



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

**WESTERN - SOUTHERN LIFE ASSURANCE COMPANY**

NAIC Group Code 0836 0836 NAIC Company Code 92622 Employer's ID Number 31-1000236  
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated December 1, 1980 Commenced Business March 5, 1981

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

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

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

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

Internet Website Address www.WesternSouthernLife.com

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

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

**OFFICERS**

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

**VICE PRESIDENTS**

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

**DIRECTORS OR TRUSTEES**

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

State of Ohio }  
County of Hamilton } SS

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

\_\_\_\_\_  
John Finn Barrett Chairman of Board, President & CEO  
\_\_\_\_\_  
James Norman Clark Secretary  
\_\_\_\_\_  
Bradley Joseph Hunkler VP & Comptroller

Subscribed and sworn to before me this  
24th day of February, 2003

a. Is this an original filing? Yes (X) No ( )  
b. If no: 1. State the amendment number \_\_\_\_\_  
2. Date filed \_\_\_\_\_  
3. Number of pages attached \_\_\_\_\_

**GENERAL INTERROGATORIES (continued)**

**PART 2 - LIFE INTERROGATORIES**

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

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

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

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

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

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	208,922				208,922
2. Annuity considerations	64,159,619				64,159,619
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	64,368,541				64,368,541
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	110,098				110,098
10. Matured endowments					
11. Annuity benefits	5,760,423				5,760,423
12. Surrender values and withdrawals for life contracts	14,274,614				14,274,614
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	134,123				134,123
15. Totals	20,279,258				20,279,258
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	50,000							1	50,000
17. Incurred during current year	3	60,098							3	60,098
Settled during current year:										
18.1 By payment in full	4	110,098							4	110,098
18.2 By payment on compromised claims										
18.3 Totals paid	4	110,098							4	110,098
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	110,098							4	110,098
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	400	53,951,791		(a)					400	53,951,791
21. Issued during year	122	37,064,077							122	37,064,077
22. Other changes to in force (Net)	(16)	(1,962,649)							(16)	(1,962,649)
23. In force December 31 of current year	506	89,053,219		(a)					506	89,053,219

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,058				14,058
2. Annuity considerations	81,817				81,817
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	95,875				95,875
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	40,291				40,291
12. Surrender values and withdrawals for life contracts	22,431				22,431
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	62,722				62,722
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	47	3,103,276		(a)					47	3,103,276
21. Issued during year	(6)	(11,180)							(6)	(11,180)
22. Other changes to in force (Net)										
23. In force December 31 of current year	41	3,092,096		(a)					41	3,092,096

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,173,371				1,173,371
2. Annuity considerations	4,301,886				4,301,886
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	5,475,257				5,475,257
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	626,411				626,411
10. Matured endowments	78				78
11. Annuity benefits	513,254				513,254
12. Surrender values and withdrawals for life contracts	2,662,932				2,662,932
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	31,119				31,119
15. Totals	3,833,794				3,833,794

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	3	105,542							3	105,542
17. Incurred during current year	19	601,721							19	601,721
Settled during current year:										
18.1 By payment in full	20	626,489							20	626,489
18.2 By payment on compromised claims										
18.3 Totals paid	20	626,489							20	626,489
18.4 Reduction by compromise										
18.5 Amount rejected	1	25,000							1	25,000
18.6 Total settlements	21	651,489							21	651,489
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	55,774							1	55,774
POLICY EXHIBIT										
20. In force December 31, prior year	2,728	227,632,686		(a)					2,728	227,632,686
21. Issued during year	392	117,248,032							392	117,248,032
22. Other changes to in force (Net)	(234)	(19,485,352)							(234)	(19,485,352)
23. In force December 31 of current year	2,886	325,395,366		(a)					2,886	325,395,366

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	126,428				126,428
2. Annuity considerations	9,124,962				9,124,962
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	9,251,390				9,251,390
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	152,300				152,300
10. Matured endowments					
11. Annuity benefits	12,729				12,729
12. Surrender values and withdrawals for life contracts	280,751				280,751
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,238				5,238
15. Totals	451,018				451,018
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	216,541							3	216,541
Settled during current year:										
18.1 By payment in full	2	152,300							2	152,300
18.2 By payment on compromised claims										
18.3 Totals paid	2	152,300							2	152,300
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	152,300							2	152,300
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	64,241							1	64,241
POLICY EXHIBIT										
20. In force December 31, prior year	283	24,769,612		(a)					283	24,769,612
21. Issued during year	42	12,375,000							42	12,375,000
22. Other changes to in force (Net)	(17)	(1,860,558)							(17)	(1,860,558)
23. In force December 31 of current year	308	35,284,054		(a)					308	35,284,054

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,358,845				3,358,845
2. Annuity considerations	28,432,462				28,432,462
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	31,791,307				31,791,307
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	862,872				862,872
10. Matured endowments					
11. Annuity benefits	2,562,547				2,562,547
12. Surrender values and withdrawals for life contracts	5,315,192				5,315,192
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	103,764				103,764
15. Totals	8,844,375				8,844,375
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	4	195,000							4	195,000
17. Incurred during current year	28	994,545							28	994,545
Settled during current year:										
18.1 By payment in full	22	862,872							22	862,872
18.2 By payment on compromised claims										
18.3 Totals paid	22	862,872							22	862,872
18.4 Reduction by compromise										
18.5 Amount rejected	2	125,000							2	125,000
18.6 Total settlements	24	987,872							24	987,872
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	8	201,673							8	201,673
POLICY EXHIBIT										
20. In force December 31, prior year	6,138	839,883,294		(a)					6,138	839,883,294
21. Issued during year	2,103	685,670,760							2,103	685,670,760
22. Other changes to in force (Net)	(913)	(113,785,485)							(913)	(113,785,485)
23. In force December 31 of current year	7,328	1,411,768,569		(a)					7,328	1,411,768,569

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	284,590				284,590
2. Annuity considerations	34,340				34,340
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	318,930				318,930
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	28,601				28,601
10. Matured endowments					
11. Annuity benefits	78,993				78,993
12. Surrender values and withdrawals for life contracts	436,305				436,305
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	11,811				11,811
15. Totals	555,710				555,710

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	53,601							3	53,601
Settled during current year:										
18.1 By payment in full	2	28,601							2	28,601
18.2 By payment on compromised claims										
18.3 Totals paid	2	28,601							2	28,601
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	28,601							2	28,601
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	25,000							1	25,000
POLICY EXHIBIT										
20. In force December 31, prior year	411	75,476,606		(a)					411	75,476,606
21. Issued during year	249	99,200,000							249	99,200,000
22. Other changes to in force (Net)	(11)	(1,494,644)							(11)	(1,494,644)
23. In force December 31 of current year	649	173,181,962		(a)					649	173,181,962

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	129,942				129,942
2. Annuity considerations	77,350				77,350
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	207,292				207,292
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	81,645				81,645
12. Surrender values and withdrawals for life contracts	61,014				61,014
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,905				13,905
15. Totals	156,564				156,564
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	100	11,280,866		(a)					100	11,280,866
21. Issued during year	188	80,400,000							188	80,400,000
22. Other changes to in force (Net)	(6)	(7,672,526)							(6)	(7,672,526)
23. In force December 31 of current year	282	84,008,340		(a)					282	84,008,340

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	56,754				56,754
2. Annuity considerations	28,971				28,971
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	85,725				85,725
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	22,201				22,201
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	22,201				22,201

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	101	12,317,729		(a)					101	12,317,729
21. Issued during year	33	13,225,000							33	13,225,000
22. Other changes to in force (Net)	5	(597,736)							5	(597,736)
23. In force December 31 of current year	139	24,944,993		(a)					139	24,944,993

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	133,322				133,322
2. Annuity considerations	131,351				131,351
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	264,673				264,673
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	160,600				160,600
10. Matured endowments					
11. Annuity benefits	336				336
12. Surrender values and withdrawals for life contracts	35,785				35,785
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,728				1,728
15. Totals	198,449				198,449
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	75,000							1	75,000
17. Incurred during current year	3	85,600							3	85,600
Settled during current year:										
18.1 By payment in full	4	160,600							4	160,600
18.2 By payment on compromised claims										
18.3 Totals paid	4	160,600							4	160,600
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	160,600							4	160,600
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	363	19,833,594		(a)					363	19,833,594
21. Issued during year	47	15,455,290							47	15,455,290
22. Other changes to in force (Net)	(17)	(2,489,562)							(17)	(2,489,562)
23. In force December 31 of current year	393	32,799,322		(a)					393	32,799,322

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,241,118				8,241,118
2. Annuity considerations	45,637,740				45,637,740
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	53,878,858				53,878,858
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,371,726				3,371,726
10. Matured endowments	16,513				16,513
11. Annuity benefits	10,819,018				10,819,018
12. Surrender values and withdrawals for life contracts	25,802,441				25,802,441
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,170,108				1,170,108
15. Totals	41,179,806				41,179,806
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	7	205,672							7	205,672
17. Incurred during current year	118	5,062,580							118	5,062,580
Settled during current year:										
18.1 By payment in full	114	3,388,239							114	3,388,239
18.2 By payment on compromised claims										
18.3 Totals paid	114	3,388,239							114	3,388,239
18.4 Reduction by compromise										
18.5 Amount rejected	1	25,000							1	25,000
18.6 Total settlements	115	3,413,239							115	3,413,239
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	10	1,855,013							10	1,855,013
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	18,805	1,305,478,859		(a)					18,805	1,305,478,859
21. Issued during year	2,041	368,435,386							2,041	368,435,386
22. Other changes to in force (Net)	(1,560)	(117,061,086)							(1,560)	(117,061,086)
23. In force December 31 of current year	19,286	1,556,853,159		(a)					19,286	1,556,853,159

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,060,387				1,060,387
2. Annuity considerations	24,283,113				24,283,113
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	25,343,500				25,343,500
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	535,996				535,996
10. Matured endowments					
11. Annuity benefits	1,235,210				1,235,210
12. Surrender values and withdrawals for life contracts	4,465,834				4,465,834
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	231,755				231,755
15. Totals	6,468,795				6,468,795
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	9	535,996							9	535,996
Settled during current year:										
18.1 By payment in full	9	535,996							9	535,996
18.2 By payment on compromised claims										
18.3 Totals paid	9	535,996							9	535,996
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	535,996							9	535,996
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	1,812	236,871,997		(a)					1,812	236,871,997
21. Issued during year	666	237,167,495							666	237,167,495
22. Other changes to in force (Net)	(106)	(14,912,308)							(106)	(14,912,308)
23. In force December 31 of current year	2,372	459,127,184		(a)					2,372	459,127,184

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,339				7,339
2. Annuity considerations	39,710,057				39,710,057
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	39,717,396				39,717,396
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	3,225,219				3,225,219
12. Surrender values and withdrawals for life contracts	11,619,609				11,619,609
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	138,300				138,300
15. Totals	14,983,128				14,983,128
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	38	2,852,626		(a)					38	2,852,626
21. Issued during year										
22. Other changes to in force (Net)	(3)	162,508							(3)	162,508
23. In force December 31 of current year	35	3,015,134		(a)					35	3,015,134

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	37,214				37,214
2. Annuity considerations	184,079				184,079
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	221,293				221,293
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	216,199				216,199
12. Surrender values and withdrawals for life contracts	509,479				509,479
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,978				3,978
15. Totals	729,656				729,656

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	45	9,316,654		(a)					45	9,316,654
21. Issued during year	33	11,525,000							33	11,525,000
22. Other changes to in force (Net)	(4)	(848,911)							(4)	(848,911)
23. In force December 31 of current year	74	19,992,743		(a)					74	19,992,743

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	10,591,316				10,591,316
2. Annuity considerations	70,327,786				70,327,786
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	80,919,102				80,919,102
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,766,771				5,766,771
10. Matured endowments	20,969				20,969
11. Annuity benefits	6,272,004				6,272,004
12. Surrender values and withdrawals for life contracts	16,247,051				16,247,051
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	704,274				704,274
15. Totals	29,011,069				29,011,069
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	6	195,634							6	195,634
17. Incurred during current year	182	6,634,791							182	6,634,791
Settled during current year:										
18.1 By payment in full	162	5,787,740							162	5,787,740
18.2 By payment on compromised claims										
18.3 Totals paid	162	5,787,740							162	5,787,740
18.4 Reduction by compromise										
18.5 Amount rejected	6	155,000							6	155,000
18.6 Total settlements	168	5,942,740							168	5,942,740
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	20	887,685							20	887,685
POLICY EXHIBIT										
20. In force December 31, prior year	27,723	1,934,954,922		(a)					27,723	1,934,954,922
21. Issued during year	1,878	317,539,030							1,878	317,539,030
22. Other changes to in force (Net)	(2,230)	(166,218,120)							(2,230)	(166,218,120)
23. In force December 31 of current year	27,371	2,086,275,832		(a)					27,371	2,086,275,832

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	13,437,086				13,437,086
2. Annuity considerations	119,279,726				119,279,726
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	132,716,812				132,716,812
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,043,095				8,043,095
10. Matured endowments	29,421				29,421
11. Annuity benefits	8,429,536				8,429,536
12. Surrender values and withdrawals for life contracts	21,952,287				21,952,287
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	871,003				871,003
15. Totals	39,325,342				39,325,342

