution .....			0			0	0
15. Adjustment down to Maximum/up to Zero .....		(4,920)	(4,920)			0	(4,920)
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	2,623,146	10,464	2,633,610	8,755,948	308,403	9,064,350	11,697,960

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

**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 (Cols. 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4x5)	7 Factor	8 Amount (Cols. 4x7)	9 Factor	10 Amount (Cols. 4x9)
<b>LONG - TERM BONDS</b>												
1		Exempt Obligations .....	2,909,498	XXX	XXX	2,909,498	0.0000	0	0.0000	0	0.0000	0
2	1	Highest Quality .....	226,527,725	XXX	XXX	226,527,725	0.0005	113,264	0.0015	339,792	0.0030	679,583
3	2	High Quality .....	422,636,828	XXX	XXX	422,636,828	0.0020	845,274	0.0060	2,535,821	0.0100	4,226,368
4	3	Medium Quality .....	133,418,117	XXX	XXX	133,418,117	0.0105	1,400,890	0.0280	3,735,707	0.0400	5,336,725
5	4	Low Quality .....	30,446,443	XXX	XXX	30,446,443	0.0270	822,054	0.0630	1,918,126	0.0900	2,740,180
6	5	Lower Quality .....	15,088,926	XXX	XXX	15,088,926	0.0670	1,010,958	0.1200	1,810,671	0.2000	3,017,785
7	6	In or Near Default .....	11,384,199	XXX	XXX	11,384,199	0.0000	0	0.3000	3,415,260	0.3000	3,415,260
8		Total Unrated Multi-Class Securities Acquired by Conversion .....		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	842,411,736	XXX	XXX	842,411,736	XXX	4,192,440	XXX	13,755,377	XXX	19,415,901
<b>PREFERRED STOCK</b>												
10	1	Highest Quality .....	13,364,447	XXX	XXX	13,364,447	0.0020	26,729	0.0060	80,187	0.0090	120,280
11	2	High Quality .....	41,556,244	XXX	XXX	41,556,244	0.0065	270,116	0.0170	706,456	0.0250	1,038,906
12	3	Medium Quality .....	20,515,574	XXX	XXX	20,515,574	0.0185	379,538	0.0400	820,623	0.0600	1,230,934
13	4	Low Quality .....	2,614,000	XXX	XXX	2,614,000	0.0400	104,560	0.0880	230,032	0.1350	352,890
14	5	Lower Quality .....		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or Near Default .....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total Preferred Stocks (Sum of Lines 10 thru 16) (Page 2, Line 2.1, Net Admitted Asset)	78,050,265	XXX	XXX	78,050,265	XXX	780,943	XXX	1,837,298	XXX	2,743,011
<b>SHORT - TERM BONDS</b>												
18		Exempt Obligations .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest Quality .....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
20	2	High Quality .....	2,003,811	XXX	XXX	2,003,811	0.0020	4,008	0.0060	12,023	0.0100	20,038
21	3	Medium Quality .....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
22	4	Low Quality .....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
23	5	Lower Quality .....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
24	6	In or Near Default .....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
25		Total Short - Term Bonds (Sum of lines 18 thru 24)	2,003,811	XXX	XXX	2,003,811	XXX	4,008	XXX	12,023	XXX	20,038

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

**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 (Cols. 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4x5)	7 Factor	8 Amount (Cols. 4x7)	9 Factor	10 Amount (Cols. 4x9)
<b>DERIVATIVE INSTRUMENTS</b>												
26		Exchange Traded		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
27	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
28	2	High Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
29	3	Medium Quality		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
30	4	Low Quality		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
31	5	Lower Quality		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
32	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
33		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Line 9 + 17 + 25 +33)	922,465,812	XXX	XXX	922,465,812	XXX	4,977,390	XXX	15,604,697	XXX	22,178,950
<b>MORTGAGE LOANS</b>												
In Good Standing:												
35		Farm Mortgages			XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0
36		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0050	0
38		Commercial Mortgages - Insured or Guaranteed	1,145,349		XXX	1,145,349	0.0003	344	0.0006	687	0.0010	1,145
39		Commercial Mortgages - All Other	414,167		XXX	414,167	0.0063 (a)	2,609	0.0140 (a)	5,798	0.0225 (a)	9,319
40		In Good Standing With Restructured Terms			XXX	0	0.2800 (b)	0	0.6200 (b)	0	1.0000 (b)	0
Overdue, Not in Process:												
41		Farm Mortgages			XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0060	0	0.0100	0
44		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0915	0	0.1500	0
In Process of Foreclosure:												
46		Farm Mortgages			XXX	0	0.0000	0	0.2000	0	0.2000	0
47		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0200	0	0.0200	0
49		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.2000	0	0.2000	0
51		Total Schedule B Mortgages (Sum of Lines 35 thru 50) (Page 2, Line 3, Net Admitted Asset)	1,559,516	0	XXX	1,559,516	XXX	2,953	XXX	6,486	XXX	10,464
52		Total Schedule DA Mortgages			XXX	0	(c)	0	(c)	0	(c)	0
53		Total Mortgage Loans on Real Estate (Line 51 + 52)	1,559,516	0	XXX	1,559,516	XXX	2,953	XXX	6,486	XXX	10,464

(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.

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

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

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>COMMON STOCK</b>												
1		Unaffiliated - Public .....	369,231,429	XXX	XXX	369,231,429	0.0000	.0	0.1500 <sup>(d)</sup>	55,384,714	0.1500 <sup>(d)</sup>	55,384,714
2		Unaffiliated - Private .....		XXX	XXX	.0	0.0000	.0	0.2500	.0	0.2500	.0
3		Affiliated - Life with AVR .....		XXX	XXX	.0	0.0000	.0	0.0000	.0	0.0000	.0
Affiliated - Investment Subsidiary:												
4		Fixed Income - Exempt Obligations .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
5		Fixed Income - Highest Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
6		Fixed Income - High Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
7		Fixed Income - Medium Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
8		Fixed Income - Low Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
9		Fixed Income - Lower Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
10		Fixed Income - In/Near Default .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
11		Unaffiliated Common Stock - Public .....				.0	0.0000	.0	0.2000 <sup>(d)</sup>	.0	0.2000 <sup>(d)</sup>	.0
12		Unaffiliated Common Stock - Private .....				.0	0.0000	.0	0.2500	.0	0.2500	.0
13		Mortgage Loans .....				.0	<sup>(c)</sup>	.0	<sup>(c)</sup>	.0	<sup>(c)</sup>	.0
14		Real Estate .....				.0	<sup>(e)</sup>	.0	<sup>(e)</sup>	.0	<sup>(e)</sup>	.0
15		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX	.0	0.0000	.0	0.2000	.0	0.2000	.0
16		Affiliated - All Other .....		XXX	XXX	.0	0.0000	.0	0.2500	.0	0.2500	.0
17		Total Common Stock (Sum of Lines 1 thru 16)(Page 2, Line 2.2, Net Admitted Asset)	369,231,429	0	0	369,231,429	XXX	0	XXX	55,384,714	XXX	55,384,714
<b>REAL ESTATE</b>												
18		Home Office Property (General Account only) .....				.0	0.0000	.0	0.0750	.0	0.0750	.0
19		Investment Properties .....	2,965,485			2,965,485	0.0000	.0	0.0750	222,411	0.0750	222,411
20		Properties Acquired in Satisfaction of Debt .....				.0	0.0000	.0	0.1100	.0	0.1100	.0
21		Total Real Estate (Sum of Lines 18 thru 20)	2,965,485	0	0	2,965,485	XXX	0	XXX	222,411	XXX	222,411
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22		Exempt Obligations .....		XXX	XXX	.0	0.0000	.0	0.0000	.0	0.0000	.0
23	1	Highest Quality .....		XXX	XXX	.0	0.0005	.0	0.0015	.0	0.0030	.0
24	2	High Quality .....		XXX	XXX	.0	0.0020	.0	0.0060	.0	0.0100	.0
25	3	Medium Quality .....		XXX	XXX	.0	0.0105	.0	0.0280	.0	0.0400	.0
26	4	Low Quality .....		XXX	XXX	.0	0.0270	.0	0.0630	.0	0.0900	.0
27	5	Lower Quality .....		XXX	XXX	.0	0.0670	.0	0.1200	.0	0.2000	.0
28	6	In or Near Default .....		XXX	XXX	.0	0.0000	.0	0.3000	.0	0.3000	.0
29		Total with Bond characteristics (Sum of Lines 22 thru 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

