



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
COLUMBUS LIFE INSURANCE COMPANY

NAIC Group Code 0836 0836 NAIC Company Code 99937 Employer's ID Number 31-1191427
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated September 8, 1986 Commenced Business July 1, 1988

Statutory Home Office 400 East 4th Street, Cincinnati, Ohio 45202-3302
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 400 East 4th Street, Cincinnati, Ohio 45202-3302 513-616-700
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 400 East 4th Street, Cincinnati, Ohio 45202-3302
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 400 East 4th Street, Cincinnati, Ohio 45202-3302
(Street and Number, City or Town, State and Zip Code)
513-361-6700
(Area Code) (Telephone Number)

Internet Website Address www.ColumbusLife.com

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

Policyowner Relations Contact 400 East 4th Street, Cincinnati, Ohio 45202-3302 1-800-677-9595
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman of Board John Finn Barrett
President & CEO Lawrence Lee Grypp
Sr VP & Chf Inf Off Clint David Gibler
Sr VP Noreen Joyce Hayes
Sr VP Edward Scott Heenan
VP & Comptroller Bradley Joseph Hunkler
VP & Chf Inv Officer William Francis Ledwin
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 & Chf Mkt Off Mark Alan Wilkerson
Sr VP & Secretary Donald Joseph Wuebbing

VICE PRESIDENTS

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

DIRECTORS OR TRUSTEES

Paul Harold Amato
John Finn Barrett
James Norman Clark
Lawrence Lee Grypp
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.

Lawrence Lee Grypp
President & CEO

Donald Joseph Wuebbing
Sr VP & 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 COLUMBUS LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,765,745 | | | | 1,765,745 |
| 2. Annuity considerations | 643,382 | | | | 643,382 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 2,409,127 | | | | 2,409,127 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 19,940 | | | | 19,940 |
| 6.2. Applied to pay renewal premiums | 14,565 | | | | 14,565 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 59,781 | | | | 59,781 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 94,286 | | | | 94,286 |
| 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) | 94,286 | | | | 94,286 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 807,709 | | | | 807,709 |
| 10. Matured endowments | 6 | | | | 6 |
| 11. Annuity benefits | 45,474 | | | | 45,474 |
| 12. Surrender values and withdrawals for life contracts | 581,559 | | | | 581,559 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 10,135 | | | | 10,135 |
| 15. Totals | 1,444,883 | | | | 1,444,883 |
| 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 | 24,916 | | | | | | | 2 | 24,916 |
| 17. Incurred during current year | 17 | 879,193 | | | | | | | 17 | 879,193 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 18 | 807,715 | | | | | | | 18 | 807,715 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 18 | 807,715 | | | | | | | 18 | 807,715 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 18 | 807,715 | | | | | | | 18 | 807,715 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 1 | 96,394 | | | | | | | 1 | 96,394 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 1,587 | 133,898,000 | | (a) | | | | | 1,587 | 133,898,000 |
| 21. Issued during year | 90 | 17,424,000 | | | | | | | 90 | 17,424,000 |
| 22. Other changes to in force (Net) | (169) | (11,362,000) | | | | | | | (169) | (11,362,000) |
| 23. In force December 31 of current year | 1,508 | 139,960,000 | | (a) | | | | | 1,508 | 139,960,000 |

(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 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 | 4,842 | 5,417 | | 7,965 | 7,702 |
| 25.2 Guaranteed renewable | 1,763 | 1,806 | | 3,154 | 1,806 |
| 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) | 6,605 | 7,223 | | 11,119 | 9,508 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 6,605 | 7,223 | | 11,119 | 9,508 |



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

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 129,803 | | | | 129,803 |
| 2. Annuity considerations | 2,000 | | | | 2,000 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 131,803 | | | | 131,803 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 1,346 | | | | 1,346 |
| 6.2. Applied to pay renewal premiums | 428 | | | | 428 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 2,796 | | | | 2,796 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 4,570 | | | | 4,570 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 4,570 | | | | 4,570 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 16,926 | | | | 16,926 |
| 12. Surrender values and withdrawals for life contracts | 2,549 | | | | 2,549 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 19,475 | | | | 19,475 |
| 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 | 55 | 4,677,000 | | (a) | | | | | 55 | 4,677,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (14) | 2,329,000 | | | | | | | (14) | 2,329,000 |
| 23. In force December 31 of current year | 41 | 7,006,000 | | (a) | | | | | 41 | 7,006,000 |