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	13	461,131							13	461,131
17. Incurred during current year	238	7,945,156							238	7,945,156
Settled during current year:										
18.1 By payment in full	241	8,052,516							241	8,052,516
18.2 By payment on compromised claims	1	20,000							1	20,000
18.3 Totals paid	242	8,072,516							242	8,072,516
18.4 Reduction by compromise		5,000								5,000
18.5 Amount rejected										
18.6 Total settlements	242	8,077,516							242	8,077,516
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	9	328,771							9	328,771
POLICY EXHIBIT										
20. In force December 31, prior year	40,108	2,355,123,598		(a)					40,108	2,355,123,598
21. Issued during year	1,462	172,384,075							1,462	172,384,075
22. Other changes to in force (Net)	(2,545)	(161,628,362)							(2,545)	(161,628,362)
23. In force December 31 of current year	39,025	2,365,879,311		(a)					39,025	2,365,879,311

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	122,524				122,524
2. Annuity considerations	1,954,727				1,954,727
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	2,077,251				2,077,251
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	84,661				84,661
10. Matured endowments					
11. Annuity benefits	644,168				644,168
12. Surrender values and withdrawals for life contracts	1,065,074				1,065,074
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	46,563				46,563
15. Totals	1,840,466				1,840,466
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	50,240							1	50,240
17. Incurred during current year	2	34,421							2	34,421
Settled during current year:										
18.1 By payment in full	3	84,661							3	84,661
18.2 By payment on compromised claims										
18.3 Totals paid	3	84,661							3	84,661
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	84,661							3	84,661
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	322	30,393,299		(a)					322	30,393,299
21. Issued during year	77	22,150,000							77	22,150,000
22. Other changes to in force (Net)	(19)	(3,062,538)							(19)	(3,062,538)
23. In force December 31 of current year	380	49,480,761		(a)					380	49,480,761

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	758,849				758,849
2. Annuity considerations	12,352,791				12,352,791
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	13,111,640				13,111,640
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	106,327				106,327
10. Matured endowments					
11. Annuity benefits	550,544				550,544
12. Surrender values and withdrawals for life contracts	1,292,887				1,292,887
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	34,682				34,682
15. Totals	1,984,440				1,984,440
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	2	55,250							2	55,250
17. Incurred during current year	6	76,077							6	76,077
Settled during current year:										
18.1 By payment in full	7	106,327							7	106,327
18.2 By payment on compromised claims										
18.3 Totals paid	7	106,327							7	106,327
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	106,327							7	106,327
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	25,000							1	25,000
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	2,059	136,168,389		(a)					2,059	136,168,389
21. Issued during year	197	43,612,457							197	43,612,457
22. Other changes to in force (Net)	(155)	(9,333,276)							(155)	(9,333,276)
23. In force December 31 of current year	2,101	170,447,570		(a)					2,101	170,447,570

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,682,527				4,682,527
2. Annuity considerations	68,732,519				68,732,519
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	73,415,046				73,415,046
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,930,176				2,930,176
10. Matured endowments	4,292				4,292
11. Annuity benefits	2,957,197				2,957,197
12. Surrender values and withdrawals for life contracts	11,408,223				11,408,223
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	296,718				296,718
15. Totals	17,596,606				17,596,606

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	3	87,265							3	87,265
17. Incurred during current year	101	3,238,184							101	3,238,184
Settled during current year:										
18.1 By payment in full	95	2,934,469							95	2,934,469
18.2 By payment on compromised claims										
18.3 Totals paid	95	2,934,469							95	2,934,469
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	95	2,934,469							95	2,934,469
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	9	390,980							9	390,980
POLICY EXHIBIT										
20. In force December 31, prior year	13,112	822,385,244		(a)					13,112	822,385,244
21. Issued during year	702	100,241,011							702	100,241,011
22. Other changes to in force (Net)	(887)	(60,366,176)							(887)	(60,366,176)
23. In force December 31 of current year	12,927	862,260,079		(a)					12,927	862,260,079

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,154,791				4,154,791
2. Annuity considerations	22,160,188				22,160,188
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	26,314,979				26,314,979
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,336,470				2,336,470
10. Matured endowments					
11. Annuity benefits	1,609,648				1,609,648
12. Surrender values and withdrawals for life contracts	3,162,061				3,162,061
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	322,283				322,283
15. Totals	7,430,462				7,430,462
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	14	478,743							14	478,743
17. Incurred during current year	78	2,127,727							78	2,127,727
Settled during current year:										
18.1 By payment in full	80	2,336,470							80	2,336,470
18.2 By payment on compromised claims										
18.3 Totals paid	80	2,336,470							80	2,336,470
18.4 Reduction by compromise										
18.5 Amount rejected	2	20,000							2	20,000
18.6 Total settlements	82	2,356,470							82	2,356,470
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	10	250,000							10	250,000
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	12,789	683,959,420		(a)					12,789	683,959,420
21. Issued during year	1,049	97,681,935							1,049	97,681,935
22. Other changes to in force (Net)	(1,477)	(78,883,444)							(1,477)	(78,883,444)
23. In force December 31 of current year	12,361	702,757,911		(a)					12,361	702,757,911

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,772				14,772
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	14,772				14,772
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	17,128				17,128
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,341				5,341
15. Totals	22,469				22,469
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	40	2,088,521		(a)					40	2,088,521
21. Issued during year										
22. Other changes to in force (Net)	6	521,764							6	521,764
23. In force December 31 of current year	46	2,610,285		(a)					46	2,610,285

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,298,221				1,298,221
2. Annuity considerations	11,285,900				11,285,900
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	12,584,121				12,584,121
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	359,147				359,147
10. Matured endowments					
11. Annuity benefits	791,102				791,102
12. Surrender values and withdrawals for life contracts	2,215,289				2,215,289
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	51,944				51,944
15. Totals	3,417,482				3,417,482
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	3	56,756							3	56,756
17. Incurred during current year	12	302,391							12	302,391
Settled during current year:										
18.1 By payment in full	15	359,147							15	359,147
18.2 By payment on compromised claims										
18.3 Totals paid	15	359,147							15	359,147
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	15	359,147							15	359,147
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	3,034	215,364,282		(a)					3,034	215,364,282
21. Issued during year	667	139,092,964							667	139,092,964
22. Other changes to in force (Net)	(287)	(21,123,227)							(287)	(21,123,227)
23. In force December 31 of current year	3,414	333,334,019		(a)					3,414	333,334,019

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	26,676				26,676
2. Annuity considerations	26,538				26,538
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	53,214				53,214
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	62,631				62,631
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	160				160
15. Totals	62,791				62,791

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	87	8,406,840		(a)					87	8,406,840
21. Issued during year										
22. Other changes to in force (Net)	10	2,937,146							10	2,937,146
23. In force December 31 of current year	97	11,343,986		(a)					97	11,343,986

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,039,603				7,039,603
2. Annuity considerations	91,304,317				91,304,317
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	98,343,920				98,343,920
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,764,029				4,764,029
10. Matured endowments					
11. Annuity benefits	4,384,311				4,384,311
12. Surrender values and withdrawals for life contracts	11,220,480				11,220,480
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	484,286				484,286
15. Totals	20,853,106				20,853,106
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	7	583,347							7	583,347
17. Incurred during current year	115	4,727,059							115	4,727,059
Settled during current year:										
18.1 By payment in full	108	4,764,029							108	4,764,029
18.2 By payment on compromised claims										
18.3 Totals paid	108	4,764,029							108	4,764,029
18.4 Reduction by compromise		25,000								25,000
18.5 Amount rejected	2	125,000							2	125,000
18.6 Total settlements	110	4,914,029							110	4,914,029
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	12	396,377							12	396,377
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	19,258	1,250,452,402		(a)					19,258	1,250,452,402
21. Issued during year	965	160,749,713							965	160,749,713
22. Other changes to in force (Net)	(1,270)	(91,550,673)							(1,270)	(91,550,673)
23. In force December 31 of current year	18,953	1,319,651,442		(a)					18,953	1,319,651,442

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	182,577				182,577
2. Annuity considerations	10,321,990				10,321,990
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	10,504,567				10,504,567
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	25,000				25,000
10. Matured endowments					
11. Annuity benefits	1,500,402				1,500,402
12. Surrender values and withdrawals for life contracts	2,975,659				2,975,659
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	84,133				84,133
15. Totals	4,585,194				4,585,194
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	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										
18.3 Totals paid	1	25,000							1	25,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	25,000							1	25,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	277	44,516,825		(a)					277	44,516,825
21. Issued during year	182	66,955,000							182	66,955,000
22. Other changes to in force (Net)	(11)	(3,375,421)							(11)	(3,375,421)
23. In force December 31 of current year	448	108,096,404		(a)					448	108,096,404

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	106,676				106,676
2. Annuity considerations	20,935,757				20,935,757
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	21,042,433				21,042,433
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	698,789				698,789
12. Surrender values and withdrawals for life contracts	4,487,037				4,487,037
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,232				3,232
15. Totals	5,189,058				5,189,058

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	214	20,699,626		(a)					214	20,699,626
21. Issued during year	46	14,300,000							46	14,300,000
22. Other changes to in force (Net)	(13)	(932,956)							(13)	(932,956)
23. In force December 31 of current year	247	34,066,670		(a)					247	34,066,670

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,807,780				3,807,780
2. Annuity considerations	72,366,547				72,366,547
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	76,174,327				76,174,327
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,012,182				2,012,182
10. Matured endowments	4,013				4,013
11. Annuity benefits	7,819,196				7,819,196
12. Surrender values and withdrawals for life contracts	18,443,313				18,443,313
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	388,173				388,173
15. Totals	28,666,877				28,666,877
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	7	291,920							7	291,920
17. Incurred during current year	53	1,899,275							53	1,899,275
Settled during current year:										
18.1 By payment in full	56	2,016,195							56	2,016,195
18.2 By payment on compromised claims										
18.3 Totals paid	56	2,016,195							56	2,016,195
18.4 Reduction by compromise										
18.5 Amount rejected	1	50,000							1	50,000
18.6 Total settlements	57	2,066,195							57	2,066,195
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	3	125,000							3	125,000
POLICY EXHIBIT						Number of Policies				
20. In force December 31, prior year	9,990	635,460,857	(a)						9,990	635,460,857
21. Issued during year	702	86,377,568							702	86,377,568
22. Other changes to in force (Net)	(711)	(46,232,094)							(711)	(46,232,094)
23. In force December 31 of current year	9,981	675,606,331	(a)						9,981	675,606,331

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	19,602				19,602
2. Annuity considerations	12,500				12,500
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	32,102				32,102
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	33,841				33,841
10. Matured endowments					
11. Annuity benefits	32,935				32,935
12. Surrender values and withdrawals for life contracts	6,435				6,435
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	73,211				73,211
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	33,841							1	33,841
Settled during current year:										
18.1 By payment in full	1	33,841							1	33,841
18.2 By payment on compromised claims										
18.3 Totals paid	1	33,841							1	33,841
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	33,841							1	33,841
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	52	3,815,693		(a)					52	3,815,693
21. Issued during year	11	1,950,000							11	1,950,000
22. Other changes to in force (Net)	2	677,290							2	677,290
23. In force December 31 of current year	65	6,442,983		(a)					65	6,442,983

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	56,056				56,056
2. Annuity considerations	4,411,359				4,411,359
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	4,467,415				4,467,415
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	537,166				537,166
12. Surrender values and withdrawals for life contracts	4,038,729				4,038,729
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,539				10,539
15. Totals	4,586,434				4,586,434
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	86	17,198,682		(a)					86	17,198,682
21. Issued during year	50	16,875,000							50	16,875,000
22. Other changes to in force (Net)	(3)	(2,875,909)							(3)	(2,875,909)
23. In force December 31 of current year	133	31,197,773		(a)					133	31,197,773

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	169,686				169,686
2. Annuity considerations	3,067,686				3,067,686
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	3,237,372				3,237,372
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	72,364				72,364
10. Matured endowments	12,425				12,425
11. Annuity benefits	518,672				518,672
12. Surrender values and withdrawals for life contracts	412,213				412,213
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	7,398				7,398
15. Totals	1,023,072				1,023,072
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	84,789							4	84,789
Settled during current year:										
18.1 By payment in full	4	84,789							4	84,789
18.2 By payment on compromised claims										
18.3 Totals paid	4	84,789							4	84,789
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	84,789							4	84,789
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	352	44,922,180		(a)					352	44,922,180
21. Issued during year	79	20,900,000							79	20,900,000
22. Other changes to in force (Net)	27	(1,527,462)							27	(1,527,462)
23. In force December 31 of current year	458	64,294,718		(a)					458	64,294,718

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,294				5,294
2. Annuity considerations	125				125
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	5,419				5,419
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	407				407
12. Surrender values and withdrawals for life contracts	10,103				10,103
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	576				576
15. Totals	11,086				11,086

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	21	1,195,693		(a)					21	1,195,693
21. Issued during year										
22. Other changes to in force (Net)	4	408,790							4	408,790
23. In force December 31 of current year	25	1,604,483		(a)					25	1,604,483