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

Line Number	NAIC Designation	Description	1	2	3	4	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS</b>												
30	1	Highest Quality .....	13,878,689	XXX	XXX	13,878,689	0.0020	27,757	0.0060	83,272	0.0090	124,908
31	2	High Quality .....		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
32	3	Medium Quality .....		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
33	4	Low Quality .....		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
34	5	Lower Quality .....		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
35	6	In or Near Default .....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
36		Affiliated Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37		Total with Preferred Stock characteristics (Sum of Lines 30 thru 36)	13,878,689	XXX	XXX	13,878,689	XXX	27,757	XXX	83,272	XXX	124,908
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS</b>												
<b>In Good Standing:</b>												
38		Farm Mortgages .....			XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0
39		Residential Mortgages - Insured or Guaranteed .....			XXX	0	0.0003	0	0.0006	0	0.0010	0
40		Residential Mortgages - All Other .....		XXX	XXX	0	0.0013	0	0.0030	0	0.0050	0
41		Commercial Mortgages - Insured or Guaranteed .....			XXX	0	0.0003	0	0.0006	0	0.0010	0
42		Commercial Mortgages - All Other .....			XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0
43		In Good Standing With Restructured Terms .....			XXX	0	0.2800 (b)	0	0.6200 (b)	0	1.0000 (b)	0
<b>Overdue, Not in Process:</b>												
44		Farm Mortgages .....			XXX	0	0.0420	0	0.0915	0	0.1500	0
45		Residential Mortgages - Insured or Guaranteed .....			XXX	0	0.0005	0	0.0012	0	0.0020	0
46		Residential Mortgages - All Other .....			XXX	0	0.0025	0	0.0060	0	0.0100	0
47		Commercial Mortgages - Insured or Guaranteed .....			XXX	0	0.0005	0	0.0012	0	0.0020	0
48		Commercial Mortgages - All Other .....			XXX	0	0.0420	0	0.0915	0	0.1500	0
<b>In Process of Foreclosure:</b>												
49		Farm Mortgages .....			XXX	0	0.0000	0	0.2000	0	0.2000	0
50		Residential Mortgages - Insured or Guaranteed .....			XXX	0	0.0000	0	0.0040	0	0.0040	0
51		Residential Mortgages - All Other .....			XXX	0	0.0000	0	0.0200	0	0.0200	0
52		Commercial Mortgages - Insured or Guaranteed .....			XXX	0	0.0000	0	0.0040	0	0.0040	0
53		Commercial Mortgages - All Other .....			XXX	0	0.0000	0	0.2000	0	0.2000	0
54		Total with Mortgage Loan Characteristics ( Sum of Lines 38 thru 53)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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**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 (Col. 1 + 2 + 3)	BASIC CONTRIBUTION		RESERVE OBJECTIVE		MAXIMUM RESERVE	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCKS</b>												
55		Unaffiliated Public .....		XXX	XXX	0	0.0000	0	0.2000 <sup>(d)</sup>	0	0.2000 <sup>(d)</sup>	0
56		Unaffiliated Private .....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
57		Affiliated Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
58		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
59		Affiliated Other - All Other .....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
60		Total with Common Stock Characteristics (Sum of Lines 55 thru 59)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE</b>												
61		Home Office Property (General Account only) .....				0	0.0000	0	0.0750	0	0.0750	0
62		Investment Properties .....				0	0.0000	0	0.0750	0	0.0750	0
63		Properties Acquired in Satisfaction of Debt .....				0	0.0000	0	0.1100	0	0.1100	0
64		Total with Real Estate Characteristics of Real Estate (Lines 61 thru 63)	0	0	0	0	XXX	0	XXX	0	XXX	0
<b>ALL OTHER INVESTMENTS</b>												
65		Other Invested Assets - Schedule BA .....		XXX		0	0.0000	0	0.2000	0	0.2000	0
66		Other Short Term Invested Assets - Schedule DA .....		XXX		0	0.0000	0	0.2000	0	0.2000	0
67		Total All Other (Sum of Lines 65 + 66) .....	0	XXX	0	0	XXX	0	XXX	0	XXX	0
68		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67)	13,878,689	0	0	13,878,689	XXX	27,757	XXX	83,272	XXX	124,908

(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.

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
<b>NONE</b>								
0599999 - Totals								

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## SCHEDULE A VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	3,196,061
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(230,576)
2.2 Totals, Part 3, Column 7.....	0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9).....	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	0
4.2 Totals, Part 3, Column 9.....	0
5. Total profit (loss) on sales, Part 3, Column 14.....	0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	0
6.2 Totals, Part 3, Column 8.....	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	0
8. Book/adjusted carrying value at end of current period.....	2,965,485
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	2,965,485
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	2,965,485

## SCHEDULE B VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....	1,963,413
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount and mortgage interest points and commitment fees.....	
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	403,898
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	1,559,515
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	1,559,515
12. Total nonadmitted amounts.....	
13. Statement value of mortgages owned at end of current period.....	1,559,515

## SCHEDULE BA VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	13,873,750
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount.....	4,939
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	13,878,689
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	13,878,689
12. Total nonadmitted amounts.....	
13. Statement value of long-term invested assets at end of current period.....	13,878,689

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1		2,859,753		49,745		2,909,498	0.3	3,415,586	0.5	2,909,498	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	0	2,859,753	0	49,745	0	2,909,498	0.3	3,415,586	0.5	2,909,498	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1						0	0.0	0	0.0		
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1						0	0.0	0	0.0		
4.2 Class 2						0	0.0	0	0.0		
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1				5,000,000		5,000,000	0.6	5,000,000	0.7	5,000,000	
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6			1,440,000			1,440,000	0.2	1,440,000	0.2	1,440,000	
5.7 Totals	0	0	1,440,000	5,000,000	0	6,440,000	0.8	6,440,000	0.9	6,440,000	0

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1		1,490,704	22,291,124			23,781,828	2.8	3,978,155	0.5	23,781,828	
6.2 Class 2	1,998,998	9,987,521	31,340,796			43,327,315	5.1	34,951,526	4.8	43,327,315	
6.3 Class 3						0	0.0	5,246,076	0.7		
6.4 Class 4			620,000	2,000,000		2,620,000	0.3	0	0.0	2,620,000	
6.5 Class 5						0	0.0	0	0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	1,998,998	11,478,225	54,251,920	2,000,000	0	69,729,143	8.3	44,175,757	6.0	69,729,143	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1	7,729,828	23,109,907	94,234,887	50,934,670	21,736,606	197,745,898	23.4	144,814,131	19.8	195,745,898	2,000,000
7.2 Class 2	39,484,449	63,146,614	197,995,792	61,196,349	19,490,121	381,313,325	45.2	351,550,533	48.1	381,313,326	
7.3 Class 3	8,494,322	19,380,681	52,254,447	39,980,452	13,308,216	133,418,118	15.8	129,174,537	17.7	133,418,117	
7.4 Class 4	3,509,435	7,041,025	12,368,727	4,907,257		27,826,444	3.3	40,893,377	5.6	27,826,444	
7.5 Class 5	4,000,000	422,049	10,441,877	225,000		15,088,926	1.8	9,768,856	1.3	15,088,926	
7.6 Class 6		613,410	7,318,390	2,012,400		9,944,200	1.2	1,328,267	0.2	9,944,199	
7.7 Totals	63,218,034	113,713,686	374,614,120	159,256,128	54,534,943	765,336,911	90.6	677,529,701	92.6	763,336,910	2,000,000
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1						0	0.0	0	0.0		
8.2 Class 2						0	0.0	0	0.0		
8.3 Class 3						0	0.0	0	0.0		
8.4 Class 4						0	0.0	0	0.0		
8.5 Class 5						0	0.0	0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Class 1						0	0.0	0	0.0		
9.2 Class 2						0	0.0	0	0.0		
9.3 Class 3						0	0.0	0	0.0		
9.4 Class 4						0	0.0	0	0.0		
9.5 Class 5						0	0.0	0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	7,729,828	27,460,364	116,526,011	55,984,415	21,736,606	229,437,224	27.2	XXX	XXX	227,437,224	2,000,000
10.2 Class 2	41,483,447	73,134,135	229,336,588	61,196,349	19,490,121	424,640,640	50.3	XXX	XXX	424,640,641	.0
10.3 Class 3	8,494,322	19,380,681	52,254,447	39,980,452	13,308,216	133,418,118	15.8	XXX	XXX	133,418,117	.0
10.4 Class 4	3,509,435	7,041,025	12,988,727	6,907,257	.0	30,446,444	3.6	XXX	XXX	30,446,444	.0
10.5 Class 5	4,000,000	422,049	10,441,877	225,000	.0	15,088,926	1.8	XXX	XXX	15,088,926	.0
10.6 Class 6	.0	613,410	8,758,390	2,012,400	.0	11,384,200	1.3	XXX	XXX	11,384,199	.0
10.7 Totals	65,217,032	128,051,664	430,306,040	166,305,873	54,534,943	844,415,552	100.0	XXX	XXX	842,415,551	2,000,000
10.8 Line 10.7 as a % of Col. 6	7.7	15.2	51.0	19.7	6.5	100.0	XXX	XXX	XXX	99.8	0.2
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	18,118,318	31,430,884	51,261,280	31,634,400	24,762,990	XXX	XXX	157,207,872	21.5	155,207,873	2,000,000
11.2 Class 2	20,466,280	100,875,565	164,971,525	55,084,477	45,104,212	XXX	XXX	386,502,059	52.8	386,502,059	.0
11.3 Class 3	4,488,315	20,437,539	57,617,453	40,032,540	11,844,766	XXX	XXX	134,420,613	18.4	134,420,612	.0
11.4 Class 4	2,500,431	8,599,940	13,806,731	13,986,275	2,000,000	XXX	XXX	40,893,377	5.6	40,893,377	.0
11.5 Class 5	.0	4,288,296	5,480,560	.0	.0	XXX	XXX	9,768,856	1.3	9,768,855	.0
11.6 Class 6	499,801	633,466	1,281,509	158,491	195,000	XXX	XXX	2,768,267	0.4	2,768,268	.0
11.7 Totals	46,073,145	166,265,690	294,419,058	140,896,183	83,906,968	XXX	XXX	731,561,044	100.0	729,561,044	2,000,000
11.8 Line 11.7 as a % of Col. 8	6.3	22.7	40.2	19.3	11.5	XXX	XXX	100.0	XXX	99.7	0.3
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	7,729,828	27,460,365	116,526,011	53,984,415	21,736,606	227,437,225	26.9	155,207,873	21.2	227,437,225	XXX
12.2 Class 2	41,483,447	73,134,135	229,336,589	61,196,349	19,490,121	424,640,641	50.3	386,502,058	52.8	424,640,641	XXX
12.3 Class 3	8,494,322	19,380,681	52,254,447	39,980,452	13,308,216	133,418,118	15.8	134,420,613	18.4	133,418,118	XXX
12.4 Class 4	3,509,435	7,041,025	12,988,727	6,907,257	.0	30,446,444	3.6	40,893,377	5.6	30,446,444	XXX
12.5 Class 5	4,000,000	422,049	10,441,877	225,000	.0	15,088,926	1.8	9,768,856	1.3	15,088,926	XXX
12.6 Class 6	.0	613,410	8,758,390	2,012,400	.0	11,384,200	1.3	2,768,267	0.4	11,384,200	XXX
12.7 Totals	65,217,032	128,051,665	430,306,041	164,305,873	54,534,943	842,415,554	99.8	729,561,044	99.7	842,415,554	XXX
12.8 Line 12.7 as a % of Col. 6	7.7	15.2	51.1	19.5	6.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.7	15.2	51.0	19.5	6.5	99.8	XXX	XXX	XXX	99.8	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1				2,000,000		2,000,000	0.2	2,000,000	0.3	XXX	2,000,000
13.2 Class 2				.0		.0	0.0	.0	0.0	XXX	.0
13.3 Class 3				.0		.0	0.0	.0	0.0	XXX	.0
13.4 Class 4				.0		.0	0.0	.0	0.0	XXX	.0
13.5 Class 5				.0		.0	0.0	.0	0.0	XXX	.0
13.6 Class 6				.0		.0	0.0	.0	0.0	XXX	.0
13.7 Totals	.0	.0	.0	2,000,000	.0	2,000,000	0.2	2,000,000	0.3	XXX	2,000,000
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	100.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.2	0.0	0.2	XXX	XXX	XXX	XXX	0.2