(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 COLUMBUS LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 14,774,788 | | | | 14,774,788 |
| 2. Annuity considerations | 232,540 | | | | 232,540 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 15,007,328 | | | | 15,007,328 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 33,654 | | | | 33,654 |
| 6.2. Applied to pay renewal premiums | 27,904 | | | | 27,904 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 178,265 | | | | 178,265 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 239,823 | | | | 239,823 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 96 | | | | 96 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 96 | | | | 96 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 239,919 | | | | 239,919 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,475,059 | | | | 1,475,059 |
| 10. Matured endowments | 2,000 | | | | 2,000 |
| 11. Annuity benefits | 552,626 | | | | 552,626 |
| 12. Surrender values and withdrawals for life contracts | 1,032,979 | | | | 1,032,979 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 6,050 | | | | 6,050 |
| 15. Totals | 3,068,714 | | | | 3,068,714 |

| 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 | 4 | 161,000 | | | | | | | 4 | 161,000 |
| 17. Incurred during current year | 21 | 1,398,920 | | | | | | | 21 | 1,398,920 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 23 | 1,477,059 | | | | | | | 23 | 1,477,059 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 23 | 1,477,059 | | | | | | | 23 | 1,477,059 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 23 | 1,477,059 | | | | | | | 23 | 1,477,059 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 2 | 82,861 | | | | | | | 2 | 82,861 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 1,795 | 248,239,000 | | (a) | | | | | 1,795 | 248,239,000 |
| 21. Issued during year | 149 | 67,217,000 | | | | | | | 149 | 67,217,000 |
| 22. Other changes to in force (Net) | (390) | (11,693,000) | | | | | | | (390) | (11,693,000) |
| 23. In force December 31 of current year | 1,554 | 303,763,000 | | (a) | | | | | 1,554 | 303,763,000 |

(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 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 | 3,802 | 4,254 | | 7,175 | 6,938 |
| 25.2 Guaranteed renewable | 353 | 362 | | | |
| 25.3 Non-renewable for stated reasons only | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other | | | | | |
| 25.6 Totals (sum of Line 25.1 to Line 25.5) | 4,155 | 4,616 | | 7,175 | 6,938 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 4,155 | 4,616 | | 7,175 | 6,938 |



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

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 242,916 | | | | 242,916 |
| 2. Annuity considerations | 1,200 | | | | 1,200 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 244,116 | | | | 244,116 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 5,752 | | | | 5,752 |
| 6.2. Applied to pay renewal premiums | 1,846 | | | | 1,846 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 16,119 | | | | 16,119 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 23,717 | | | | 23,717 |
| 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) | 23,717 | | | | 23,717 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,007,000 | | | | 1,007,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 84,861 | | | | 84,861 |
| 12. Surrender values and withdrawals for life contracts | 33,006 | | | | 33,006 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 1,124,867 | | | | 1,124,867 |
| 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 | 1,062 | | | | | | | 1 | 1,062 |
| 17. Incurred during current year | 4 | 1,026,763 | | | | | | | 4 | 1,026,763 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 4 | 1,007,000 | | | | | | | 4 | 1,007,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 1,007,000 | | | | | | | 4 | 1,007,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 1,007,000 | | | | | | | 4 | 1,007,000 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 1 | 20,825 | | | | | | | 1 | 20,825 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 228 | 25,784,000 | | (a) | | | | | 228 | 25,784,000 |
| 21. Issued during year | 2 | 109,000 | | | | | | | 2 | 109,000 |
| 22. Other changes to in force (Net) | (89) | (3,276,000) | | | | | | | (89) | (3,276,000) |
| 23. In force December 31 of current year | 141 | 22,617,000 | | (a) | | | | | 141 | 22,617,000 |

(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 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 | 288 | 322 | | | |
| 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) | 288 | 322 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 288 | 322 | | | |