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	471,462				471,462
2. Annuity considerations	750,320				750,320
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,221,782				1,221,782
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	14,050				14,050
10. Matured endowments					
11. Annuity benefits	660,584				660,584
12. Surrender values and withdrawals for life contracts	1,590,541				1,590,541
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	16,344				16,344
15. Totals	2,281,519				2,281,519
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	14,050							2	14,050
Settled during current year:										
18.1 By payment in full	2	14,050							2	14,050
18.2 By payment on compromised claims										
18.3 Totals paid	2	14,050							2	14,050
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	14,050							2	14,050
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	547	179,892,228		(a)					547	179,892,228
21. Issued during year	343	162,700,000							343	162,700,000
22. Other changes to in force (Net)	(37)	(18,403,206)							(37)	(18,403,206)
23. In force December 31 of current year	853	324,189,022		(a)					853	324,189,022

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	69,165				69,165
2. Annuity considerations	1,115,343				1,115,343
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,184,508				1,184,508
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	25,000				25,000
10. Matured endowments					
11. Annuity benefits	93,758				93,758
12. Surrender values and withdrawals for life contracts	123,511				123,511
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	242,269				242,269
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	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										
18.3 Totals paid	1	25,000							1	25,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	25,000							1	25,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	108	10,593,233		(a)					108	10,593,233
21. Issued during year	66	20,000,000							66	20,000,000
22. Other changes to in force (Net)	(4)	(1,225,397)							(4)	(1,225,397)
23. In force December 31 of current year	170	29,367,836		(a)					170	29,367,836

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	83,877				83,877
2. Annuity considerations	295,612				295,612
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	379,489				379,489
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	50,975				50,975
10. Matured endowments					
11. Annuity benefits	337,401				337,401
12. Surrender values and withdrawals for life contracts	741,971				741,971
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	43,399				43,399
15. Totals	1,173,746				1,173,746
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	50,975							1	50,975
Settled during current year:										
18.1 By payment in full	1	50,975							1	50,975
18.2 By payment on compromised claims										
18.3 Totals paid	1	50,975							1	50,975
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	50,975							1	50,975
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	264	21,368,644		(a)					264	21,368,644
21. Issued during year	3	450,000							3	450,000
22. Other changes to in force (Net)	13	8,592,003							13	8,592,003
23. In force December 31 of current year	280	30,410,647		(a)					280	30,410,647

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,230,461				11,230,461
2. Annuity considerations	83,349,016				83,349,016
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	94,579,477				94,579,477
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,141,574				5,141,574
10. Matured endowments					
11. Annuity benefits	3,082,025				3,082,025
12. Surrender values and withdrawals for life contracts	17,567,905				17,567,905
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	596,085				596,085
15. Totals	26,387,589				26,387,589
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	11	1,148,633							11	1,148,633
17. Incurred during current year	145	4,347,394							145	4,347,394
Settled during current year:										
18.1 By payment in full	147	5,141,574							147	5,141,574
18.2 By payment on compromised claims										
18.3 Totals paid	147	5,141,574							147	5,141,574
18.4 Reduction by compromise		10,000								10,000
18.5 Amount rejected	3	105,000							3	105,000
18.6 Total settlements	150	5,256,574							150	5,256,574
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	6	239,453							6	239,453
POLICY EXHIBIT										
20. In force December 31, prior year	27,932	1,741,454,071		(a)					27,932	1,741,454,071
21. Issued during year	2,277	301,545,964							2,277	301,545,964
22. Other changes to in force (Net)	(2,286)	(162,501,113)							(2,286)	(162,501,113)
23. In force December 31 of current year	27,923	1,880,498,922		(a)					27,923	1,880,498,922

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,336				14,336
2. Annuity considerations	120				120
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	14,456				14,456
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	73,965				73,965
12. Surrender values and withdrawals for life contracts	35,691				35,691
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	109,656				109,656
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	21	2,197,669		(a)					21	2,197,669
21. Issued during year	11	3,400,000							11	3,400,000
22. Other changes to in force (Net)	1	339,176							1	339,176
23. In force December 31 of current year	33	5,936,845		(a)					33	5,936,845

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	46,999,674				46,999,674
2. Annuity considerations	329,410,426				329,410,426
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	376,410,100				376,410,100
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	23,874,703				23,874,703
10. Matured endowments	77,814				77,814
11. Annuity benefits	23,947,014				23,947,014
12. Surrender values and withdrawals for life contracts	65,508,201				65,508,201
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,596,196				3,596,196
15. Totals	117,003,928				117,003,928
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	44	1,580,695							44	1,580,695
17. Incurred during current year	767	24,401,555							767	24,401,555
Settled during current year:										
18.1 By payment in full	761	23,937,472							761	23,937,472
18.2 By payment on compromised claims	2	15,046							2	15,046
18.3 Totals paid	763	23,952,518							763	23,952,518
18.4 Reduction by compromise		39,954								39,954
18.5 Amount rejected	3	260,000							3	260,000
18.6 Total settlements	766	24,252,472							766	24,252,472
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	45	1,729,778							45	1,729,778
POLICY EXHIBIT										
20. In force December 31, prior year	122,009	7,269,929,048		(a)					122,009	7,269,929,048
21. Issued during year	4,690	587,782,826							4,690	587,782,826
22. Other changes to in force (Net)	(7,850)	(493,169,936)							(7,850)	(493,169,936)
23. In force December 31 of current year	118,849	7,364,541,938		(a)					118,849	7,364,541,938

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	135,746				135,746
2. Annuity considerations	9,929,887				9,929,887
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	10,065,633				10,065,633
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	111,703				111,703
10. Matured endowments					
11. Annuity benefits	2,120,706				2,120,706
12. Surrender values and withdrawals for life contracts	2,697,546				2,697,546
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	98,944				98,944
15. Totals	5,028,899				5,028,899
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	111,703							4	111,703
Settled during current year:										
18.1 By payment in full	4	111,703							4	111,703
18.2 By payment on compromised claims										
18.3 Totals paid	4	111,703							4	111,703
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	111,703							4	111,703
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	232	33,501,636		(a)					232	33,501,636
21. Issued during year	94	29,214,000							94	29,214,000
22. Other changes to in force (Net)	(12)	(518,566)							(12)	(518,566)
23. In force December 31 of current year	314	62,197,070		(a)					314	62,197,070

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	129,977				129,977
2. Annuity considerations	10,897,916				10,897,916
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	11,027,893				11,027,893
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	762,260				762,260
12. Surrender values and withdrawals for life contracts	2,331,680				2,331,680
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	362,153				362,153
15. Totals	3,456,093				3,456,093
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	249	59,355,632		(a)					249	59,355,632
21. Issued during year	48	15,175,000							48	15,175,000
22. Other changes to in force (Net)	(13)	(2,041,256)							(13)	(2,041,256)
23. In force December 31 of current year	284	72,489,376		(a)					284	72,489,376

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,665,224				8,665,224
2. Annuity considerations	101,219,472				101,219,472
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	109,884,696				109,884,696
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,935,699				3,935,699
10. Matured endowments					
11. Annuity benefits	7,715,206				7,715,206
12. Surrender values and withdrawals for life contracts	17,132,789				17,132,789
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	531,989				531,989
15. Totals	29,315,683				29,315,683
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	10	373,528							10	373,528
17. Incurred during current year	113	3,675,471							113	3,675,471
Settled during current year:										
18.1 By payment in full	118	3,935,699							118	3,935,699
18.2 By payment on compromised claims										
18.3 Totals paid	118	3,935,699							118	3,935,699
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	118	3,935,699							118	3,935,699
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	5	113,300							5	113,300
POLICY EXHIBIT										
20. In force December 31, prior year	22,935	1,486,123,087		(a)					22,935	1,486,123,087
21. Issued during year	1,523	266,246,283							1,523	266,246,283
22. Other changes to in force (Net)	(1,557)	(101,464,977)							(1,557)	(101,464,977)
23. In force December 31 of current year	22,901	1,650,904,393		(a)					22,901	1,650,904,393

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,708				6,708
2. Annuity considerations	110,000				110,000
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	116,708				116,708
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	125,000				125,000
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	13,668				13,668
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,017				1,017
15. Totals	139,685				139,685
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	125,000							1	125,000
Settled during current year:										
18.1 By payment in full	1	125,000							1	125,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	125,000							1	125,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	125,000							1	125,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	19	1,295,028		(a)					19	1,295,028
21. Issued during year										
22. Other changes to in force (Net)	2	530,613							2	530,613
23. In force December 31 of current year	21	1,825,641		(a)					21	1,825,641

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	581,727				581,727
2. Annuity considerations	20,959,267				20,959,267
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	21,540,994				21,540,994
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	225,462				225,462
10. Matured endowments					
11. Annuity benefits	2,050,180				2,050,180
12. Surrender values and withdrawals for life contracts	4,187,157				4,187,157
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	111,856				111,856
15. Totals	6,574,655				6,574,655
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	275,462							5	275,462
Settled during current year:										
18.1 By payment in full	4	225,462							4	225,462
18.2 By payment on compromised claims										
18.3 Totals paid	4	225,462							4	225,462
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	225,462							4	225,462
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	50,000							1	50,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,265	99,912,676		(a)					1,265	99,912,676
21. Issued during year	222	53,922,028							222	53,922,028
22. Other changes to in force (Net)	(60)	(6,003,129)							(60)	(6,003,129)
23. In force December 31 of current year	1,427	147,831,575		(a)					1,427	147,831,575

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	38,354				38,354
2. Annuity considerations	1,401,308				1,401,308
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,439,662				1,439,662
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	314,321				314,321
12. Surrender values and withdrawals for life contracts	1,193,946				1,193,946
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	24,256				24,256
15. Totals	1,532,523				1,532,523
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	50	7,544,133		(a)					50	7,544,133
21. Issued during year	24	8,775,000							24	8,775,000
22. Other changes to in force (Net)	7	1,121,087							7	1,121,087
23. In force December 31 of current year	81	17,440,220		(a)					81	17,440,220

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,009,422				2,009,422
2. Annuity considerations	11,167,202				11,167,202
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	13,176,624				13,176,624
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	717,475				717,475
10. Matured endowments	15,249				15,249
11. Annuity benefits	1,569,691				1,569,691
12. Surrender values and withdrawals for life contracts	8,673,950				8,673,950
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	222,662				222,662
15. Totals	11,199,027				11,199,027

**DETAILS OF WRITE-INS**

1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	1	100,000							1	100,000
17. Incurred during current year	20	757,724							20	757,724
Settled during current year:										
18.1 By payment in full	18	732,724							18	732,724
18.2 By payment on compromised claims										
18.3 Totals paid	18	732,724							18	732,724
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	18	732,724							18	732,724
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	3	125,000							3	125,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	5,008	354,891,542		(a)					5,008	354,891,542
21. Issued during year	357	76,813,043							357	76,813,043
22. Other changes to in force (Net)	(357)	(25,519,131)							(357)	(25,519,131)
23. In force December 31 of current year	5,008	406,185,454		(a)					5,008	406,185,454

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,315,968				3,315,968
2. Annuity considerations	96,739,994				96,739,994
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	100,055,962				100,055,962
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,292,345				1,292,345
10. Matured endowments					
11. Annuity benefits	10,201,192				10,201,192
12. Surrender values and withdrawals for life contracts	25,735,114				25,735,114
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	669,050				669,050
15. Totals	37,897,701				37,897,701
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	4	275,000							4	275,000
17. Incurred during current year	37	1,298,345							37	1,298,345
Settled during current year:										
18.1 By payment in full	39	1,292,345							39	1,292,345
18.2 By payment on compromised claims										
18.3 Totals paid	39	1,292,345							39	1,292,345
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	39	1,292,345							39	1,292,345
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	281,000							2	281,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	7,035	580,297,889		(a)					7,035	580,297,889
21. Issued during year	1,417	369,982,430							1,417	369,982,430
22. Other changes to in force (Net)	(786)	(78,887,943)							(786)	(78,887,943)
23. In force December 31 of current year	7,666	871,392,376		(a)					7,666	871,392,376

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	66,795				66,795
2. Annuity considerations	3,465				3,465
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	70,260				70,260
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	25,000				25,000
10. Matured endowments					
11. Annuity benefits	12,289				12,289
12. Surrender values and withdrawals for life contracts	540,280				540,280
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	720				720
15. Totals	578,289				578,289
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	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										
18.3 Totals paid	1	25,000							1	25,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	25,000							1	25,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	90	27,159,916		(a)					90	27,159,916
21. Issued during year	64	20,650,000							64	20,650,000
22. Other changes to in force (Net)	(9)	(589,470)							(9)	(589,470)
23. In force December 31 of current year	145	47,220,446		(a)					145	47,220,446

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,836				4,836
2. Annuity considerations	10,000				10,000
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	14,836				14,836
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	243				243
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	846				846
15. Totals	1,089				1,089

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	12	750,544	(a)						12	750,544
21. Issued during year										
22. Other changes to in force (Net)	2	508,348							2	508,348
23. In force December 31 of current year	14	1,258,892	(a)						14	1,258,892