(a) Includes \$ ..... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ 25,223,196 current year, \$ 62,410,675 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 \$ 10,984,199 current year, \$ 2,573,268 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.

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

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

**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 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations .....		2,859,753		49,745		2,909,498	0.3	3,415,586	0.5	2,909,498	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
1.7 Totals .....	0	2,859,753	0	49,745	0	2,909,498	0.3	3,415,586	0.5	2,909,498	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations .....						0	0.0	0	0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined .....						0	0.0	0	0.0		
2.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined .....						0	0.0	0	0.0		
2.6 Other .....						0	0.0	0	0.0		
2.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. States, Territories, and Possessions Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations .....						0	0.0	0	0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined .....						0	0.0	0	0.0		
3.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined .....						0	0.0	0	0.0		
3.6 Other .....						0	0.0	0	0.0		
3.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations .....						0	0.0	0	0.0		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined .....						0	0.0	0	0.0		
4.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined .....						0	0.0	0	0.0		
4.6 Other .....						0	0.0	0	0.0		
4.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations .....			1,440,000	5,000,000		6,440,000	0.8	6,440,000	0.9	6,440,000	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined .....						0	0.0	0	0.0		
5.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined .....						0	0.0	0	0.0		
5.6 Other .....						0	0.0	0	0.0		
5.7 Totals .....	0	0	1,440,000	5,000,000	0	6,440,000	0.8	6,440,000	0.9	6,440,000	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI 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 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations .....	1,998,998	11,478,224	54,251,920	2,000,000		69,729,142	8.3	44,175,757	6.0	69,729,143	
6.2 Single Class Mortgage-Backed/Asset-Based Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES .....						0	0.0	0	0.0		
6.3 Defined .....						0	0.0	0	0.0		
6.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES .....						0	0.0	0	0.0		
6.5 Defined .....						0	0.0	0	0.0		
6.6 Other .....						0	0.0	0	0.0		
6.7 Totals .....	1,998,998	11,478,224	54,251,920	2,000,000	0	69,729,142	8.3	44,175,757	6.0	69,729,143	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations .....	61,987,197	113,126,987	373,487,843	157,445,816	54,534,943	760,582,786	90.1	677,529,699	92.6	758,582,787	2,000,000
7.2 Single Class Mortgage-Backed/Asset-Based Securities .....			1,126,277			1,126,277	0.1	0	0.0	1,126,277	
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES .....						0	0.0	0	0.0		
7.3 Defined .....						0	0.0	0	0.0		
7.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES .....						0	0.0	0	0.0		
7.5 Defined .....						0	0.0	0	0.0		
7.6 Other .....	1,230,836	586,699		1,810,312		3,627,847	0.4	0	0.0	3,627,847	
7.7 Totals .....	63,218,033	113,713,686	374,614,120	159,256,128	54,534,943	765,336,910	90.6	677,529,699	92.6	763,336,911	2,000,000
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations .....						0	0.0	0	0.0		
8.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parents, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations .....						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities .....						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES .....						0	0.0	0	0.0		
9.3 Defined .....						0	0.0	0	0.0		
9.4 Other .....						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES .....						0	0.0	0	0.0		
9.5 Defined .....						0	0.0	0	0.0		
9.6 Other .....						0	0.0	0	0.0		
9.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI 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 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	63,986,195	127,464,964	429,179,763	164,495,561	54,534,943	839,661,426	99.4	XXX	XXX	837,661,428	2,000,000
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	1,126,277	0	0	1,126,277	0.1	XXX	XXX	1,126,277	0
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	1,230,836	586,699	0	1,810,312	0	3,627,847	0.4	XXX	XXX	3,627,847	0
10.7 Totals	65,217,031	128,051,663	430,306,040	166,305,873	54,534,943	844,415,550	100.0	XXX	XXX	842,415,552	2,000,000
10.8 Line 10.7 as a % of Col. 6	7.7	15.2	51.0	19.7	6.5	100.0	XXX	XXX	XXX	99.8	0.2
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	46,073,145	166,265,689	294,419,058	140,896,182	83,906,968	XXX	XXX	731,561,042	100.0	729,561,044	2,000,000
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	46,073,145	166,265,689	294,419,058	140,896,182	83,906,968	XXX	XXX	731,561,042	100.0	729,561,044	2,000,000
11.8 Line 11.7 as a % of Col. 8	6.3	22.7	40.2	19.3	11.5	XXX	XXX	100.0	XXX	99.7	0.3
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	63,986,195	127,464,965	429,179,764	162,495,561	54,534,943	837,661,428	99.2	729,561,043	99.7	837,661,428	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	1,126,277	0	0	1,126,277	0.1	0	0.0	1,126,277	XXX
12.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other	1,230,836	586,699	0	1,810,312	0	3,627,847	0.4	0	0.0	3,627,847	XXX
12.7 Totals	65,217,031	128,051,664	430,306,041	164,305,873	54,534,943	842,415,552	99.8	729,561,043	99.7	842,415,552	XXX
12.8 Line 12.7 as a % of Col. 6	7.7	15.2	51.1	19.5	6.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.7	15.2	51.0	19.5	6.5	99.8	XXX	XXX	XXX	99.8	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	0	0	0	2,000,000	0	2,000,000	0.2	2,000,000	0.3	XXX	2,000,000
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	2,000,000	0	2,000,000	0.2	2,000,000	0.3	XXX	2,000,000
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	100.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.2	0.0	0.2	XXX	XXX	XXX	XXX	0.2