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

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 6,663,203 | | | | 6,663,203 |
| 2. Annuity considerations | 86,485 | | | | 86,485 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 6,749,688 | | | | 6,749,688 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 136,605 | | | | 136,605 |
| 6.2. Applied to pay renewal premiums | 46,555 | | | | 46,555 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 229,355 | | | | 229,355 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 412,515 | | | | 412,515 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 69 | | | | 69 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 69 | | | | 69 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 412,584 | | | | 412,584 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 2,635,040 | | | | 2,635,040 |
| 10. Matured endowments | 12,087 | | | | 12,087 |
| 11. Annuity benefits | 939,535 | | | | 939,535 |
| 12. Surrender values and withdrawals for life contracts | 985,334 | | | | 985,334 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 12,420 | | | | 12,420 |
| 15. Totals | 4,584,416 | | | | 4,584,416 |
| 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 | 97,261 | | | | | | | 6 | 97,261 |
| 17. Incurred during current year | 57 | 2,730,023 | | | | | | | 57 | 2,730,023 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 49 | 2,647,126 | | | | | | | 49 | 2,647,126 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 49 | 2,647,126 | | | | | | | 49 | 2,647,126 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 49 | 2,647,126 | | | | | | | 49 | 2,647,126 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 14 | 180,158 | | | | | | | 14 | 180,158 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 4,024 | 521,204,000 | | (a) | | | | | 4,024 | 521,204,000 |
| 21. Issued during year | 51 | 15,440,000 | | | | | | | 51 | 15,440,000 |
| 22. Other changes to in force (Net) | (576) | (66,802,000) | | | | | | | (576) | (66,802,000) |
| 23. In force December 31 of current year | 3,499 | 469,842,000 | | (a) | | | | | 3,499 | 469,842,000 |

(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 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 | 27,851 | 31,161 | | 57,705 | 55,800 |
| 25.2 Guaranteed renewable | 2,367 | 2,424 | | 7,937 | 4,546 |
| 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) | 30,218 | 33,585 | | 65,642 | 60,346 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 30,218 | 33,585 | | 65,642 | 60,346 |



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

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,700,687 | | | | 1,700,687 |
| 2. Annuity considerations | 24,398 | | | | 24,398 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 1,725,085 | | | | 1,725,085 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 26,606 | | | | 26,606 |
| 6.2. Applied to pay renewal premiums | 13,136 | | | | 13,136 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 65,592 | | | | 65,592 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 105,334 | | | | 105,334 |
| 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) | 105,334 | | | | 105,334 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 199,353 | | | | 199,353 |
| 10. Matured endowments | 3,826 | | | | 3,826 |
| 11. Annuity benefits | 357,865 | | | | 357,865 |
| 12. Surrender values and withdrawals for life contracts | 419,518 | | | | 419,518 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 344 | | | | 344 |
| 15. Totals | 980,906 | | | | 980,906 |

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 | 6 | 203,310 | | | | | | | 6 | 203,310 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 5 | 203,179 | | | | | | | 5 | 203,179 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 5 | 203,179 | | | | | | | 5 | 203,179 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 5 | 203,179 | | | | | | | 5 | 203,179 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 1 | 131 | | | | | | | 1 | 131 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 1,050 | 131,059,000 | | (a) | | | | | 1,050 | 131,059,000 |
| 21. Issued during year | 32 | 22,281,000 | | | | | | | 32 | 22,281,000 |
| 22. Other changes to in force (Net) | (236) | (19,605,000) | | | | | | | (236) | (19,605,000) |
| 23. In force December 31 of current year | 846 | 133,735,000 | | (a) | | | | | 846 | 133,735,000 |

(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 | 3,191 | 3,570 | | 18,921 | 18,297 |
| 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) | 3,191 | 3,570 | | 18,921 | 18,297 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 3,191 | 3,570 | | 18,921 | 18,297 |



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

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,664,917 | | | | 1,664,917 |
| 2. Annuity considerations | 166,677 | | | | 166,677 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 1,831,594 | | | | 1,831,594 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 7,540 | | | | 7,540 |
| 6.2. Applied to pay renewal premiums | 2,923 | | | | 2,923 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 30,747 | | | | 30,747 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 41,210 | | | | 41,210 |
| 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) | 41,210 | | | | 41,210 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 170,000 | | | | 170,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 15,862 | | | | 15,862 |
| 12. Surrender values and withdrawals for life contracts | 38,122 | | | | 38,122 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 223,984 | | | | 223,984 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of remaining write-ins for Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|---|--------|------------------------|--------|------------|--------|--------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | Number | Amount | Number of Individual Policies and Group Certificate | Amount | Number of Certificates | Amount | Number | Amount | Number | Amount |
| 16. Unpaid December 31, prior year | 1 | 104 | | | | | | | 1 | 104 |
| 17. Incurred during current year | 2 | 169,896 | | | | | | | 2 | 169,896 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 3 | 170,000 | | | | | | | 3 | 170,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 3 | 170,000 | | | | | | | 3 | 170,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 3 | 170,000 | | | | | | | 3 | 170,000 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 346 | 43,102,000 | | (a) | | | | | 346 | 43,102,000 |
| 21. Issued during year | 24 | 2,796,000 | | | | | | | 24 | 2,796,000 |
| 22. Other changes to in force (Net) | (69) | 1,155,000 | | | | | | | (69) | 1,155,000 |
| 23. In force December 31 of current year | 301 | 47,053,000 | | (a) | | | | | 301 | 47,053,000 |