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	712,132				712,132
2. Annuity considerations	28,592,002				28,592,002
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	29,304,134				29,304,134
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	172,113				172,113
10. Matured endowments					
11. Annuity benefits	1,295,137				1,295,137
12. Surrender values and withdrawals for life contracts	2,895,278				2,895,278
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	36,907				36,907
15. Totals	4,399,435				4,399,435
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	197,113							6	197,113
Settled during current year:										
18.1 By payment in full	5	172,113							5	172,113
18.2 By payment on compromised claims										
18.3 Totals paid	5	172,113							5	172,113
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	172,113							5	172,113
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	25,000							1	25,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,263	145,578,754		(a)					1,263	145,578,754
21. Issued during year	441	152,316,025							441	152,316,025
22. Other changes to in force (Net)	(75)	(8,348,453)							(75)	(8,348,453)
23. In force December 31 of current year	1,629	289,546,326		(a)					1,629	289,546,326

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	269,686				269,686
2. Annuity considerations	571,526				571,526
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	841,212				841,212
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	10,000				10,000
10. Matured endowments					
11. Annuity benefits	308,692				308,692
12. Surrender values and withdrawals for life contracts	684,160				684,160
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	48,045				48,045
15. Totals	1,050,897				1,050,897
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	10,000							1	10,000
Settled during current year:										
18.1 By payment in full	1	10,000							1	10,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	10,000							1	10,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	10,000							1	10,000
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	340	75,865,245		(a)					340	75,865,245
21. Issued during year	265	103,250,000							265	103,250,000
22. Other changes to in force (Net)	(5)	(1,805,468)							(5)	(1,805,468)
23. In force December 31 of current year	600	177,309,777		(a)					600	177,309,777

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,444,268				2,444,268
2. Annuity considerations	20,943,606				20,943,606
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	23,387,874				23,387,874
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,478,311				1,478,311
10. Matured endowments	29,156				29,156
11. Annuity benefits	1,434,384				1,434,384
12. Surrender values and withdrawals for life contracts	5,174,017				5,174,017
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	271,700				271,700
15. Totals	8,387,568				8,387,568
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	4	151,843							4	151,843
17. Incurred during current year	35	1,411,078							35	1,411,078
Settled during current year:										
18.1 By payment in full	37	1,507,467							37	1,507,467
18.2 By payment on compromised claims										
18.3 Totals paid	37	1,507,467							37	1,507,467
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	1,507,467							37	1,507,467
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	55,454							2	55,454
POLICY EXHIBIT										
20. In force December 31, prior year	6,467	383,749,054		(a)					6,467	383,749,054
21. Issued during year	388	35,807,096							388	35,807,096
22. Other changes to in force (Net)	(393)	(26,756,842)							(393)	(26,756,842)
23. In force December 31 of current year	6,462	392,799,308		(a)					6,462	392,799,308

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	739,850				739,850
2. Annuity considerations	9,293,041				9,293,041
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	10,032,891				10,032,891
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	511,588				511,588
10. Matured endowments					
11. Annuity benefits	4,096,780				4,096,780
12. Surrender values and withdrawals for life contracts	5,561,999				5,561,999
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	218,514				218,514
15. Totals	10,388,881				10,388,881
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	12	566,588							12	566,588
Settled during current year:										
18.1 By payment in full	10	511,588							10	511,588
18.2 By payment on compromised claims										
18.3 Totals paid	10	511,588							10	511,588
18.4 Reduction by compromise										
18.5 Amount rejected	1	25,000							1	25,000
18.6 Total settlements	11	536,588							11	536,588
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	30,000							1	30,000
POLICY EXHIBIT										
20. In force December 31, prior year	2,055	138,062,507		(a)					2,055	138,062,507
21. Issued during year	345	62,436,930							345	62,436,930
22. Other changes to in force (Net)	(215)	(11,823,832)							(215)	(11,823,832)
23. In force December 31 of current year	2,185	188,675,605		(a)					2,185	188,675,605

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	21,808				21,808
2. Annuity considerations	40,000				40,000
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	61,808				61,808
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	5,510				5,510
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	5,510				5,510
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	40	5,195,204		(a)					40	5,195,204
21. Issued during year	22	6,100,000							22	6,100,000
22. Other changes to in force (Net)	(6)	(2,964,458)							(6)	(2,964,458)
23. In force December 31 of current year	56	8,330,746		(a)					56	8,330,746

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

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

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

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF GUAM DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

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

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

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	13,005				13,005
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	13,005				13,005
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	1,858				1,858
12. Surrender values and withdrawals for life contracts	1,952				1,952
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	588				588
15. Totals	4,398				4,398

DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	35	2,003,106		(a)					35	2,003,106
21. Issued during year										
22. Other changes to in force (Net)	(1)	(166,520)							(1)	(166,520)
23. In force December 31 of current year	34	1,836,586		(a)					34	1,836,586

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,802				1,802
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,802				1,802
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificate	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	2	300,000		(a)					2	300,000
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year	2	300,000		(a)					2	300,000

(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 Line 25.1 to Line 25.5)					
26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6)					



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	325				325
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	325				325
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	13,121				13,121
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	13,121				13,121
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	4	253,306		(a)					4	253,306
21. Issued during year										
22. Other changes to in force (Net)	(4)	(253,306)							(4)	(253,306)
23. In force December 31 of current year				(a)						

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

**ACCIDENT AND HEALTH INSURANCE**

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	190,828				190,828
2. Annuity considerations	4,639				4,639
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	195,467				195,467
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	19,096				19,096
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	481,322				481,322
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,258				1,258
15. Totals	501,676				501,676
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	19,096							1	19,096
Settled during current year:										
18.1 By payment in full	1	19,096							1	19,096
18.2 By payment on compromised claims										
18.3 Totals paid	1	19,096							1	19,096
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	19,096							1	19,096
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	294	26,941,896		(a)					294	26,941,896
21. Issued during year	1	1,000,000							1	1,000,000
22. Other changes to in force (Net)	2	3,313,395							2	3,313,395
23. In force December 31 of current year	297	31,255,291		(a)					297	31,255,291

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

ACCIDENT AND HEALTH INSURANCE

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



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	139,523,762				139,523,762
2. Annuity considerations	1,451,532,365				1,451,532,365
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,591,056,127				1,591,056,127
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	70,112,761				70,112,761
10. Matured endowments	209,930				209,930
11. Annuity benefits	121,369,384				121,369,384
12. Surrender values and withdrawals for life contracts	327,416,740				327,416,740
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	12,009,663				12,009,663
15. Totals	531,118,478				531,118,478
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificate	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year	146	6,521,199							146	6,521,199
17. Incurred during current year	2,131	72,050,947							2,131	72,050,947
Settled during current year:										
18.1 By payment in full	2,101	70,287,647							2,101	70,287,647
18.2 By payment on compromised claims	3	35,046							3	35,046
18.3 Totals paid	2,104	70,322,693							2,104	70,322,693
18.4 Reduction by compromise		79,954								79,954
18.5 Amount rejected	22	915,000							22	915,000
18.6 Total settlements	2,126	71,317,647							2,126	71,317,647
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	151	7,254,499							151	7,254,499
POLICY EXHIBIT										
20. In force December 31, prior year	359,071	23,684,092,111		(a)					359,071	23,684,092,111
21. Issued during year	26,584	5,216,141,418							26,584	5,216,141,418
22. Other changes to in force (Net)	(26,090)	(1,852,622,538)							(26,090)	(1,852,622,538)
23. In force December 31 of current year	359,565	27,047,610,991		(a)					359,565	27,047,610,991

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

ACCIDENT AND HEALTH INSURANCE

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

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year .....	12,479,953
2. Current Year's Realized Pre-Tax Capital Gains/ (Losses) of \$ ..... 26,544,912 Transferred into the Reserve Net of Taxes \$ ..... 9,290,719 .....	17,254,193
3. Adjustment for Current Year's Liability Gains/ (Losses) released from the reserve .....	.....
4. Balance Before Reduction for Amount Transferred to Summary of Operations (Line 1 plus Line 2 plus Line 3) .....	29,734,146
5. Current Year's Amortization Released to Summary of Operations (Amortization Line 1, Column 4) .....	5,510,225
6. Reserve as of December 31, Current Year (Line 4 minus Line 5) .....	24,223,921

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/ (Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/ (Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Columns 1 plus 2 plus 3)
1. 2002 .....	3,983,342	1,526,883	.....	5,510,225
2. 2003 .....	2,488,322	2,877,020	.....	5,365,342
3. 2004 .....	1,868,423	2,404,230	.....	4,272,653
4. 2005 .....	1,245,127	2,107,491	.....	3,352,618
5. 2006 .....	531,187	1,758,050	.....	2,289,237
6. 2007 .....	91,983	1,400,718	.....	1,492,701
7. 2008 .....	(71,111)	1,122,281	.....	1,051,170
8. 2009 .....	(80,597)	924,859	.....	844,262
9. 2010 .....	21,100	712,372	.....	733,472
10. 2011 .....	79,237	477,682	.....	556,919
11. 2012 .....	91,229	241,613	.....	332,842
12. 2013 .....	115,390	106,606	.....	221,996
13. 2014 .....	156,956	101,715	.....	258,671
14. 2015 .....	203,562	97,459	.....	301,021
15. 2016 .....	222,755	94,442	.....	317,197
16. 2017 .....	221,769	88,305	.....	310,074
17. 2018 .....	203,680	90,338	.....	294,018
18. 2019 .....	172,896	95,525	.....	268,421
19. 2020 .....	138,175	104,010	.....	242,185
20. 2021 .....	122,706	111,394	.....	234,100
21. 2022 .....	136,054	119,416	.....	255,470
22. 2023 .....	137,991	120,413	.....	258,404
23. 2024 .....	121,508	110,473	.....	231,981
24. 2025 .....	109,063	100,064	.....	209,127
25. 2026 .....	85,701	90,292	.....	175,993
26. 2027 .....	43,869	77,759	.....	121,628
27. 2028 .....	10,334	66,212	.....	76,546
28. 2029 .....	7,691	53,360	.....	61,051
29. 2030 .....	13,825	39,532	.....	53,357
30. 2031 .....	7,786	24,729	.....	32,515
31. 2032 and Later .....	.....	8,950	.....	8,950
32. TOTAL (Line 1 to Line 31) .....	12,479,953	17,254,193	.....	29,734,146

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Columns 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Columns 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Columns 4 + 5)	
1. Reserve as of December 31, prior year .....	15,957,377	3,665,322	19,622,699		2,187,311	2,187,311	21,810,010
2. Realized Capital Gains/ (Losses) Net of Taxes-General Account .....	(74,675,377)	(76,354)	(74,751,731)	(223,098)	239,764	16,666	(74,735,065)
3. Realized Capital Gains/ (Losses) Net of Taxes-Separate Accounts .....							
4. Unrealized Capital Gains/ (Losses)-General Account .....	(4,270,009)		(4,270,009)	(17,824,121)	3,090,016	(14,734,105)	(19,004,114)
5. Unrealized Capital Gains/ (Losses)-Separate Accounts .....							
6. Capital gains credited/ (losses charged) to contract benefits, payments or reserves .....							
7. Basic Contribution .....	19,370,514	1,409,846	20,780,360		982,389	982,389	21,762,749
8. Accumulated Balances (Line 1 through Line 5, minus Line 6 plus Line 7) .....	(43,617,495)	4,998,814	(38,618,681)	(18,047,219)	6,499,480	(11,547,739)	(50,166,420)
9. Maximum Reserve .....	77,696,049	4,978,519	82,674,568	22,011,282	6,739,306	28,750,588	111,425,156
10. Reserve Objective .....	50,478,605	3,084,038	53,562,643	22,011,282	5,652,259	27,663,541	81,226,184
11. 20% of (Line 10 minus Line 8) .....	18,819,220	(382,955)	18,436,265	8,011,700	(169,444)	7,842,256	26,278,521
12. Balance Before Transfers (Lines 8 plus Line 11) .....	(24,798,275)	4,615,859	(20,182,416)	(10,035,519)	6,330,036	(3,705,483)	(23,887,899)
13. Transfers .....	2,307,929	(2,307,929)		3,165,018	(3,165,018)		X X X
14. Voluntary Contribution .....							
15. Adjustment down to Maximum/up to Zero .....	22,490,346		22,490,346	6,870,501		6,870,501	29,360,847
16. Reserve as of December 31, Current Year (Line 12 plus Line 13 plus Line 14 plus Line 15) .....		2,307,930	2,307,930		3,165,018	3,165,018	5,472,948