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**SCHEDULE DA - PART 2**

**Verification of SHORT-TERM INVESTMENTS Between Years**

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	598,307	598,307	0	0	0
2. Cost of short-term investments acquired .....	2,005,000	2,005,000			
3. Increase (decrease) by adjustment .....	505	505			
4. Increase (decrease) by foreign exchange adjustment .....	0				
5. Total profit (loss) on disposal of short-term investments .....	0				
6. Consideration received on disposal of short-term investments .....	600,000	600,000			
7. Book/adjusted carrying value, current year .....	2,003,812	2,003,812	0	0	0
8. Total valuation allowance .....	0				
9. Subtotal (Lines 7 plus 8) .....	2,003,812	2,003,812	0	0	0
10. Total nonadmitted amounts .....	0				
11. Statement value (Lines 9 minus 10) .....	2,003,812	2,003,812	0	0	0
12. Income collected during year .....	4,102	4,102			
13. Income earned during year .....	34,588	34,588			

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

Schedule DB - Part A - VBY

**NONE**

Schedule DB - Part B - VBY

**NONE**

Schedule DB - Part C - VBY

**NONE**

Schedule DB - Part D - VBY

**NONE**

Schedule DB - Part E - VBY

**NONE**

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

**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
M7150942		OH	2001	1,000	797		Case Closed
M7134932		OH	2001	2,000	1,933		Case Closed
M7139441		OH	2001	1,000	933		Case Closed
<b>0199999 - Disposed of: Death Claims - Ordinary</b>				4,000	3,663		XXX
<b>0599999 - Death Claims - Disposed Of</b>				4,000	3,663		XXX
<b>2699999 - Claims Disposed of During Current Year</b>				4,000	3,663		XXX
P2511664		AR	1996	28,942		28,942	MISREPRESENTATION ON APPLICATION
P2481441		OH	1996	14,525		14,525	MISREPRESENTATION ON APPLICATION
M7164091		IN	1997	1,000		1,000	MISREPRESENTATION ON APPLICATION
L2543294		WI	1999	500,000		500,000	MISREPRESENTATION ON APPLICATION
S2600233		CA	2000	12,471		12,471	MISREPRESENTATION ON APPLICATION
L2651016		OH	2001	250,000		250,000	MISREPRESENTATION ON APPLICATION
M7194317		FL	2000	30,000		30,000	MISREPRESENTATION ON APPLICATION
M7196649		IN	2001	1,000		1,000	MISREPRESENTATION ON APPLICATION
P2648983		MS	2001	13,784		13,784	MISREPRESENTATION ON APPLICATION
M7108166		PA	2002	1,993		1,993	DISPUTE OVER BENEFICIARY
L2547307		PA	2000	25,000		25,088	DISPUTE OVER BENEFICIARY
O2284063		MS	1997	20,000		20,000	WAVIER OF PREMIUM
<b>2799999 - Resisted: Death Claims - Ordinary</b>				898,715		898,803	XXX
<b>3199999 - Death Claims - Resisted</b>				898,715		898,803	XXX
<b>5299999 - Claims Resisted During Current Year</b>				898,715		898,803	XXX
<b>5399999 Totals</b>				902,715	3,663	898,803	XXX

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI 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									
	1	2	3	4	5	6	7	8	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
<b>PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	2,960,996	XXX	734,881	XXX		XXX	80,196	XXX	2,668	XXX	1,925,521	XXX		XXX	64,641	XXX	153,089	XXX
2. Premiums earned	2,921,580	XXX	736,637	XXX	0	XXX	80,196	XXX	2,832	XXX	1,872,918	XXX	0	XXX	68,684	XXX	160,313	XXX
3. Incurred claims	2,713,362	92.9	1,900,129	257.9		0.0	50,251	62.7	(4,891)	(172.7)	573,690	30.6	(85)	0.0	31,696	46.1	162,572	101.4
4. Increase in contract reserves	144,857	5.0	0	0.0	0	0.0	0	0.0	0	0.0	144,857	7.7	0	0.0	0	0.0	0	0.0
5. Commissions (a)	72,719	2.5	8,164	1.1		0.0	19,641	24.5	235	8.3	8,582	0.5		0.0	9,461	13.8	26,636	16.6
6. General insurance expenses	3,891,520	133.2	743,996	101.0		0.0	53,550	66.8	1,673	59.1	2,747,717	146.7		0.0	86,840	126.4	257,744	160.8
7. Taxes, licenses and fees	230,459	7.9	49,348	6.7		0.0	1,274	1.6	40	1.4	170,857	9.1		0.0	2,231	3.2	6,709	4.2
8. Total expenses incurred	4,194,698	143.6	801,508	108.8	0	0.0	74,465	92.9	1,948	68.8	2,927,156	156.3	0	0.0	98,532	143.5	291,089	181.6
9. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Gain from underwriting before dividends or refunds	(4,131,337)	(141.4)	(1,965,000)	(266.8)	0	0.0	(44,520)	(55.5)	5,775	203.9	(1,772,785)	(94.7)	85	0.0	(61,544)	(89.6)	(293,348)	(183.0)
11. Dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting after dividends or refunds	(4,131,337)	(141.4)	(1,965,000)	(266.8)	0	0.0	(44,520)	(55.5)	5,775	203.9	(1,772,785)	(94.7)	85	0.0	(61,544)	(89.6)	(293,348)	(183.0)
<b>DETAILS OF WRITE-INS</b>																		
0901.																		
0902.																		
0903.																		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

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

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2 - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums	1,077,269	6,973		745	1,298	992,124		24,818	51,311
2. Advance premiums	47,989	414			41	38,982		2,151	6,401
3. Reserve for rate credits	0								
4. Total premium reserves, current year	1,125,258	7,387	0	745	1,339	1,031,106	0	26,969	57,712
5. Total premium reserves, prior year	1,085,842	9,143	0	745	1,503	978,503	0	31,012	64,936
6. Increase in total premium reserves	39,416	(1,756)	0	0	(164)	52,603	0	(4,043)	(7,224)
B. Contract Reserves:									
1. Additional reserves	2,941,375					2,941,375			
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	2,941,375	0	0	0	0	2,941,375	0	0	0
4. Total contract reserves, prior year	2,796,518	0	0	0	0	2,796,518	0	0	0
5. Increase in contract reserves	144,857	0	0	0	0	144,857	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	10,859,523	5,129,348		152,485		5,162,853	1,460	124,483	288,894
2. Total prior year	10,677,583	4,440,557	0	149,332	9,099	5,670,178	1,545	141,868	265,004
3. Increase	181,940	688,791	0	3,153	(9,099)	(507,325)	(85)	(17,385)	23,890

<b>PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	2,079,486	1,072,441		39,424	4,208	821,646		42,298	99,469
1.2 On claims incurred during current year	451,936	138,897		7,674		259,368		6,784	39,213
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	8,356,319	3,596,083		107,387		4,409,818	1,460	104,944	136,627
2.2 On claims incurred during current year	2,503,204	1,533,265		45,098		753,035		19,539	152,267
3. Test:									
3.1 Line 1.1 and 2.1	10,435,805	4,668,524	0	146,811	4,208	5,231,464	1,460	147,242	236,096
3.2 Claim reserves and liabilities, December 31, prior year	10,677,583	4,440,557	0	149,332	9,099	5,670,178	1,545	141,868	265,004
3.3 Line 3.1 minus Line 3.2	(241,779)	227,967	0	(2,521)	(4,891)	(438,714)	(85)	5,374	(28,909)

<b>PART 4 - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0								
B. Reinsurance Ceded:									
1. Premiums written	2,235,298			4,834	151	2,217,970		3,663	8,680
2. Premiums earned	2,027,959			4,834	151	2,010,631		3,663	8,680
3. Incurred claims	281,837	3,379		9,738		242,039	(487)	4,692	22,476
4. Commissions	854,744					854,744			

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

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....	2,545,919		449,280	2,995,199
2. Beginning Claim Reserves and Liabilities .....	10,443,723	0	1,843,010	12,286,733
3. Ending Claim Reserves and Liabilities .....	10,628,234		1,875,571	12,503,805
4. Claims Paid .....	2,361,408	0	416,719	2,778,127
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims .....				0
6. Beginning Claim Reserves and Liabilities .....	0	0	0	0
7. Ending Claim Reserves and Liabilities .....				0
8. Claims Paid .....	0	0	0	0
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims .....	239,561		42,276	281,837
10. Beginning Claim Reserves and Liabilities .....	1,515,089	0	267,368	1,782,457
11. Ending Claim Reserves and Liabilities .....	1,404,517		247,856	1,652,373
12. Claims Paid .....	350,133	0	61,788	411,921
<b>D. Net:</b>				
13. Incurred Claims.....	2,306,358	0	407,004	2,713,362
14. Beginning Claim Reserves and Liabilities .....	8,928,634	0	1,575,642	10,504,276
15. Ending Claim Reserves and Liabilities .....	9,223,717	0	1,627,715	10,851,432
16. Claims Paid	2,011,275	0	354,931	2,366,206