(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 | 1,360 | 1,521 | | | |
| 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) | 1,360 | 1,521 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 1,360 | 1,521 | | | |



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

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 160,645 | | | | 160,645 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 160,645 | | | | 160,645 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 4,613 | | | | 4,613 |
| 6.2. Applied to pay renewal premiums | 1,459 | | | | 1,459 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 11,919 | | | | 11,919 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 17,991 | | | | 17,991 |
| 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) | 17,991 | | | | 17,991 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,000 | | | | 1,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 37,503 | | | | 37,503 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 81 | | | | 81 |
| 15. Totals | 38,584 | | | | 38,584 |
| 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 | 1,000 | | | | | | | 1 | 1,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 1,000 | | | | | | | 1 | 1,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 1,000 | | | | | | | 1 | 1,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 1,000 | | | | | | | 1 | 1,000 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 266 | 30,711,000 | | (a) | | | | | 266 | 30,711,000 |
| 21. Issued during year | 2 | 800,000 | | | | | | | 2 | 800,000 |
| 22. Other changes to in force (Net) | (42) | (10,657,000) | | | | | | | (42) | (10,657,000) |
| 23. In force December 31 of current year | 226 | 20,854,000 | | (a) | | | | | 226 | 20,854,000 |

(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 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies | | | | | |
| 24.1 Federal Employees Health Benefits Program Premium | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancellable | 1,039 | 1,162 | | 283 | 274 |
| 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) | 1,039 | 1,162 | | 283 | 274 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 1,039 | 1,162 | | 283 | 274 |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 224,027 | | | | 224,027 |
| 2. Annuity considerations | 4,400 | | | | 4,400 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 228,427 | | | | 228,427 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 9,661 | | | | 9,661 |
| 6.2. Applied to pay renewal premiums | 1,871 | | | | 1,871 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 32,738 | | | | 32,738 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 44,270 | | | | 44,270 |
| 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) | 44,270 | | | | 44,270 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 41,080 | | | | 41,080 |
| 10. Matured endowments | 43,902 | | | | 43,902 |
| 11. Annuity benefits | 5,500 | | | | 5,500 |
| 12. Surrender values and withdrawals for life contracts | 64,662 | | | | 64,662 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,945 | | | | 1,945 |
| 15. Totals | 157,089 | | | | 157,089 |
| 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 | 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 | 7 | 84,982 | | | | | | | 7 | 84,982 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 7 | 84,982 | | | | | | | 7 | 84,982 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 7 | 84,982 | | | | | | | 7 | 84,982 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 7 | 84,982 | | | | | | | 7 | 84,982 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 353 | 23,490,000 | | (a) | | | | | 353 | 23,490,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | 269 | 957,000 | | | | | | | 269 | 957,000 |
| 23. In force December 31 of current year | 622 | 24,447,000 | | (a) | | | | | 622 | 24,447,000 |

(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 | 524 | 586 | | | |
| 25.2 Guaranteed renewable | 534 | 547 | | | |
| 25.3 Non-renewable for stated reasons only | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other | | | | | |
| 25.6 Totals (sum of Line 25.1 to Line 25.5) | 1,058 | 1,133 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 1,058 | 1,133 | | | |



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

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 8,476,435 | | | | 8,476,435 |
| 2. Annuity considerations | 1,665,425 | | | | 1,665,425 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 10,141,860 | | | | 10,141,860 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 236,330 | | | | 236,330 |
| 6.2. Applied to pay renewal premiums | 167,415 | | | | 167,415 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 656,865 | | | | 656,865 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 1,060,610 | | | | 1,060,610 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 8 | | | | 8 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 8 | | | | 8 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 1,060,618 | | | | 1,060,618 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 5,677,082 | | | | 5,677,082 |
| 10. Matured endowments | 14,321 | | | | 14,321 |
| 11. Annuity benefits | 4,036,012 | | | | 4,036,012 |
| 12. Surrender values and withdrawals for life contracts | 3,138,028 | | | | 3,138,028 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 209,648 | | | | 209,648 |
| 15. Totals | 13,075,091 | | | | 13,075,091 |