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

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
<b>LONG-TERM BONDS</b>												
1		Exempt Obligations .....	318,542,329	X X X	X X X	318,542,329	.0.0000		.0.0000		.0.0000	
2	1	Highest Quality .....	3,381,544,391	X X X	X X X	3,381,544,391	.0.0005	1,690,772	.0.0015	5,072,317	.0.0030	10,144,633
3	2	High Quality .....	1,394,775,094	X X X	X X X	1,394,775,094	.0.0020	2,789,550	.0.0060	8,368,651	.0.0100	13,947,751
4	3	Medium Quality .....	314,501,630	X X X	X X X	314,501,630	.0.0105	3,302,267	.0.0280	8,806,046	.0.0400	12,580,065
5	4	Low Quality .....	252,739,447	X X X	X X X	252,739,447	.0.0270	6,823,965	.0.0630	15,922,585	.0.0900	22,746,550
6	5	Lower Quality .....	59,636,760	X X X	X X X	59,636,760	.0.0670	3,995,663	.0.1200	7,156,411	.0.2000	11,927,352
7	6	In or Near Default .....	9,528,893	X X X	X X X	9,528,893	.0.0000		.0.3000	2,858,668	.0.3000	2,858,668
8		Total Unrated Multi-class Securities Acquired by Conversion .....		X X X	X X X		X X X		X X X		X X X	
9		Total Bonds (Sum of Line 1 through Line 8) (Page 2, Line 1, Net Admitted Asset) .....	5,731,268,544	X X X	X X X	5,731,268,544	X X X	18,602,217	X X X	48,184,678	X X X	74,205,019
<b>PREFERRED STOCKS</b>												
10	1	Highest Quality .....	142,239,685	X X X	X X X	142,239,685	.0.0020	284,479	.0.0060	853,438	.0.0090	1,280,157
11	2	High Quality .....	7,759,138	X X X	X X X	7,759,138	.0.0065	50,434	.0.0170	131,905	.0.0250	193,978
12	3	Medium Quality .....	206,480	X X X	X X X	206,480	.0.0185	3,820	.0.0400	8,259	.0.0600	12,389
13	4	Low Quality .....	5,580,000	X X X	X X X	5,580,000	.0.0400	223,200	.0.0880	491,040	.0.1350	753,300
14	5	Lower Quality .....		X X X	X X X		.0.0850		.0.1600		.0.2500	
15	6	In or Near Default .....	633,973	X X X	X X X	633,973	.0.0000		.0.3000	190,192	.0.3000	190,192
16		Affiliated Life with AVR .....		X X X	X X X		.0.0000		.0.0000		.0.0000	
17		Total Preferred Stocks (Sum of Line 10 through Line 16) (Page 2, Line 2.1, Net Admitted Asset) .....	156,419,276	X X X	X X X	156,419,276	X X X	561,933	X X X	1,674,834	X X X	2,430,016
<b>SHORT-TERM BONDS</b>												
18		Exempt Obligations .....	25,000	X X X	X X X	25,000	.0.0000		.0.0000		.0.0000	
19	1	Highest Quality .....	58,382,848	X X X	X X X	58,382,848	.0.0005	29,191	.0.0015	87,574	.0.0030	175,149
20	2	High Quality .....	88,586,479	X X X	X X X	88,586,479	.0.0020	177,173	.0.0060	531,519	.0.0100	885,865
21	3	Medium Quality .....		X X X	X X X		.0.0105		.0.0280		.0.0400	
22	4	Low Quality .....		X X X	X X X		.0.0270		.0.0630		.0.0900	
23	5	Lower Quality .....		X X X	X X X		.0.0670		.0.1200		.0.2000	
24	6	In or Near Default .....		X X X	X X X		.0.0000		.0.3000		.0.3000	
25		Total Short-term Bonds (Sum of Line 18 through Line 24) .....	146,994,327	X X X	X X X	146,994,327	X X X	206,364	X X X	619,093	X X X	1,061,014

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

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
<b>DERIVATIVE INSTRUMENTS</b>												
26		Exchange Traded		XXX	XXX		0.0005		0.0015		0.0030	
27	1	Highest Quality		XXX	XXX		0.0005		0.0015		0.0030	
28	2	High Quality		XXX	XXX		0.0020		0.0060		0.0100	
29	3	Medium Quality		XXX	XXX		0.0105		0.0280		0.0400	
30	4	Low Quality		XXX	XXX		0.0270		0.0630		0.0900	
31	5	Lower Quality		XXX	XXX		0.0670		0.1200		0.2000	
32	6	In or Near Default		XXX	XXX		0.0000		0.3000		0.3000	
33		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34		TOTAL (Line 9 plus Line 17 plus Line 25 plus Line 33)	6,034,682,147	XXX	XXX	6,034,682,147	XXX	19,370,514	XXX	50,478,605	XXX	77,696,049
<b>MORTGAGE LOANS</b>												
35		In Good Standing:			XXX		(a) 0.0032		(a) 0.0070		(a) 0.0113	
36		Farm Mortgages			XXX		0.0003		0.0006		0.0010	
37		Residential Mortgages - Insured or Guaranteed			XXX		0.0013		0.0030		0.0050	
38		Residential Mortgages - All Other			XXX		0.0003		0.0006		0.0010	
39		Commercial Mortgages - Insured or Guaranteed	440,576,867		XXX	440,576,867	(a) 0.0032	1,409,846	(a) 0.0070	3,084,038	(a) 0.0113	4,978,519
40		Commercial Mortgages - All Other			XXX		(b) 0.0105		(b) 0.0465		(b) 0.0750	
41		In Good Standing With Restructured Terms			XXX							
42		Overdue, Not in Process:			XXX		0.0420		0.0915		0.1500	
43		Farm Mortgages			XXX		0.0005		0.0012		0.0020	
44		Residential Mortgages - Insured or Guaranteed			XXX		0.0025		0.0060		0.0100	
45		Residential Mortgages - All Other			XXX		0.0005		0.0012		0.0020	
46		Commercial Mortgages - Insured or Guaranteed			XXX		0.0420		0.0915		0.1500	
47		Commercial Mortgages - All Other			XXX		0.0000		0.2000		0.2000	
48		In Process of Foreclosure:			XXX		0.0000		0.0040		0.0040	
49		Farm Mortgages			XXX		0.0000		0.0200		0.0200	
50		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
51		Residential Mortgages - All Other			XXX		0.0000		0.0040		0.0040	
52		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.2000		0.2000	
53		Commercial Mortgages - All Other			XXX		0.0000		0.2000		0.2000	
51		Total Schedule B Mortgages (Sum of Line 35 through Line 50) (Page 2, Line 3, Net Admitted Asset)	440,576,867		XXX	440,576,867	XXX	1,409,846	XXX	3,084,038	XXX	4,978,519
52		Schedule DA Mortgages			XXX		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Line 51 plus Line 52)	440,576,867		XXX	440,576,867	XXX	1,409,846	XXX	3,084,038	XXX	4,978,519

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

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

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
<b>COMMON STOCK</b>												
1		Unaffiliated Public .....	59,910,192	XXX	XXX	59,910,192	.0.0000		(d) .0.2000	11,982,038	(d) .0.2000	11,982,038
2		Unaffiliated Private .....	11,221,400	XXX	XXX	11,221,400	.0.0000		.0.2500	2,805,350	.0.2500	2,805,350
3		Affiliated Life with AVR .....		XXX	XXX		.0.0000		.0.0000		.0.0000	
Affiliated Investment Subsidiary:												
4		Fixed Income Exempt Obligations .....					XXX		XXX		XXX	
5		Fixed Income Highest Quality .....					XXX		XXX		XXX	
6		Fixed Income High Quality .....					XXX		XXX		XXX	
7		Fixed Income Medium Quality .....					XXX		XXX		XXX	
8		Fixed Income Low Quality .....					XXX		XXX		XXX	
9		Fixed Income Lower Quality .....					XXX		XXX		XXX	
10		Fixed Income In/Near Default .....					XXX		XXX		XXX	
11		Unaffiliated Common Stock Public .....					.0.0000	(d) .0.2000			(d) .0.2000	
12		Unaffiliated Common Stock Private .....					.0.0000	.0.2500			.0.2500	
13		Mortgage Loans .....					(c)	(c)			(c)	
14		Real Estate .....					(e)	(e)			(e)	
15		Affiliated-Certain Other (See SVO Purposes and Procedures Manual) .....	6,164,376	XXX	XXX	6,164,376	.0.0000		.0.2000	1,232,875	.0.2000	1,232,875
16		Affiliated-All Other .....		XXX	XXX		.0.0000		.0.2500		.0.2500	
17		Total Common Stock (Sum of Line 1 through Line 16) (Page 2, Line 2.2, Net Admitted Asset) .....	77,295,968			77,295,968	XXX		XXX	16,020,263	XXX	16,020,263
<b>REAL ESTATE</b>												
18		Home Office Property (General Account only) .....					.0.0000		.0.0750		.0.0750	
19		Investment Properties .....	7,349,468			7,349,468	.0.0000		.0.0750	551,210	.0.0750	551,210
20		Properties Acquired in Satisfaction of Debt .....					.0.0000		.0.1100		.0.1100	
21		Total Real Estate (Sum of Line 18 through Line 20) .....	7,349,468			7,349,468	XXX		XXX	551,210	XXX	551,210
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22		Exempt Obligations .....		XXX	XXX		.0.0000		.0.0000		.0.0000	
23	1	Highest Quality .....		XXX	XXX		.0.0005		.0.0015		.0.0030	
24	2	High Quality .....	30,775	XXX	XXX	30,775	.0.0020	62	.0.0060	185	.0.0100	308
25	3	Medium Quality .....		XXX	XXX		.0.0105		.0.0280		.0.0400	
26	4	Low Quality .....	34,337,875	XXX	XXX	34,337,875	.0.0270	927,123	.0.0630	2,163,286	.0.0900	3,090,409
27	5	Lower Quality .....		XXX	XXX		.0.0670		.0.1200		.0.2000	
28	6	In or Near Default .....		XXX	XXX		.0.0000		.0.3000		.0.3000	
29		Total with Bond characteristics (Sum of Line 22 through Line 28) .....	34,368,650	XXX	XXX	34,368,650	XXX	927,185	XXX	2,163,471	XXX	3,090,717

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

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30	1	Highest Quality	14,527,384	XXX	XXX	14,527,384	.0020	29,055	.0060	87,164	.0090	130,746
31	2	High Quality		XXX	XXX		.0065		.0170		.0250	
32	3	Medium Quality		XXX	XXX		.0185		.0400		.0600	
33	4	Low Quality		XXX	XXX		.0400		.0880		.1350	
34	5	Lower Quality		XXX	XXX		.0850		.1600		.2500	
35	6	In or Near Default		XXX	XXX		.0000		.3000		.3000	
36		Affiliated Life with AVR		XXX	XXX		.0000		.0000		.0000	
37		Total with Preferred Stock characteristics (Sum of Line 30 through Line 36)	14,527,384	XXX	XXX	14,527,384	XXX	29,055	XXX	87,164	XXX	130,746
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
38		Farm Mortgages			XXX		(a) 0.0063		(a) 0.0140		(a) 0.0225	
39		Residential Mortgages - Insured or Guaranteed			XXX		.0003		.0006		.0010	
40		Residential Mortgages - All Other		XXX	XXX		.0013		.0030		.0050	
41		Commercial Mortgages - Insured or Guaranteed			XXX		.0003		.0006		.0010	
42		Commercial Mortgages - All Other			XXX		(a) 0.0063		(a) 0.0140		(a) 0.0225	
43		In Good Standing With Restructured Terms			XXX		(b) 0.2800		(b) 0.6200		(b) 1.0000	
Overdue, Not in Process:												
44		Farm Mortgages			XXX		.0420		.0915		.1500	
45		Residential Mortgages - Insured or Guaranteed			XXX		.0005		.0012		.0020	
46		Residential Mortgages - All Other			XXX		.0025		.0060		.0100	
47		Commercial Mortgages - Insured or Guaranteed			XXX		.0005		.0012		.0020	
48		Commercial Mortgages - All Other			XXX		.0420		.0915		.1500	
In Process of Foreclosure:												
49		Farm Mortgages			XXX		.0000		.2000		.2000	
50		Residential Mortgages - Insured or Guaranteed			XXX		.0000		.0040		.0040	
51		Residential Mortgages - All Other			XXX		.0000		.0200		.0200	
52		Commercial Mortgages - Insured or Guaranteed			XXX		.0000		.0040		.0040	
53		Commercial Mortgages - All Other			XXX		.0000		.2000		.2000	
54		Total with Mortgage Loan characteristics (Sum of Line 38 through Line 53)			XXX		XXX		XXX		XXX	

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

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4 x 5)	7 Factor	8 Amount (Columns 4 x 7)	9 Factor	10 Amount (Columns 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
55		Unaffiliated Public .....		XXX	XXX		0.0000		(d) 0.2000		(d) 0.2000	
56		Unaffiliated Private .....	7,911,110	XXX	XXX	7,911,110	0.0000		0.2500	1,977,778	0.2500	1,977,778
57		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
58		Affiliated Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX		0.0000		0.2000		0.2000	
59		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.2500		0.2500	
60		Total with Common Stock characteristics (Sum of Line 55 through Line 59)	7,911,110	XXX	XXX	7,911,110	XXX		XXX	1,977,778	XXX	1,977,778
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
61		Home Office Property (General Account Only) .....					0.0000		0.0750		0.0750	
62		Investment Properties .....	10,389,691			10,389,691	0.0000		0.0750	779,227	0.0750	779,227
63		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1100		0.1100	
64		Total with Real Estate characteristics of real estate (Sum of Line 61 through Line 63)	10,389,691			10,389,691	XXX		XXX	779,227	XXX	779,227
ALL OTHER INVESTMENTS												
65		Other Invested Assets - Schedule BA .....	31,227	XXX		31,227	0.0000		0.2000	6,245	0.2000	6,245
66		Other Short-term Invested Assets - Schedule DA .....		XXX			0.0000		0.2000		0.2000	
67		Total All Other (Sum of Lines 65 plus Line 66) .....	31,227	XXX		31,227	XXX		XXX	6,245	XXX	6,245
68		Total Other Invested Assets - Schedules BA and DA (Sum of Lines 29, 37, 54, 60, 64 and 67)	67,228,062			67,228,062	XXX	956,240	XXX	5,013,885	XXX	5,984,713