**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 .....	2,060,337	1,088,667	617,080	691,039	549,159
2. 1998 .....	3,943,313	1,437,226	671,971	143,042	136,615
3. 1999 .....	.XXX	4,920,947	1,511,080	228,208	150,983
4. 2000 .....	.XXX	.XXX	119,896	202,101	95,017
5. 2001 .....	.XXX	.XXX	.XXX	90,231	140,667
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	138,897

**Section B - Other Accident and Health**

1. Prior .....	874,838	533,173	564,489	198,714	89,989
2. 1998 .....	312,992	306,894	96,381	82,966	25,538
3. 1999 .....	.XXX	337,082	305,497	92,005	111,633
4. 2000 .....	.XXX	.XXX	381,641	363,372	289,119
5. 2001 .....	.XXX	.XXX	.XXX	319,403	490,766
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	313,039

**Section C - Credit Accident and Health**

1. Prior .....	0	0	0	0	0
2. 1998 .....	0	0	0	0	0
3. 1999 .....	.XXX	0	0	0	0
4. 2000 .....	.XXX	.XXX	0	0	0
5. 2001 .....	.XXX	.XXX	.XXX	0	0
6. 2002 .....	.XXX	.XXX	.XXX	.XXX	0

(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 Cumulative Net 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	7,851,973	6,383,951	6,894,783	XXX	XXX
2. 1999	XXX	8,279,463	7,351,680	7,054,214	XXX
3. 2000	XXX	XXX	1,630,323	1,835,517	1,070,569
4. 2001	XXX	XXX	XXX	1,818,132	858,723
5. 2002	XXX	XXX	XXX	XXX	1,672,162

**Section B - Other Accident and Health**

1. 1998	1,790,453	1,728,438	1,241,088	XXX	XXX
2. 1999	XXX	1,393,261	1,403,956	1,177,498	XXX
3. 2000	XXX	XXX	1,416,655	1,922,549	1,938,732
4. 2001	XXX	XXX	XXX	1,657,978	1,322,337
5. 2002	XXX	XXX	XXX	XXX	1,282,978

**Section C - Credit Accident and Health**

1. 1998	0	0	0	XXX	XXX
2. 1999	XXX	0	0	0	XXX
3. 2000	XXX	XXX	0	0	0
4. 2001	XXX	XXX	XXX	0	0
5. 2002	XXX	XXX	XXX	XXX	0

**SCHEDULE O - PART 3**

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

Line of Business	1 Methodology	2 Amount
1. Industrial Life	Other	93,054
2. Ordinary Life	Other	6,050,080
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life		
7. Group Accident and Health	Other	133,000
8. Credit Accident and Health	Development	5,129,348
9. Other Accident and Health	Development	5,730,174
10. Total		17,135,656

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

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

**Reinsurance Assumed for 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 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Amount in Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
0199999 - General Account, Affiliates											
60895	35-0145825	01/01/1981	American United Life Insurance Co.	Indianapolis, Indiana (IN)	YRT/L	1,049,545	11,883	11,731	13,849		
60895	35-0145825	01/01/1981	American United Life Insurance Co.	Indianapolis, Indiana (IN)	DIS/L	0	1,435	.61	.80		
61492	44-0188050	09/01/1974	Business Men's Assurance Company	Kansas City, Missouri (MO)	YRT/L	5,150,688	76,364	62,972	239,586		
61492	44-0188050	09/01/1974	Business Men's Assurance Company	Kansas City, Missouri (MO)	DIS/L	0	.8	0	0		
88064	35-1452221	08/18/1982	Cincinnati Equitable Life Insurance Company	Cincinnati, Ohio (OH)	YRT/L	205,004	1,265	3,016	0		
88064	35-1452221	08/18/1982	Cincinnati Equitable Life Insurance Company	Cincinnati, Ohio (OH)	ADB/L	0	0	.105	0		
67121	95-1060502	08/01/1975	Transamerica Occidental Life Ins.	Los Angeles, California (CA)	YRT/L	21,278	2,274	140	0		
0299999 - General Account, Non-Affiliates						6,426,515	93,229	78,025	253,515		
0399999 - Total General Account						6,426,515	93,229	78,025	253,515		
0799999 Totals						6,426,515	93,229	78,025	253,515		

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

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

Reinsurance Assumed for 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
<b>NONE</b>											
0399999 Totals											

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses 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 Paid Losses	7 Unpaid Losses
39845	48-0921045	10/01/1957	Employers Reassurance Corporation	Overland Park, Kansas (KS)	265,000	399,669
66346	58-0828824	02/01/1998	Munich American Reassurance Company	Atlanta, Georgia (GA)	10,000	114,500
71706	57-0290111	07/01/1970	Standard Life and Casualty Company	Rock Hill, South Carolina (SC)	3,000	3,000
25364	13-1675535	08/01/1978	Swiss Re Life Company of America	New York, New York (NY)	649,105	952,600
65676	35-0472300	09/15/1997	Lincoln National Life Ins Co	Fort Wayne, Indiana (IN)	550,000	1,029,669
68713	84-0499703	09/15/1997	Security Life of Denver	Denver, Colorado (CO)	250,000	47,169
86258	13-2572994	08/01/2001	General & Cologne Life Re of America	Stamford, Connecticut (CT)		112,500
0299999 - Life and Annuity - Non-Affiliates					1,727,105	2,659,107
0399999 - Totals - Life and Annuity					1,727,105	2,659,107
39845	48-0921045	10/01/1957	Employers Reassurance Corporation	Overland Park, Kansas (KS)	1,926	213
65765	38-0779740	04/07/1973	Reassure America Life Insurance Company	Jacksonville, Illinois (IL)	6,164	3,878
70025	91-6027719	07/01/1999	General Electric Capital ASR Co	San Rafael, California (CA)		14,470
0599999 - Accident and Health - Non-Affiliates					8,090	18,561
0699999 - Totals - Accident and Health					8,090	18,561
0799999 - Totals					1,735,195	2,677,668