| 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 | 106,057 | | | | | | | 10 | 106,057 |
| 17. Incurred during current year | 137 | 5,744,011 | | | | | | | 137 | 5,744,011 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 131 | 5,691,403 | | | | | | | 131 | 5,691,403 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 131 | 5,691,403 | | | | | | | 131 | 5,691,403 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 131 | 5,691,403 | | | | | | | 131 | 5,691,403 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 16 | 158,665 | | | | | | | 16 | 158,665 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 7,467 | 618,461,000 | | (a) | | | | | 7,467 | 618,461,000 |
| 21. Issued during year | 81 | 26,610,000 | | | | | | | 81 | 26,610,000 |
| 22. Other changes to in force (Net) | (1,858) | (41,400,000) | | | | | | | (1,858) | (41,400,000) |
| 23. In force December 31 of current year | 5,690 | 603,671,000 | | (a) | | | | | 5,690 | 603,671,000 |

(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 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 | 38,475 | 43,048 | | 166,365 | 160,873 |
| 25.2 Guaranteed renewable | 18,857 | 19,315 | | 27,980 | 16,024 |
| 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) | 57,332 | 62,363 | | 194,345 | 176,897 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 57,332 | 62,363 | | 194,345 | 176,897 |



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

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,713,102 | | | | 1,713,102 |
| 2. Annuity considerations | 28,746 | | | | 28,746 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 1,741,848 | | | | 1,741,848 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 47,424 | | | | 47,424 |
| 6.2. Applied to pay renewal premiums | 15,782 | | | | 15,782 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 160,291 | | | | 160,291 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 223,497 | | | | 223,497 |
| 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) | 223,497 | | | | 223,497 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,165,782 | | | | 1,165,782 |
| 10. Matured endowments | 45,538 | | | | 45,538 |
| 11. Annuity benefits | 44,169 | | | | 44,169 |
| 12. Surrender values and withdrawals for life contracts | 667,496 | | | | 667,496 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 18,433 | | | | 18,433 |
| 15. Totals | 1,941,418 | | | | 1,941,418 |

DETAILS OF WRITE-INS

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

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|---|--------|------------------------|--------|------------|--------|--------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | Number | Amount | Number of Individual Policies and Group Certificate | Amount | Number of Certificates | Amount | Number | Amount | Number | Amount |
| 16. Unpaid December 31, prior year | 1 | 10,000 | | | | | | | 1 | 10,000 |
| 17. Incurred during current year | 20 | 1,363,319 | | | | | | | 20 | 1,363,319 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 20 | 1,211,320 | | | | | | | 20 | 1,211,320 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 20 | 1,211,320 | | | | | | | 20 | 1,211,320 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 20 | 1,211,320 | | | | | | | 20 | 1,211,320 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 1 | 161,999 | | | | | | | 1 | 161,999 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 2,292 | 197,518,000 | | (a) | | | | | 2,292 | 197,518,000 |
| 21. Issued during year | 15 | 621,000 | | | | | | | 15 | 621,000 |
| 22. Other changes to in force (Net) | (407) | (17,409,000) | | | | | | | (407) | (17,409,000) |
| 23. In force December 31 of current year | 1,900 | 180,730,000 | | (a) | | | | | 1,900 | 180,730,000 |

(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 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies | | | | | |
| 24.1 Federal Employees Health Benefits Program Premium | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancellable | 5,654 | 6,325 | | 6,970 | 6,740 |
| 25.2 Guaranteed renewable | 4,633 | 4,746 | | 3,405 | 1,950 |
| 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) | 10,287 | 11,071 | | 10,375 | 8,690 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 10,287 | 11,071 | | 10,375 | 8,690 |



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

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 18,097 | | | | 18,097 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 18,097 | | | | 18,097 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 3,733 | | | | 3,733 |
| 6.2. Applied to pay renewal premiums | 469 | | | | 469 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 5,599 | | | | 5,599 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 9,801 | | | | 9,801 |
| 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) | 9,801 | | | | 9,801 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | 6,050 | | | | 6,050 |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 2,643 | | | | 2,643 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 8,693 | | | | 8,693 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of remaining write-ins for Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|---|--------|------------------------|--------|------------|--------|--------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | Number | Amount | Number of Individual Policies and Group Certificate | Amount | Number of Certificates | Amount | Number | Amount | Number | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 6,050 | | | | | | | 1 | 6,050 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 6,050 | | | | | | | 1 | 6,050 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 6,050 | | | | | | | 1 | 6,050 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 6,050 | | | | | | | 1 | 6,050 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 48 | 1,586,000 | | (a) | | | | | 48 | 1,586,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (11) | (184,000) | | | | | | | (11) | (184,000) |
| 23. In force December 31 of current year | 37 | 1,402,000 | | (a) | | | | | 37 | 1,402,000 |