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

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

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

**NONE**

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	7,510,084
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(158,816)
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	(1,800)
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	
8. Book/adjusted carrying value at end of current period	7,349,468
9. Total valuation allowance	
10. Subtotal (Line 8 plus Line 9)	7,349,468
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, current period)	7,349,468

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year	347,047,376
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	114,530,027
2.2 Additional investment made after acquisitions	114,530,027
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	(294,839)
6. Amounts paid on account or in full during the year	20,678,972
7. Amortization of premium	26,725
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	440,576,867
10. Total valuation allowance	
11. Subtotal (Line 9 plus Line 10)	440,576,867
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period	440,576,867

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	61,920,629
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	1,058,437
2.2 Additional investment made after acquisitions	5,949,919
3. Accrual of discount	8,973
4. Increase (decrease) by adjustment	3,300,617
5. Total profit (loss) on sale	390,082
6. Amounts paid on account or in full during the year	5,386,188
7. Amortization of premium	14,406
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	67,228,063
10. Total valuation allowance	
11. Subtotal (Line 9 plus Line 10)	67,228,063
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	67,228,063

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D and DA (Group 1)</b>											
1.1 Class 1	22,541,709	174,231,360	82,255,112	29,560,722	9,978,427	318,567,330	5.4	291,637,212	6.3	318,567,330	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	22,541,709	174,231,360	82,255,112	29,560,722	9,978,427	318,567,330	5.4	291,637,212	6.3	318,567,330	
<b>2. All Other Governments, Schedules D and DA (Group 2)</b>											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3)</b>											
3.1 Class 1	5,854,008	11,267,792			960,000	18,081,800	0.3	10,418,753	0.2	18,081,801	
3.2 Class 2				650,000		650,000		11,475,969	0.2	650,000	
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	5,854,008	11,267,792		650,000	960,000	18,731,800	0.3	21,894,722	0.5	18,731,801	
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)</b>											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
<b>5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5)</b>											
5.1 Class 1	150,870,050	261,090,703	147,833,714	124,216,395	78,230,653	762,241,515	13.0	409,288,719	8.8	757,446,515	4,795,000
5.2 Class 2				1,465,000	2,775,000	4,240,000	0.1			4,240,000	
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	150,870,050	261,090,703	147,833,714	125,681,395	81,005,653	766,481,515	13.0	409,288,719	8.8	761,686,515	4,795,000

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)</b>											
6.1 Class 1	17,180,261	47,219,766	94,997,273		16,813,265	176,210,565	3.0	259,389,795	5.6	166,278,091	9,932,474
6.2 Class 2	56,227,187	136,543,420	193,725,375	3,510,299		390,006,281	6.6	273,123,395	5.9	380,006,280	10,000,000
6.3 Class 3	5,296,689	26,946,373	52,344,865			84,587,927	1.4	40,812,280	0.9	74,587,926	10,000,000
6.4 Class 4	7,496,182	25,111,526	12,776,627		3,049,350	48,433,685	0.8	9,807,816	0.2	41,933,685	6,500,000
6.5 Class 5		3,294,218				3,294,218	0.1	2,162,500			3,294,218
6.6 Class 6					2,145,000	2,145,000				2,145,000	
6.7 Totals	86,200,319	239,115,303	353,844,140	3,510,299	22,007,615	704,677,676	12.0	585,295,786	12.6	664,950,982	39,726,692
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)</b>											
7.1 Class 1	366,268,199	872,478,189	849,433,949	115,446,567	261,165,833	2,464,792,737	41.9	2,023,555,804	43.4	2,226,090,685	238,702,052
7.2 Class 2	126,336,158	366,589,265	479,938,515	50,661,130	64,940,225	1,088,465,293	18.5	932,136,527	20.0	842,272,156	246,193,137
7.3 Class 3	43,784,162	61,694,883	108,970,737	7,484,500	7,979,422	229,913,704	3.9	214,504,705	4.6	204,318,440	25,595,264
7.4 Class 4	5,405,232	63,631,565	130,284,009		4,984,957	204,305,763	3.5	130,332,057	2.8	156,281,916	48,023,846
7.5 Class 5	1,696,622	22,468,434	32,177,486			56,342,542	1.0	22,121,379	0.5	41,873,201	14,469,341
7.6 Class 6					7,383,893	7,383,893	0.1	7,741,987	0.2	1,855,000	5,528,893
7.7 Totals	543,490,373	1,386,862,336	1,600,804,696	173,592,197	346,454,330	4,051,203,932	68.9	3,330,392,459	71.4	3,472,691,398	578,512,533
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Class 1	1,286,539	6,273,845	7,262,861	3,777,377		18,600,622	0.3	19,793,819	0.4		18,600,622
8.2 Class 2								498,869			
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals	1,286,539	6,273,845	7,262,861	3,777,377		18,600,622	0.3	20,292,688	0.4		18,600,622
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5								4,796,292	0.1		
9.6 Class 6											
9.7 Totals								4,796,292	0.1		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	564,000,766	1,372,561,655	1,181,782,909	273,001,061	367,148,178	3,758,494,569	63.9	XXX	XXX	3,486,464,422	272,030,148
10.2 Class 2	182,563,345	503,132,685	673,663,890	56,286,429	67,715,225	1,483,361,574	25.2	XXX	XXX	1,227,168,436	256,193,137
10.3 Class 3	49,080,851	88,641,256	161,315,602	7,484,500	7,979,422	314,501,631	5.4	XXX	XXX	278,906,366	35,595,264
10.4 Class 4	12,901,414	88,743,091	143,060,636		8,034,307	252,739,448	4.3	XXX	XXX	198,215,601	54,523,846
10.5 Class 5	1,696,622	25,762,652	32,177,486			(c) 59,636,760	1.0	XXX	XXX	41,873,201	17,763,559
10.6 Class 6					9,528,893	(c) 9,528,893	0.2	XXX	XXX	4,000,000	5,528,893
10.7 Totals	810,242,998	2,078,841,339	2,192,000,523	336,771,990	460,406,025	(b) 5,878,262,875	100.0	XXX	XXX	5,236,628,026	641,634,847
10.8 Line 10.7 as a % of Column 6	13.8	35.4	37.3	5.7	7.8	100.0	XXX	XXX	XXX	89.1	10.9
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	404,935,886	832,067,493	1,041,698,444	295,763,783	439,618,496	XXX	XXX	3,014,084,102	64.6	2,713,160,279	300,923,825
11.2 Class 2	161,039,819	447,073,933	531,841,723	28,258,710	49,020,575	XXX	XXX	1,217,234,760	26.1	828,628,491	388,606,270
11.3 Class 3	3,094,372	98,944,496	143,112,234	1,987,866	8,178,017	XXX	XXX	255,316,985	5.5	227,809,380	27,507,605
11.4 Class 4	1,000,901	32,102,234	107,036,738			XXX	XXX	140,139,873	3.0	101,696,054	38,443,818
11.5 Class 5	4,796,292	14,321,814	5,119,200		4,842,865	XXX	XXX	(c) 29,080,171	0.6	21,366,210	7,713,960
11.6 Class 6		450,737			7,291,250	XXX	XXX	(c) 7,741,987	0.2	7,741,987	
11.7 Totals	574,867,270	1,424,960,707	1,828,808,339	326,010,359	508,951,203	XXX	XXX	(b) 4,663,597,878	100.0	3,900,402,401	763,195,478
11.8 Line 11.7 as a % of Column 8	12.3	30.6	39.2	7.0	10.9	XXX	XXX	100.0	XXX	83.6	16.4
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	530,827,233	1,309,949,706	1,074,616,187	239,944,698	331,126,597	3,486,464,421	59.3	2,713,160,278	58.2	3,486,464,422	XXX
12.2 Class 2	161,801,352	399,196,680	586,724,905	36,814,834	42,630,665	1,227,168,436	20.9	828,628,491	17.8	1,227,168,436	XXX
12.3 Class 3	49,080,851	87,747,162	130,790,601	3,308,329	7,979,422	278,906,365	4.7	227,809,381	4.9	278,906,366	XXX
12.4 Class 4	12,901,414	80,688,554	98,391,327		6,234,306	198,215,601	3.4	101,696,055	2.2	198,215,601	XXX
12.5 Class 5	54,065	14,649,197	27,169,939			41,873,201	0.7	21,366,210	0.5	41,873,201	XXX
12.6 Class 6					4,000,000	4,000,000	0.1	7,741,987	0.2	4,000,000	XXX
12.7 Totals	754,664,915	1,892,231,299	1,917,692,959	280,067,861	391,970,990	5,236,628,024	89.1	3,900,402,402	83.6	5,236,628,026	XXX
12.8 Line 12.7 as a % of Column 6	14.4	36.1	36.6	5.3	7.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	12.8	32.2	32.6	4.8	6.7	89.1	XXX	XXX	XXX	89.1	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	33,173,535	62,611,947	107,166,722	33,056,362	36,021,582	272,030,148	4.6	300,923,824	6.5	XXX	272,030,148
13.2 Class 2	20,761,994	103,936,005	86,938,985	19,471,594	25,084,560	256,193,138	4.4	388,606,270	8.3	XXX	256,193,137
13.3 Class 3		894,094	30,525,000	4,176,170		35,595,264	0.6	27,507,605	0.6	XXX	35,595,264
13.4 Class 4		8,054,537	44,669,309		1,800,000	54,523,846	0.9	38,443,818	0.8	XXX	54,523,846
13.5 Class 5	1,642,557	11,113,455	5,007,547			17,763,559	0.3	7,713,960	0.2	XXX	17,763,559
13.6 Class 6					5,528,893	5,528,893	0.1			XXX	5,528,893
13.7 Totals	55,578,086	186,610,038	274,307,563	56,704,126	68,435,035	641,634,848	10.9	763,195,477	16.4	XXX	641,634,847
13.8 Line 13.7 as a % of Column 6	8.7	29.1	42.8	8.8	10.7	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.9	3.2	4.7	1.0	1.2	10.9	XXX	XXX	XXX	XXX	10.9

(a) Includes \$ 448,757,806 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 60,883,899 current year, \$ 694,633,674 prior year of bonds with Z designations and \$ current year, \$ prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D and DA (Group 1)											
1.1 Issuer Obligations	25,000	124,970,040	59,413,442	12,165,633	4,122,424	200,696,539	3.4	90,931,503	1.9	200,696,539	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	22,516,709	49,261,320	22,841,670	17,395,089	5,856,003	117,870,791	2.0	200,705,709	4.3	117,870,790	
1.7 Totals	22,541,709	174,231,360	82,255,112	29,560,722	9,978,427	318,567,330	5.4	291,637,212	6.3	318,567,329	
2. All Other Governments, Schedules D and DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3)											
3.1 Issuer Obligations	5,854,008	11,267,792		650,000	960,000	18,731,800	0.3	21,894,722	0.5	18,731,801	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined											
3.6 Other											
3.7 Totals	5,854,008	11,267,792		650,000	960,000	18,731,800	0.3	21,894,722	0.5	18,731,801	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4)											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. Special Revenue and Special Assessment Obligations etc. , Non-Guaranteed, Schedules D and DA (Group 5)											
5.1 Issuer Obligations		1,085,071	26,765,025	18,972,357	15,756,000	62,578,453	1.1	30,510,809	0.7	57,783,453	4,795,000
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	88,025,992	185,478,857	118,415,664	106,670,132	39,170,575	537,761,220	9.1	309,743,860	6.6	537,761,219	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined	62,844,059	74,526,775	2,653,024	38,906	26,079,078	166,141,842	2.8	69,034,050	1.5	166,141,843	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined											
5.6 Other											
5.7 Totals	150,870,051	261,090,703	147,833,713	125,681,395	81,005,653	766,481,515	13.0	409,288,719	8.8	761,686,515	4,795,000