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI 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 Re- insurance 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 Previous Year		11 Current Year	12 Prior Year		
0199999 - General Account, Affiliates							0	0	0	0			
71706	57-0290111	07/01/1970	STANDARD LIFE & CASUALTY	ROCK HILL, SOUTH CAROLINA (SC)	CO/I	2,641,926	1,001,084	997,853	33,425				
61492	44-0188050	08/13/1969	BUSINESS MEN'S ASSURANCE COMPANY	KANSAS CITY, MISSOURI (MO)	YRT/I	2,295,083	16,223	24,263	12,941				
61492	44-0188050	03/01/1981	BUSINESS MEN'S ASSURANCE COMPANY	KANSAS CITY, MISSOURI (MO)	CO/I	21,413,528	128,061	161,352	77,751				
61492	44-0188050	07/30/1986	BUSINESS MEN'S ASSURANCE COMPANY	KANSAS CITY, MISSOURI (MO)	ACO/I	0	613,841	602,420	0				
61492	44-0188050	08/13/1969	BUSINESS MEN'S ASSURANCE COMPANY	KANSAS CITY, MISSOURI (MO)	DIS/I	0	92,851	85,138	4,032				
61492	44-0188050	07/01/1980	BUSINESS MEN'S ASSURANCE COMPANY	KANSAS CITY, MISSOURI (MO)	OTH/G	751,167	34,065	31,396	0				
86258	13-2572994	08/01/2001	GENERAL & COLOGNE LIFE RE OF AMERICA	STAMFORD, CONNECTICUT (CT)	CO/I	90,928,352	859,450	251,309	173,332				
86258	13-2572994	01/01/1967	GENERAL & COLOGNE LIFE RE OF AMERICA	STAMFORD, CONNECTICUT (CT)	YRT/I	3,032,158	61,892	61,435	75,786				
86258	13-2572994	01/01/1967	GENERAL & COLOGNE LIFE RE OF AMERICA	STAMFORD, CONNECTICUT (CT)	DIS/I	0	6,986	6,396	10,236				
39845	48-0921045	01/01/1990	EMPLOYERS REASSURANCE CORPORATION	OVERLAND PARK, KANSAS (KS)	YRT/I	67,344,487	482,561	525,861	283,736				
39845	48-0921045	01/01/1990	EMPLOYERS REASSURANCE CORPORATION	OVERLAND PARK, KANSAS (KS)	CO/I	500,240,939	21,026,871	19,502,862	1,907,557				
39845	48-0921045	01/01/1990	EMPLOYERS REASSURANCE CORPORATION	OVERLAND PARK, KANSAS (KS)	DIS/I	0	7,816	11,013	33,288				
88340	59-2859797	04/01/2002	HANOVER LIFE REASSURANCE COMPANY	ORLANDO, FLORIDA (FL)	CO/I	263,012,540	1,183,090	507,993	0				
88340	59-2859797	04/01/2002	HANOVER LIFE REASSURANCE COMPANY	ORLANDO, FLORIDA (FL)	DIS/I	0	2,028	0	4,055				
65676	35-0472300	09/15/1997	LINCOLN NATIONAL LIFE INSURANCE CO.	FORT WAYNE, INDIANA (IN)	CO/I	7,167,626,889	16,171,072	10,111,693	11,326,044				
65676	35-0472300	09/15/1997	LINCOLN NATIONAL LIFE INSURANCE CO.	FORT WAYNE, INDIANA (IN)	YRT/I	158,495,314	264,497	166,461	492,451				
65676	35-0472300	09/15/1997	LINCOLN NATIONAL LIFE INSURANCE CO.	FORT WAYNE, INDIANA (IN)	DIS/I	0	76,270	71,128	153,022				
65676	35-0472300	12/31/1999	LINCOLN NATIONAL LIFE INSURANCE CO.	FORT WAYNE, INDIANA (IN)	OTH/G	0	0	0	25,000				
66346	58-0828824	10/01/1994	MUNICH AMERICAN REASSURANCE COMPANY	ATLANTA, GEORGIA (GA)	YRT/I	3,638,040	7,847	7,520	9,719				
66346	58-0828824	02/01/1988	MUNICH AMERICAN REASSURANCE COMPANY	ATLANTA, GEORGIA (GA)	CO/I	103,591,781	919,279	336,144	231,599				
66346	58-0828824	02/01/1988	MUNICH AMERICAN REASSURANCE COMPANY	ATLANTA, GEORGIA (GA)	DIS/I	0	1,172	591	2,316				
66346	58-0828824	02/01/1988	MUNICH AMERICAN REASSURANCE COMPANY	ATLANTA, GEORGIA (GA)	ADB/I	0	0	0	141,466				
93726	23-2683617	01/01/1999	MISSION LIFE INSURANCE COMPANY OF AMERICA	HOUSTON, TEXAS (TX)	YRT/I	24,273,293	13,612,855	14,495,811	709,776				
93572	43-1235868	09/01/1995	RGA REINSURANCE COMPANY	CHESTERFIELD, MISSOURI (MO)	YRT/I	19,448,073	253,071	293,036	188,506				
67466	95-1079000	04/01/2002	PACIFIC LIFE INSURANCE COMPANY	NEWPORT BEACH, CALIFORNIA (CA)	CO/I	254,162,540	1,131,192	0	426,960				
67466	95-1079000	04/01/2002	PACIFIC LIFE INSURANCE COMPANY	NEWPORT BEACH, CALIFORNIA (CA)	DIS/I	0	2,028	0	4,055				
68713	84-0499703	09/15/1997	SECURITY LIFE OF DENVER	DENVER, COLORADO (CO)	CO/I	1,276,760,650	5,452,360	401,411	2,224,530				
68713	84-0499703	09/15/1997	SECURITY LIFE OF DENVER	DENVER, COLORADO (CO)	YRT/I	298,140,618	1,033,310	907,370	607,923				
68713	84-0499703	09/15/1997	SECURITY LIFE OF DENVER	DENVER, COLORADO (CO)	DIS/I	0	26,143	17,535	41,529				
00000	AA-3190509	01/01/1997	SECURITY LIFE OF DENVER INTERNATIONAL LIMITED	HAMILTON HM HX, BERMUDA	MCO/I	0	9,068,305	10,262,860	127,888				
00000	AA-1440076	10/01/2000	SIRIUS INTERNATIONAL INSURANCE COMPANY LTD	BRUSSELS, BELGIUM	YRT/I	6,820,103	96,227	41,193	98,508				
82627	13-1562932	08/01/1978	SWISS RE LIFE & HEALTH AMERICA INC.	ARMONK, NEW YORK (NY)	YRT/I	114,891,776	599,818	531,349	557,668				
82627	13-1562932	05/01/1981	SWISS RE LIFE & HEALTH AMERICA INC.	ARMONK, NEW YORK (NY)	CO/I	8,027,861,024	43,763,929	32,608,050	14,261,133				
82627	13-1562932	08/01/1978	SWISS RE LIFE & HEALTH AMERICA INC.	ARMONK, NEW YORK (NY)	DIS/I	0	82,826	70,477	165,848				
82627	13-1562932	06/01/1974	SWISS RE LIFE & HEALTH AMERICA INC.	ARMONK, NEW YORK (NY)	OTH/G	121,657,500	0	0	240,831				
00000	23-1159360	09/01/1992	TOWERS PERRIN FORSTER & CROSBY INC.	PHILADELPHIA, PENNSYLVANIA (PA)	CAT/I	0	130,213	52,874	199,668				
00000	23-1159360	09/01/1992	TOWERS PERRIN FORSTER & CROSBY INC.	PHILADELPHIA, PENNSYLVANIA (PA)	CAT/G	0	3,120	459	4,784				
0299999 - General Account, Non-Affiliates							18,529,027,781	118,212,353	92,637,260	35,365,356			
0399999 - Total General Account							18,529,027,781	118,212,353	92,637,260	35,365,356			
<b>0799999 Totals</b>							<b>18,529,027,781</b>	<b>118,212,353</b>	<b>92,637,260</b>	<b>35,365,356</b>			

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI 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		
39845	48-0921045	10/01/1957	Employers Reassurance Company	Overland Park, Kansas (KS)	YRT/I	231,037		966,996				
39845	48-0921045	10/01/1957	Employers Reassurance Company	Overland Park, Kansas (KS)	YRT/G							
65765	38-0779740	04/07/1973	Reassure America Life Insurance Company	Jacksonville, Illinois (IL)	YRT/I	41,181		426,762				
33197	06-0949141	07/01/1999	Cologne Reinsurance Company of America	Stamford, Connecticut (CT)	.CO/I	654,353	584,192					
70025	91-6027719	07/01/1999	General Electric Capital ASR Co	San Rafael, California (CA)	.CO/I	1,308,727	1,168,560	231,965				
66346	58-0828824	02/01/1998	Munich American Reassurance Company	Atlanta, Georgia (GA)	.CO/I		5,000					
0299999 - Total - Non-Affiliates						2,235,298	1,757,752	1,625,723				
0399999 Totals						2,235,298	1,757,752	1,625,723				

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**SCHEDULE S - PART 4**

**Reinsurance Ceded to Unauthorized Companies**

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total Cols. (5+6+7)	9 Letters of Credit	10 Trust Agreements	11 Funds Deposited by and Withheld from Reinsurers	12 Other	13 Miscellaneous Balances (Credit)	14 Sum of Cols. 9+10+11+12+13 But Not in Excess of Col. 8
<b>NONE</b>													
1199999 Totals													

**SCHEDULE S - PART 5**

**Five Year Exhibit of Reinsurance Ceded Business (000 Omitted)**

	1 2002	2 2001	3 2000	4 1999	5 1998
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	37,601	28,973	28,099	16,464	9,104
2. Commissions and reinsurance expense allowances .....	13,282	9,213	10,753	6,114	3,422
3. Contract claims .....	11,539	8,579	7,289	5,023	3,727
4. Surrender benefits and withdrawals for life contracts .....	373	227	446	370	0
5. Dividends to policyholders .....	0	0	0	0	0
6. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts .....	26,593	11,277	10,040	29,765	8,170
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	12,238	9,533	8,172	3,339	2,319
9. Aggregate reserves for life and accident and health contracts .....	121,596	95,003	83,274	72,965	43,155
10. Liability for deposit-type contracts .....	0	0	0	0	0
11. Contract claims unpaid .....	2,678	1,239	1,652	1,420	1,729
12. Amounts recoverable on reinsurance .....	1,735	1,458	761	111	1,283
13. Experience rating refunds due or unpaid .....	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10) .....	0	0	0	0	0
15. Commissions and reinsurance expense allowances unpaid .....	4,421	2,800	2,276	1,709	2,079
16. Unauthorized reinsurance offset .....	0	0	0	0	0
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
17. Funds deposited by and withheld from (F) .....	0	0	0	0	0
18. Letters of credit (L) .....	0	0	0	0	0
19. Trust agreements (T) .....	0	0	0	0	0
20. Other (O) .....	0	0	0	0	0

**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, Col. 3)</b>			
1. Cash and invested assets (Line 11) .....	1,383,326,661		1,383,326,661
2. Reinsurance ceded (Line 12) .....	6,156,178	(6,156,178)	0
3. Life & annuity premiums deferred & uncollected (Line 16) .....	10,806,197	12,097,586	22,903,783
4. Accident and health premiums due and unpaid (Line 17) .....	(35,871)	140,593	104,722
5. Net credit for ceded reinsurance .....	XXX	118,235,851	118,235,851
6. All other admitted assets (balance) .....	76,628,815		76,628,815
7. Total assets excluding Separate Accounts (Line 25) .....	1,476,881,980	124,317,852	1,601,199,832
8. Separate Account assets (Line 26) .....	389,003,272		389,003,272
9. Total assets (Line 27) .....	1,865,885,252	124,317,852	1,990,203,104
<b>LIABILITIES, CAPITAL AND SURPLUS (PAGE 3)</b>			
10. Contract reserves (Lines 1 and 2) .....	767,298,961	121,595,827	888,894,788
11. Liability for deposit-type contracts (Line 3) .....	144,611,565		144,611,565
12. Claim reserves (Line 4) .....	11,565,422	2,677,667	14,243,089
13. Policyholder dividends/reserves (Lines 5 through 7) .....	144		144
14. Premium & annuity considerations received in advance (Line 8) .....	376,742	44,358	421,100
15. Other contract liabilities (Line 9) .....	4,784,529		4,784,529
16. Reinsurance in unauthorized companies (Line 24.2) .....	0	0	0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3) .....	0	XXX	0
18. All other liabilities (balance) .....	139,982,873		139,982,873
19. Total liabilities excluding Separate Accounts (Line 26) .....	1,068,620,235	124,317,852	1,192,938,087
20. Separate Account liabilities (Line 27) .....	389,003,272		389,003,272
21. Total liabilities (Line 28) .....	1,457,623,507	124,317,852	1,581,941,359
22. Capital & surplus (Line 38) .....	408,261,744	XXX	408,261,744
23. Total liabilities, capital & surplus (Line 39) .....	1,865,885,251	124,317,852	1,990,203,103
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves .....	121,595,827		
25. Claim reserves .....	2,677,667		
26. Policyholder dividends/reserves .....	0		
27. Premium and annuity considerations received in advance .....	44,358		
28. Liability for premium & other deposit funds .....			
29. Other contract liabilities .....	0		
30. Reinsurance ceded assets .....	6,156,178		
31. Other ceded reinsurance recoverables .....	0		
32. Total ceded reinsurance recoverables .....	130,474,030		
33. Life & annuity premiums deferred & uncollected .....	12,097,586		
34. Accident and health premiums due and unpaid .....	140,593		
35. Reinsurance in unauthorized companies .....	0		
36. Other ceded reinsurance payables/offsets .....	0		
37. Total ceded reinsurance payable/offsets .....	12,238,179		
38. Total net credit for ceded reinsurance .....	118,235,851		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CINCINNATI 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)
10677	31-0542366	THE CINCINNATI INSURANCE COMPANY	(100,000,000)				44,877,540	(42,381,936)			(97,504,396)	(353,794,000)
23280	31-1241230	THE CINCINNATI INDEMNITY COMPANY					(6,299,174)	13,829,494			7,530,320	62,054,000
28665	31-0826946	THE CINCINNATI CASUALTY COMPANY					(12,574,350)	28,552,442			15,978,092	291,740,000
76236	31-1213778	THE CINCINNATI LIFE INSURANCE COMPANY					(13,569,306)				(13,569,306)	
00000	31-0746871	CINCINNATI FINANCIAL CORPORATION	100,000,000				(10,150,644)				89,849,356	
00000	31-0790388	CFC INVESTMENT COMPANY					(1,349,070)				(1,349,070)	
00000	31-1596849	CINFIN CAPITAL MANAGEMENT COMPANY					(934,996)				(934,996)	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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# 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

- 1. Will Schedule SIS (Stockholders Information Supplement) be filed by March 1? .....No.....
- 2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....Yes.....
- 3. Will the SVO Compliance Certification be filed by March 1? .....Yes.....
- 4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....No.....
- 5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....Yes.....
- 6. Will the Risk-based Capital Report be filed with the NAIC by March 1? .....Yes.....
- 7. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1? .....Yes.....
- 8. Will the statement on non-guaranteed elements as required by interrogatory #3 to Exhibit 5 be filed by March 1? .....Yes.....
- 9. Will an actuarial opinion be filed with this statement by March 1? .....Yes.....
- 10. Will the Workers' Compensation Carve-Out Supplement be filed by March 1? .....No.....
- 11. Will the Long-Term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1? .....Yes.....

### APRIL FILING

- 12. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....Yes.....
- 13. Will Management's Discussion and Analysis be filed by April 1? .....Yes.....
- 14. Will the Interest Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the state by April 1? .....Yes.....
- 15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....No.....
- 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.....
- 17. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? .....Yes.....
- 18. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....Yes.....
- 19. Will the Investment Risk Interrogatories be filed by April 1? .....Yes.....

### JUNE FILING

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

### EXPLANATIONS:

### BAR CODE:



OVERFLOW PAGE FOR WRITE-INS

L002 Additional Aggregate Lines for Page 02 Line 24.

\*ASSETS

2404. MISCELLANEOUS RECEIVABLE.....	20,568		20,568	99,827
2405. AGENTS' BALANCES (NET).....	(44,367)	(44,367)	0	0
2497. Summary of remaining write-ins for Line 24 from Page 02	(23,799)	(44,367)	20,568	99,827

L003 Additional Aggregate Lines for Page 03 Line 25.

\*LIAB

2504. ACCOUNTS PAYABLE - LONG TERM CARE.....		245,386		70,190
2505. GUARANTY FUND ASSESSMENT PAYABLE.....		89,831		89,831
2597. Summary of remaining write-ins for Line 25 from Page 3		335,217		160,021



**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**LONG-TERM CARE INSURANCE EXHIBIT SUPPLEMENT TO THE DECEMBER 31, 2002 LIFE, ACCIDENT AND HEALTH INSURANCE COMPANY, ANNUAL STATEMENT**

ADDRESS (City, State and Zip Code) Fairfield, OH 45014-5141  
 NAIC Group Code 0244

To be filed on or before March 1

NAIC Company Code 76236

	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	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
<u>Part A For the Current Year</u>												
1. Premiums and Annuity Consideration (Page 6, Line 1)												
1.0 Statement.....	206,331,332	631,009	116,241,320	85,282,559	0	0	1,216,474	0	734,883	0	2,225,087	0
1.1 Long Term Care Benefit Component.....	218,120										218,120	
2. Death Benefits (Page 6, Line 10)												
2.0 Statement.....	25,717,074	501,115	24,983,942	0	0	0	232,017	0	0	0	0	0
2.1 Applied to Provide Long Term Care Benefits.....	0											
3. Matured Endowments (Page 6, Line 11)												
3.0 Statement.....	167,180	76,408	90,772	0	0	0	0	0	0	0	0	0
3.1 Applied to Provide Long Term Care Benefits.....	0											
4. Annuity Benefits (Page 6, Line 12)												
4.0 Statement.....	6,416,024	0	0	6,232,722	0	0	0	183,302	0	0	0	0
4.1 Applied to Provide Long Term Care Benefits.....	0											
5. Disability Benefits and Benefits Under Accident and Health Contracts (Page 6, Line 13)												
5.0 Statement.....	2,815,974	0	148,846	0	0	0	0	0	1,408,480	0	1,258,648	0
5.1 Long Term Care Benefit Component.....	2,330										2,330	
6. Surrender Benefits (Page 6, Line 15)												
6.0 Statement.....	15,561,938	228,430	15,333,508	0	0	0	0	0	0	0	0	0
6.1 Applied to Provide Long Term Care Benefits.....	0											
<u>Part B As of December 31, Current Year</u>												
1. Aggregate Reserves for Life Insurance and Annuity Contracts (Page 7, Part A., Line 15)												
1.0 Statement.....	757,710,083	13,455,546	569,670,833	170,836,313	2,379,016	0	79,043	1,289,332				
1.1 Long Term Care Benefit Component.....	0											
2. Active Life Reserves for Accident and Health Insurance Contracts (Exhibit 6, Active Life, Line 9)												
2.0 Statement.....	4,018,645								6,973	0	4,011,672	
2.1 Long Term Care Benefit Component.....	194,750										194,750	
3. Deposit-type Contracts (Exhibit 7, Line 14)												
3.0 Statement.....	0											
3.1 Long Term Care Benefit Component.....	0											

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**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

**FOR THE STATE OF Florida**

NAIC Group Code 0244 ..... NAIC Company Code 76236  
 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 .....  
 Person Completing This Exhibit Stephen C. Frechtling .....  
 Title Vice President & Actuary ..... Telephone Number 513-870-2000

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Character- istics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 1999				Policies Issued in 2000, 2001, 2002			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
Yes	6655	P	Yes	0034000	.02/20/1987			.01/01/1989	Medicare Supplement Policy	2,769	3,194	115.3	3			0.0	
Yes	1588/1590	P	Yes	0034000				.01/01/1989	Medicare Supplement Policy	2,807	4,652	165.7	4			0.0	
0199999 Total Experience on Individual Policies										5,576	7,846	140.7	7	0	0	0.0	0
0299999 Total Experience on Group Policies										0	0	0.0	0	0	0	0.0	0

GENERAL INTERROGATORIES

- If response in Column 1 is no, give complete and full details: .....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Explain any policies identified above as policy type "O". .....