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6)</b>											
6.1 Issuer Obligations	86,200,319	239,115,302	353,844,139	3,510,299	22,007,615	704,677,674	12.0	585,295,787	12.6	664,950,982	39,726,692
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
6.5 Defined											
6.6 Other											
<b>6.7 Totals</b>	<b>86,200,319</b>	<b>239,115,302</b>	<b>353,844,139</b>	<b>3,510,299</b>	<b>22,007,615</b>	<b>704,677,674</b>	<b>12.0</b>	<b>585,295,787</b>	<b>12.6</b>	<b>664,950,982</b>	<b>39,726,692</b>
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7)</b>											
7.1 Issuer Obligations	313,394,519	844,713,663	1,297,930,358	132,092,904	206,828,573	2,794,960,017	47.5	2,280,638,739	48.9	2,331,443,201	463,516,816
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds	562,885	19,753,325	7,320,355	5,495,243	1,082,044	34,213,852	0.6	15,182,460	0.3	31,691,009	2,522,842
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined	176,949,229	339,188,766	101,278,036	9,426,342	34,542,893	661,385,266	11.3	508,367,252	10.9	649,588,756	11,796,510
7.4 Other	12,796,083	18,257,450	36,244,694	159,182	1,803,033	69,260,442	1.2	77,488,892	1.7	66,272,137	2,988,305
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
7.5 Defined	10,117,389	17,190,540	26,603,719	16,812,985	67,476,442	138,201,075	2.4	68,110,861	1.5	135,267,092	2,933,983
7.6 Other	29,670,269	147,758,593	131,427,535	9,605,541	34,721,345	353,183,283	6.0	380,604,259	8.2	258,429,204	94,754,079
<b>7.7 Totals</b>	<b>543,490,374</b>	<b>1,386,862,337</b>	<b>1,600,804,697</b>	<b>173,592,197</b>	<b>346,454,330</b>	<b>4,051,203,935</b>	<b>68.9</b>	<b>3,330,392,463</b>	<b>71.4</b>	<b>3,472,691,399</b>	<b>578,512,535</b>
<b>8. Credit Tenant Loans, Schedules D and DA (Group 8)</b>											
8.1 Issuer Obligations	1,286,539	6,273,845	7,262,861	3,777,377		18,600,622	0.3	20,292,688	0.4		18,600,622
<b>8.7 Totals</b>	<b>1,286,539</b>	<b>6,273,845</b>	<b>7,262,861</b>	<b>3,777,377</b>		<b>18,600,622</b>	<b>0.3</b>	<b>20,292,688</b>	<b>0.4</b>		<b>18,600,622</b>
<b>9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9)</b>											
9.1 Issuer Obligations								4,796,292	0.1		
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
9.5 Defined											
9.6 Other											
<b>9.7 Totals</b>								<b>4,796,292</b>	<b>0.1</b>		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total From Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	406,760,385	1,227,425,713	1,745,215,825	171,168,570	249,674,612	3,800,245,105	64.6	X X X	X X X	3,273,605,976	526,639,130
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	111,105,586	254,493,502	148,577,689	129,560,464	46,108,622	689,845,863	11.7	X X X	X X X	687,323,018	2,522,842
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	239,793,288	413,715,541	103,931,060	9,465,248	60,621,971	827,527,108	14.1	X X X	X X X	815,730,599	11,796,510
10.4 Other	12,796,083	18,257,450	36,244,694	159,182	1,803,033	69,260,442	1.2	X X X	X X X	66,272,137	2,988,305
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	10,117,389	17,190,540	26,603,719	16,812,985	67,476,442	138,201,075	2.4	X X X	X X X	135,267,092	2,933,983
10.6 Other	29,670,269	147,758,593	131,427,535	9,605,541	34,721,345	353,183,283	6.0	X X X	X X X	258,429,204	94,754,079
10.7 Totals	810,243,000	2,078,841,339	2,192,000,522	336,771,990	460,406,025	5,878,262,876	100.0	X X X	X X X	5,236,628,026	641,634,849
10.8 Line 10.7 as a % of Column 6	13.8	35.4	37.3	5.7	7.8	100.0	X X X	X X X	X X X	89.1	10.9
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	351,397,257	984,189,298	1,406,211,600	83,100,985	209,461,400	X X X	X X X	3,034,360,540	65.1	2,383,096,178	651,264,362
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	11,239,496	44,644,447	66,703,733	186,435,356	216,608,997	X X X	X X X	525,632,029	11.3	523,109,187	2,522,842
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	175,033,325	228,171,926	106,765,224	27,413,864	40,016,963	X X X	X X X	577,401,302	12.4	577,401,301	
11.4 Other	13,582,835	30,746,240	21,762,245	10,458,770	938,802	X X X	X X X	77,488,892	1.7	65,501,598	11,987,294
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined	1,412,489	7,016,557	22,666,415	5,684,225	31,331,175	X X X	X X X	68,110,861	1.5	64,869,289	3,241,573
11.6 Other	22,201,867	130,192,238	204,699,125	12,917,159	10,593,870	X X X	X X X	380,604,259	8.2	286,424,851	94,179,407
11.7 Totals	574,867,269	1,424,960,706	1,828,808,342	326,010,359	508,951,207	X X X	X X X	4,663,597,883	100.0	3,900,402,404	763,195,478
11.8 Line 11.7 as a % of Column 8	12.3	30.6	39.2	7.0	10.9	X X X	X X X	100.0	X X X	83.6	16.4
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	356,516,449	1,071,490,670	1,528,322,391	122,440,380	194,836,086	3,273,605,976	55.7	2,383,096,178	51.1	3,273,605,976	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	111,105,585	251,970,659	148,577,689	129,560,463	46,108,622	687,323,018	11.7	523,109,187	11.2	687,323,018	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	239,793,287	413,715,540	103,931,061	9,465,248	48,825,462	815,730,598	13.9	577,401,302	12.4	815,730,599	X X X
12.4 Other	12,058,870	17,806,358	36,244,694	159,182	3,033	66,272,137	1.1	65,501,598	1.4	66,272,137	X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined	9,761,079	15,481,793	25,734,792	16,812,985	67,476,442	135,267,091	2.3	64,869,288	1.4	135,267,092	X X X
12.6 Other	25,429,644	121,766,278	74,882,333	1,629,603	34,721,345	258,429,203	4.4	286,424,851	6.1	258,429,204	X X X
12.7 Totals	754,664,914	1,892,231,298	1,917,692,960	280,067,861	391,970,990	5,236,628,023	89.1	3,900,402,404	83.6	5,236,628,026	X X X
12.8 Line 12.7 as a % of Column 6	14.4	36.1	36.6	5.3	7.5	100.0	X X X	X X X	X X X	100.0	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10	12.8	32.2	32.6	4.8	6.7	89.1	X X X	X X X	X X X	89.1	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	50,243,937	155,935,043	216,893,435	48,728,189	54,838,525	526,639,129	9.0	651,264,362	14.0	X X X	526,639,130
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds		2,522,842				2,522,842		2,522,843	0.1	X X X	2,522,842
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined					11,796,510	11,796,510	0.2			X X X	11,796,510
13.4 Other	737,213	451,092			1,800,000	2,988,305	0.1	11,987,294	0.3	X X X	2,988,305
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined	356,310	1,708,746	868,926			2,933,982		3,241,573	0.1	X X X	2,933,983
13.6 Other	4,240,625	25,992,315	56,545,202	7,975,938		94,754,080	1.6	94,179,408	2.0	X X X	94,754,079
13.7 Totals	55,578,085	186,610,038	274,307,563	56,704,127	68,435,035	641,634,848	10.9	763,195,480	16.4	X X X	641,634,849
13.8 Line 13.7 as a % of Column 6	8.7	29.1	42.8	8.8	10.7	100.0	X X X	X X X	X X X	X X X	100.0
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10	0.9	3.2	4.7	1.0	1.2	10.9	X X X	X X X	X X X	X X X	10.9

**SCHEDULE DA - PART 2**

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Asset (a)	Investments in Parent Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year .....	193,591,479	193,591,479			
2. Cost of short-term investments acquired .....	4,609,346,205	4,609,346,205			
3. Increase (decrease) by adjustment .....	(3,891,570)	(3,891,570)			
4. Increase (decrease) by foreign exchange adjustment .....					
5. Total profit (loss) on disposal of short-term investments .....	25,793	25,793			
6. Consideration received on disposal of short-term investments .....	4,652,077,605	4,652,077,605			
7. Book/adjusted carrying value, current year .....	146,994,302	146,994,302			
8. Total valuation allowance .....					
9. Subtotal (Line 7 plus Line 8) .....	146,994,302	146,994,302			
10. Total nonadmitted amounts .....					
11. Statement value (Line 9 minus Line 10) .....	146,994,302	146,994,302			
12. Income collected during year .....	(60,668)	(60,668)			
13. Income earned during year .....	(2,042,109)	(2,042,109)			

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

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Schedule DB, Part A, Verification Between Years  
**NONE**

Schedule DB, Part B, Verification Between Years  
**NONE**

**Page 51**

Schedule DB, Part C, Verification Between Years  
**NONE**

Schedule DB, Part D, Verification Between Years  
**NONE**

Schedule DB, Part E, Verification of Statement and Fair Values  
**NONE**

**Page 52**

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

**Page 53**

Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets  
**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 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
Disposed - Death Claims - Ordinary							
W-45824954	2102026	AZ	2002	25,000	328		No Contract
W-45663246	2225586	CA	2002	100,000	3,876		No Contract
W-46102289	2509431	CA	2002	25,000	520		No Contract
W-45724487	2340787	FL	2002	25,000	641		No Contract
W-43795259	2499463	IL	2002	50,000	96		No Contract
W-45331056	2213227	IL	2002	5,000	1,350		No Contract
W-45331057	2213228	IL	2002	5,000	1,350		No Contract
W-45630429	120178	IL	2002	25,000	258		No Contract
W-45699406	120127	IL	2002	40,000	890		No Contract
W-46039839	2348578	IL	2002	30,000	46		No Contract
W-45955682	120083	IN	2002	25,000	20,000		Unsound Health and Misrepresentation
W-45522015	2166793	LA	2002	5,000	862		No Contract
W-46018480	2570750	LA	2002	15,000	97		No Contract
W-603024	2165225	MI	2002	100,000	876		No Contract
W-46190645	2468063	MI	2002	25,000	240		No Contract
W-NOT ISSUED	80222	MI	2002	25,000			Unsound Health and Misrepresentation
W-152409	2434950	MO	2002	50,000	150		No Contract
W-344172	2144428	NC	2002	50,000	213		No Contract
W-45564004	130065	NC	2002	10,000			Unsound Health and Misrepresentation
W-45956831	2393595	NC	2002	25,000	187		No Contract
W-46244931	2372406	NC	2002	30,000	73		No Contract
W-52567	80421	OH	2002	150,000	290		No Contract
W-44545238	70224251	OH	2002	25,000	46		Unsound Health and Misrepresentation
W-44908896	120080	OH	2002	30,000	15,000		Unsound Health and Misrepresentation
W-46173692	2350388	OH	2002	60,000	213		No Contract
W-46212470	2372539	OH	2002	50,000	105		No Contract
W-46156516	2333776	WI	2002	25,000	25		No Contract
0199999	Subtotal - Disposed - Death Claims - Ordinary			1,030,000	47,732		
0599999	Subtotal - Disposed - Death Claims			1,030,000	47,732		
Disposed - Disability Benefits Claims - Ordinary							
W-45853500	00120145	NC	2002	Prem Credit	13		No Contract
1199999	Subtotal - Disposed - Disability Benefits Claims - Ordinary				13		
1599999	Subtotal - Disposed - Disability Benefits Claims				13		
2699999	Subtotal - Disposed - Claims Disposed of During Current Year			1,030,000	47,745		
Resisted - Death Claims - Ordinary							
W-43737963	09764331	LA	1996	25,000		25,000	Unsound Health and Misrepresentation
W-619272	00120112	MI	2001	25,000		25,000	No Contract
W-NOT ISSUED	000000	OH	2001	25,000		25,000	Unsound Health and Misrepresentation
2799999	Subtotal - Resisted - Death Claims - Ordinary			75,000		75,000	
3199999	Subtotal - Resisted - Death Claims			75,000		75,000	
5299999	Subtotal - Resisted - Claims Resisted During Current Year			75,000		75,000	
5399999	TOTALS			1,105,000	47,745	75,000	

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Sch. H, Accident and Health Exhibit, Part 1  
**NONE**

**Page 56**

Sch. H, Accident and Health Exhibit, Part 2  
**NONE**

Sch. H, Accident and Health Exhibit, Part 3  
**NONE**

Sch. H, Accident and Health Exhibit, Part 4  
**NONE**

**Page 57**

Schedule H, Part 5, Health Claims  
**NONE**

**Page 58A**

Sch. O, Pt. 1, Sn. A, Group Accident and Health  
**NONE**

Sch. O, Pt. 1, Sn. B, Other Accident and Health  
**NONE**

Sch. O, Pt. 1, Sn. C, Credit Accident and Health  
**NONE**

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

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

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior .....					
2. 1998 .....	<b>NONE</b>				
3. 1999 .....					
4. 2000 .....					
5. 2001 .....					
6. 2002 .....					

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

1. Prior .....					
2. 1998 .....	<b>NONE</b>				
3. 1999 .....					
4. 2000 .....					
5. 2001 .....					
6. 2002 .....					

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

1. Prior .....					
2. 1998 .....	<b>NONE</b>				
3. 1999 .....					
4. 2000 .....					
5. 2001 .....					
6. 2002 .....					

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

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

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

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior .....	<b>NONE</b>				
2. 1998 .....					
3. 1999 .....					
4. 2000 .....					
5. 2001 .....					
6. 2002 .....					