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**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT  
FOR THE STATE OF Illinois**

NAIC Group Code 0244 ..... NAIC Company Code 76236  
 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 .....  
 Person Completing This Exhibit Stephen C. Frechtling .....  
 Title Vice President & Actuary ..... Telephone Number 513-870-2000

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Character- istics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 1999				Policies Issued in 2000, 2001, 2002			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
Yes	6655	P	Yes	0034000	03/20/1987			01/01/1989	Medicare Supplement Policy	3,628	2,007	55.3	3			0.0	
0199999 Total Experience on Individual Policies										3,628	2,007	55.3	3	0	0	0.0	0
0299999 Total Experience on Group Policies										0	0	0.0	0	0	0	0.0	0

GENERAL INTERROGATORIES

- If response in Column 1 is no, give complete and full details: .....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Explain any policies identified above as policy type "O". .....

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**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

**FOR THE STATE OF Indiana**

NAIC Group Code 0244 ..... NAIC Company Code 76236  
 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 .....  
 Person Completing This Exhibit Stephen C. Frechtling .....  
 Title Vice President & Actuary ..... Telephone Number 513-870-2000

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Character- istics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 1999				Policies Issued in 2000, 2001, 2002			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
Yes	1588/1590	P	Yes	0034000	11/08/1982			01/01/1989	Medicare Supplement Policy	5,226	3,696	70.7	9			0.0	
Yes	3165	P	Yes	0034000	09/21/1982			01/01/1989	Medicare Supplement Policy	805	657	81.6	1			0.0	
0199999 Total Experience on Individual Policies										6,031	4,353	72.2	10	0	0	0.0	0
0299999 Total Experience on Group Policies										0	0	0.0	0	0	0	0.0	0

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give complete and full details: .....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - 2.1 Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - 2.2 Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - 3.1 Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - 3.2 Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
4. Explain any policies identified above as policy type "O". .....

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**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

**FOR THE STATE OF Kentucky**

NAIC Group Code 0244 ..... NAIC Company Code 76236  
 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 .....  
 Person Completing This Exhibit Stephen C. Frechtling .....  
 Title Vice President & Actuary ..... Telephone Number 513-870-2000

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 1999				Policies Issued in 2000, 2001, 2002			
										11	12		14	15	16		18
											Amount	Percent of Premiums Earned			Number of Covered Lives	Premiums Earned	
Yes	1588/1590	P	Yes	0034000	11/28/1982			01/01/1989	Medicare Supplement Policy	3,439	1,965	57.1	4			0.0	
0199999 Total Experience on Individual Policies										3,439	1,965	57.1	4	0	0	0.0	0
0299999 Total Experience on Group Policies										0	0	0.0	0	0	0	0.0	0

GENERAL INTERROGATORIES

- If response in Column 1 is no, give complete and full details: .....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Explain any policies identified above as policy type "O". .....

360.KY



**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

FOR THE STATE OF Michigan

NAIC Group Code 0244 ..... NAIC Company Code 76236  
 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 .....  
 Person Completing This Exhibit Stephen C. Frechtling .....  
 Title Vice President & Actuary ..... Telephone Number 513-870-2000

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 1999				Policies Issued in 2000, 2001, 2002			
										11	12		14	15	16		18
											Incurred Claims	Amount			Percent of Premiums Earned	Number of Covered Lives	
Yes	1588/1590	P	Yes	0034000				01/01/1989	Medicare Supplement Policy	.902		0.0	1			0.0	
0199999 Total Experience on Individual Policies										902	0	0.0	1	0	0	0.0	0
0299999 Total Experience on Group Policies										0	0	0.0	0	0	0	0.0	0

GENERAL INTERROGATORIES

- If response in Column 1 is no, give complete and full details: .....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Explain any policies identified above as policy type "O". .....

360.MI



**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

**FOR THE STATE OF Nevada**

NAIC Group Code 0244 ..... NAIC Company Code 76236  
 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 .....  
 Person Completing This Exhibit Stephen C. Frechtling .....  
 Title Vice President & Actuary ..... Telephone Number 513-870-2000

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 1999				Policies Issued in 2000, 2001, 2002			
										11	12		14	15	16		18
											Incurred Claims	Amount			Percent of Premiums Earned	Number of Covered Lives	
Yes	1588/1590	P	Yes	0034000				01/01/1989	Medicare Supplement Policy	1,673	1,455	87.0	2			0.0	
0199999 Total Experience on Individual Policies										1,673	1,455	87.0	2	0	0	0.0	0
0299999 Total Experience on Group Policies										0	0	0.0	0	0	0	0.0	0

GENERAL INTERROGATORIES

- If response in Column 1 is no, give complete and full details: .....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Explain any policies identified above as policy type "O". .....

360.NV



**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT  
FOR THE STATE OF Ohio**

NAIC Group Code 0244 ..... NAIC Company Code 76236  
 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 .....  
 Person Completing This Exhibit Stephen C. Frechtling .....  
 Title Vice President & Actuary ..... Telephone Number 513-870-2000

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 Policy Marketing Trade Name	Policies Issued Through 1999				Policies Issued in 2000, 2001, 2002			
										11 Premiums Earned	12 Incurred Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurred Claims		18 Number of Covered Lives
											12 Amount	13 Percent of Premiums Earned			16 Amount	17 Percent of Premiums Earned	
Yes	1588/1590	P	Yes	0034000	10/13/1982			01/01/1989	Medicare Supplement Policy	33,825	56,424	166.8	39			0.0	
Yes	6655	P	Yes	0034000	02/27/1987			01/01/1989	Medicare Supplement Policy	6,459	17,538	271.5	6			0.0	
0199999 Total Experience on Individual Policies										40,284	73,962	183.6	45	0	0	0.0	0
0299999 Total Experience on Group Policies										0	0	0.0	0	0	0	0.0	0

GENERAL INTERROGATORIES

- If response in Column 1 is no, give complete and full details: .....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Explain any policies identified above as policy type "O". .....

360.OH



**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

**FOR THE STATE OF Virginia**

NAIC Group Code 0244 ..... NAIC Company Code 76236  
 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 .....  
 Person Completing This Exhibit Stephen C. Frechtling .....  
 Title Vice President & Actuary ..... Telephone Number 513-870-2000

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 1999				Policies Issued in 2000, 2001, 2002			
										11	12		14	15	16		18
											Incurred Claims	Amount			Percent of Premiums Earned	Number of Covered Lives	
Yes	1588/1590	P	Yes	0034000	11/05/1982			01/01/1989	Medicare Supplement Policy	751	283	37.7	2			0.0	
0199999 Total Experience on Individual Policies										751	283	37.7	2	0	0	0.0	0
0299999 Total Experience on Group Policies										0	0	0.0	0	0	0	0.0	0

GENERAL INTERROGATORIES

- If response in Column 1 is no, give complete and full details: .....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Explain any policies identified above as policy type "O". .....

360.VA



**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY**

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

FOR THE STATE OF Washington

NAIC Group Code 0244 ..... NAIC Company Code 76236  
 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 .....  
 Person Completing This Exhibit Stephen C. Frechtling .....  
 Title Vice President & Actuary ..... Telephone Number 513-870-2000

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 1999				Policies Issued in 2000, 2001, 2002			
										11	12		14	15	16		18
											Incurred Claims	Amount			Percent of Premiums Earned	Number of Covered Lives	
Yes	6655	P	Yes	0034000	04/16/1987			01/01/1989	Medicare Supplement Policy	924	1,071	115.9	1			0.0	
0199999 Total Experience on Individual Policies										924	1,071	115.9	1	0	0	0.0	0
0299999 Total Experience on Group Policies										0	0	0.0	0	0	0	0.0	0

GENERAL INTERROGATORIES

- If response in Column 1 is no, give complete and full details: .....
- Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
  - Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496 .....
  - Contact Person and Phone Number: Robert L Dayson 513-870-2224 .....
- Explain any policies identified above as policy type "O". .....

360.WA



SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CINCINNATI LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF West Virginia

NAIC Group Code 0244 Address (City, State and Zip Code) Cincinnati, Ohio 45250-5496 Person Completing This Exhibit Stephen C. Frechtling Title Vice President & Actuary NAIC Company Code 76236 Telephone Number 513-870-2000

Table with columns 1-18. Columns 11-18 are grouped under 'Policies Issued Through 1999' and 'Policies Issued in 2000, 2001, 2002'. Includes rows for '0199999 Total Experience on Individual Policies' and '0299999 Total Experience on Group Policies'.

GENERAL INTERROGATORIES

- 1. If response in Column 1 is no, give complete and full details:
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
2.1 Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496
2.2 Contact Person and Phone Number: Robert L Dayson 513-870-2224
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
3.1 Address: P.O. Box 145496 Cincinnati, Ohio 45250-5496
3.2 Contact Person and Phone Number: Robert L Dayson 513-870-2224
4. Explain any policies identified above as policy type "O".

360 MW