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

1. Prior .....	<b>NONE</b>				
2. 1998 .....					
3. 1999 .....					
4. 2000 .....					
5. 2001 .....					
6. 2002 .....					

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

1. Prior .....	<b>NONE</b>				
2. 1998 .....					
3. 1999 .....					
4. 2000 .....					
5. 2001 .....					
6. 2002 .....					

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

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

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

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002 (a)
1. Prior .....					
2. 1998 .....	<b>NONE</b>				
3. 1999 .....					
4. 2000 .....					
5. 2001 .....					
6. 2002 .....					

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

1. Prior .....					
2. 1998 .....	<b>NONE</b>				
3. 1999 .....					
4. 2000 .....					
5. 2001 .....					
6. 2002 .....					

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

**SCHEDULE O - PART 2**

**Development of Incurred Losses**

**Section A - Group Accident and Health**

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998	<b>NONE</b>			XXX	XXX
2. 1999				XXX	
3. 2000					
4. 2001				X	
5. 2002				X	XXX

**Section B - Other Accident and Health**

1. 1998	<b>NONE</b>			XXX	XXX
2. 1999				XXX	
3. 2000					
4. 2001				X	
5. 2002				X	XXX

**Section C - Credit Accident and Health**

1. 1998	<b>NONE</b>			XXX	XXX
2. 1999				XXX	
3. 2000					
4. 2001				X	
5. 2002				X	XXX

**SCHEDULE O - PART 3**

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

Line of Business	1 Methodology	2 Amount
1. Industrial Life		
2. Ordinary Life	Other	3,312,175
3. Individual Annuity	Other	631,281
4. Supplementary Contracts		
5. Credit Life		
6. Group Life		
7. Group Accident and Health		
8. Credit Accident and Health		
9. Other Accident and Health		
10. Total		3,943,456

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

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

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998 .....	<b>NONE</b>			XXX	XXX
2. 1999 .....				XXX	
3. 2000 .....					
4. 2001 .....				X	
5. 2002 .....				X      XXX	

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

1. 1998 .....	<b>NONE</b>			XXX	XXX
2. 1999 .....				XXX	
3. 2000 .....					
4. 2001 .....				X	
5. 2002 .....				X      XXX	

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

1. 1998 .....	<b>NONE</b>			XXX	XXX
2. 1999 .....				XXX	
3. 2000 .....					
4. 2001 .....				X	
5. 2002 .....				X      XXX	

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

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

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998 .....	<b>NONE</b>			XXX	XXX
2. 1999 .....				XXX	
3. 2000 .....					
4. 2001 .....				X	
5. 2002 .....				X      XXX	

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

1. 1998 .....	<b>NONE</b>			XXX	XXX
2. 1999 .....				XXX	
3. 2000 .....					
4. 2001 .....				X	
5. 2002 .....				X      XXX	

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

1. 1998 .....	<b>NONE</b>			XXX	XXX
2. 1999 .....				XXX	
3. 2000 .....					
4. 2001 .....				X	
5. 2002 .....				X      XXX	

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

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

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998 .....	<b>NONE</b>				
2. 1999 .....					
3. 2000 .....					
4. 2001 .....					
5. 2002 .....					
				XXX	XXX
					XXX
			X		
			X	XXX	

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

1. 1998 .....	<b>NONE</b>				
2. 1999 .....					
3. 2000 .....					
4. 2001 .....					
5. 2002 .....					
				XXX	XXX
					XXX
			X		
			X	XXX	

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Schedule S, Part 1, Section 1

**NONE**

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Sch. S, Pt. 1, Sn. 2 Reinsurance Assumed Accident and Health

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

**SCHEDULE S - PART 2**

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

1	2	3	4	5	6	7
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Location	Paid Losses	Unpaid Losses
Life and Annuity, Affiliates						
70483	31-0487145	05/01/1982	THE WESTERN AND SOUTHERN LIFE INS CO	CINCINNATI, OH		6,217,362
0199999 - TOTAL - Life and Annuity, Affiliates						6,217,362
Life and Annuity, Non-affiliates						
65676	35-0472300	11/15/1999	LINCOLN NATIONAL LIFE INSURANCE COMPANY	FORT WAYNE, INDIANA	60,000	200,000
0299999 - TOTAL - Life and Annuity, Non-affiliates					60,000	200,000
0399999 - TOTAL - Life and Annuity					60,000	6,417,362
0799999 - GRAND TOTAL - Life, Annuity and Accident and Health					60,000	6,417,362

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE WESTERN - SOUTHERN LIFE ASSURANCE COMPANY

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

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
General Account Affiliates													
70483	31-0487145	05/01/1982	Western and Southern Life Insurance Co.	Cincinnati, OH	MCO/I	18,852,909,506			114,919,835			870,232,440	
0199999 - General Account Affiliates						18,852,909,506			114,919,835			870,232,440	
General Account Non-Affiliates													
65676	35-0472300	11/15/1999	Lincoln National Life Insurance Co.	Fort Wayne, IN	YRT/I	2,949,924,439	4,682,444	2,130,873	1,427,685				
62308	06-0303370	01/01/1998	Connecticut General Life	Hartford, CT	OTH/I		309,000	126,739	4,966				
88340	59-2859797	12/01/1999	Hannover Life Reinsurance Co.	Orlando, FL	YRT/I	44,262,205	74,799	44,726	54,447				
93572	43-1235868	04/01/2000	RGA Reinsurance Co.	Saint Louis, MO	YRT/I	29,591,378	71,930	21,461	57,867				
86258	13-2572994	08/01/1997	Cologne Life Reinsurance Co.	Stamford, CT	YRT/I	4,091,575	14,556		3,744				
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	Atlanta, GA	YRT/I	46,911	20		33				
0299999 - General Account Non-Affiliates						3,027,916,508	5,152,749	2,323,799	1,548,742				
0399999 - Total General Account						21,880,826,014	5,152,749	2,323,799	116,468,577			870,232,440	
0799999 - GRAND TOTAL						21,880,826,014	5,152,749	2,323,799	116,468,577			870,232,440	

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Sch. S, Pt. 3, Sn. 2, Reinsurance Ceded Accident and Health  
**NONE**

**Page 65**

Sch. S, Pt. 4, Reinsurance Ceded to Unauthorized Companies  
**NONE**

**SCHEDULE S - PART 5**

Five-Year Exhibit of Reinsurance Ceded Business

(000 Omitted)

	1	2	3	4	5
	2002	2001	2000	1999	1998
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	116,469	114,117	112,465	113,575	114,974
2. Commissions and reinsurance expense allowances .....	36,254	41,631	40,421	43,353	45,054
3. Contract claims .....	70,017	64,569	61,745	59,174	55,187
4. Surrender benefits and withdrawals for life contracts .....	30,952	34,891	34,460	32,564	32,600
5. Dividends to policyholders .....					
6. Reserve adjustments on reinsurance ceded .....	(28,800)	(38,471)	(34,662)	(30,293)	(24,908)
7. Increase in aggregate reserves for life and accident and health contracts .....					
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	165	30,986	29,197	31,507	30,159
9. Aggregate reserves for life and accident and health contracts .....	5,153	2,324	647		
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	9,320	8,811	7,056	6,707	6,869
12. Amounts recoverable on reinsurance .....	60	16,975	15,828	13,095	13,931
13. Experience rating refunds due or unpaid .....		(820)	1,000	(895)	425
14. Policyholders' dividends (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances unpaid .....		10,416	10,061	10,375	10,569
16. Unauthorized reinsurance offset .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
17. Funds deposited by and withheld from (F) .....					
18. Letters of credit (L) .....					
19. Trust agreements (T) .....					
20. Other (O) .....					

**SCHEDULE S - PART 6**

Restatement Of Balance Sheet To Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Column 3)</b>			
1. Cash and invested assets (Line 11) .....	7,119,338,926		7,119,338,926
2. Reinsurance ceded (Line 12) .....	60,000	(60,000)	
3. Life and annuity premiums deferred and uncollected (Line 16) .....	9,123,703	165,343	9,289,046
4. Accident and Health premiums due and unpaid (Line 17) .....			
5. Net credit for ceded reinsurance .....	X X X	9,214,161	9,214,161
6. All other admitted assets (balance) .....	154,995,899		154,995,899
7. Total assets excluding Separate Accounts (Line 25) .....	7,283,518,528	9,319,504	7,292,838,032
8. Separate Account assets (Line 26) .....	155,391,631		155,391,631
9. Total assets (Line 27) .....	7,438,910,159	9,319,504	7,448,229,663
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
10. Contract reserves (Line 1 and Line 2) .....	6,163,655,343		6,163,655,343
11. Liability for deposit-type contracts (Line 3) .....	41,883,148		41,883,148
12. Claim reserves (Line 4) .....	3,943,456	9,319,504	13,262,960
13. Policyholder dividends/reserves (Line 5 through Line 7) .....			
14. Premium and annuity considerations received in advance (Line 8) .....	248,971		248,971
15. Other contract liabilities (Line 9) .....	24,223,919		24,223,919
16. Reinsurance in unauthorized companies (Line 24.2) .....			
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3) .....		X X X	
18. All other liabilities (balance) .....	675,293,292		675,293,292
19. Total liabilities excluding Separate Accounts (Line 26) .....	6,909,248,129	9,319,504	6,918,567,633
20. Separate Account liabilities (Line 27) .....	155,391,631		155,391,631
21. Total liabilities (Line 28) .....	7,064,639,760	9,319,504	7,073,959,264
22. Capital and surplus (Line 38) .....	374,270,399	X X X	374,270,399
23. Total liabilities, capital and surplus (Line 39) .....	7,438,910,159	9,319,504	7,448,229,663
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves .....			
25. Claim reserves .....	9,319,504		
26. Policyholder dividends/reserves .....			
27. Premium and annuity considerations received in advance .....			
28. Liability for premium and other deposit funds .....			
29. Other contract liabilities .....			
30. Reinsurance ceded assets .....	60,000		
31. Other ceded reinsurance recoverables .....			
32. Total ceded reinsurance recoverables .....	9,379,504		
33. Life and annuity premiums deferred and uncollected .....	165,343		
34. Accident and Health premiums due and unpaid .....			
35. Reinsurance in unauthorized companies .....			
36. Other ceded reinsurance payables/offsets .....			
37. Total ceded reinsurance payable/offsets .....	165,343		
38. Total net credit for ceded reinsurance .....	9,214,161		

**SCHEDULE Y (Continued)**

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

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

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

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

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

	MARCH FILING	RESPONSE
1. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?		No

EXPLANATION:  
 .....  
 .....

BARCODE: 9 2 6 2 2 2 0 0 2 4 2 0 0 0 0 0 0  
 Document Identifier 420: 

2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?		No
---	--	----

EXPLANATION:  
 .....  
 .....

BARCODE: 9 2 6 2 2 2 0 0 2 3 6 0 0 0 0 0 0  
 Document Identifier 360: 

3. Will the SVO Compliance Certification be filed by March 1?		Yes
---	--	-----

EXPLANATION:  
 .....  
 .....

BARCODE: 9 2 6 2 2 2 0 0 2 4 9 0 0 0 0 0 0  
 Document Identifier 470: 

4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?		No
---	--	----

EXPLANATION:  
 .....  
 .....

BARCODE: 9 2 6 2 2 2 0 0 2 4 9 0 0 0 0 0 0  
 Document Identifier 490: 

5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?		Yes
---	--	-----

EXPLANATION:  
 .....  
 .....

BARCODE: 9 2 6 2 2 2 0 0 2 4 9 0 0 0 0 0 0  
 Document Identifier 460: 

6. Will the Risk-based Capital Report be filed with the NAIC by March 1?		Yes
--	--	-----

EXPLANATION:  
 .....  
 .....

BARCODE: 9 2 6 2 2 2 0 0 2 4 9 0 0 0 0 0 0  
 Document Identifier 390: 

7. Will the Risk-based Capital Report be filed with the state of domicile, if required, by March 1?		Yes
---	--	-----

EXPLANATION:  
 .....  
 .....

BARCODE: 9 2 6 2 2 2 0 0 2 4 9 0 0 0 0 0 0  
 Document Identifier 390: 

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

RESPONSE

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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 370:

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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 440:

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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 495:



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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 340



APRIL FILING

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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 330:



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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 350:

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

Yes

EXPLANATION:

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BARCODE:

Document Identifier 280:

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

RESPONSE

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

No

EXPLANATION:

.....

BARCODE:

Document Identifier 230:



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

Yes

EXPLANATION:

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BARCODE:

Document Identifier 290:

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

Yes

EXPLANATION:

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BARCODE:

Document Identifier 300:

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

No

EXPLANATION:

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BARCODE:

Document Identifier 210:



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

Yes

EXPLANATION:

.....

BARCODE:

Document Identifier 285:

JUNE FILING

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

Yes

EXPLANATION:

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BARCODE:

Document Identifier 220:

**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 11, Exhibit 2

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business	Investment	Total
AGGREGATED AT Line 9.3, Expenses					
Other .....	1,273,743		139,078	34,879	1,447,700
09.398. Line 9.3, Expenses .....	1,273,743		139,078	34,879	1,447,700