(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 | 67 | 74 | | | |
| 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) | 67 | 74 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 67 | 74 | | | |



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

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 23,205 | | | | 23,205 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 23,205 | | | | 23,205 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 1,958 | | | | 1,958 |
| 6.2. Applied to pay renewal premiums | 871 | | | | 871 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 4,263 | | | | 4,263 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 7,092 | | | | 7,092 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 7,092 | | | | 7,092 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 38,130 | | | | 38,130 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 38,130 | | | | 38,130 |
| 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 | 78 | 3,732,000 | | (a) | | | | | 78 | 3,732,000 |
| 21. Issued during year | 2 | 100,000 | | | | | | | 2 | 100,000 |
| 22. Other changes to in force (Net) | (30) | 2,554,000 | | | | | | | (30) | 2,554,000 |
| 23. In force December 31 of current year | 50 | 6,386,000 | | (a) | | | | | 50 | 6,386,000 |

(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 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 | 243 | 272 | | | |
| 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) | 243 | 272 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 243 | 272 | | | |



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

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 2,620,181 | | | | 2,620,181 |
| 2. Annuity considerations | 395,970 | | | | 395,970 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 3,016,151 | | | | 3,016,151 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 129,423 | | | | 129,423 |
| 6.2. Applied to pay renewal premiums | 69,069 | | | | 69,069 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 421,114 | | | | 421,114 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 619,606 | | | | 619,606 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 69 | | | | 69 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 69 | | | | 69 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 619,675 | | | | 619,675 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,350,115 | | | | 1,350,115 |
| 10. Matured endowments | 44,349 | | | | 44,349 |
| 11. Annuity benefits | 346,816 | | | | 346,816 |
| 12. Surrender values and withdrawals for life contracts | 713,645 | | | | 713,645 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 19,707 | | | | 19,707 |
| 15. Totals | 2,474,632 | | | | 2,474,632 |
| 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 | 6 | 59,401 | | | | | | | 6 | 59,401 |
| 17. Incurred during current year | 50 | 1,336,194 | | | | | | | 50 | 1,336,194 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 54 | 1,394,464 | | | | | | | 54 | 1,394,464 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 54 | 1,394,464 | | | | | | | 54 | 1,394,464 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 54 | 1,394,464 | | | | | | | 54 | 1,394,464 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 2 | 1,131 | | | | | | | 2 | 1,131 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 4,445 | 305,029,000 | | (a) | | | | | 4,445 | 305,029,000 |
| 21. Issued during year | 53 | 12,016,000 | | | | | | | 53 | 12,016,000 |
| 22. Other changes to in force (Net) | 61 | (12,286,000) | | | | | | | 61 | (12,286,000) |
| 23. In force December 31 of current year | 4,559 | 304,759,000 | | (a) | | | | | 4,559 | 304,759,000 |

(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 | 26,808 | 29,994 | | 26,290 | 25,422 |
| 25.2 Guaranteed renewable | 813 | 833 | | 2,520 | 1,443 |
| 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) | 27,621 | 30,827 | | 28,810 | 26,865 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 27,621 | 30,827 | | 28,810 | 26,865 |



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

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 7,487,919 | | | | 7,487,919 |
| 2. Annuity considerations | 5,668,245 | | | | 5,668,245 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 13,156,164 | | | | 13,156,164 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 170,113 | | | | 170,113 |
| 6.2. Applied to pay renewal premiums | 92,755 | | | | 92,755 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 699,658 | | | | 699,658 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 962,526 | | | | 962,526 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 653 | | | | 653 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 653 | | | | 653 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 963,179 | | | | 963,179 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 2,669,608 | | | | 2,669,608 |
| 10. Matured endowments | 64,576 | | | | 64,576 |
| 11. Annuity benefits | 5,283,470 | | | | 5,283,470 |
| 12. Surrender values and withdrawals for life contracts | 2,051,218 | | | | 2,051,218 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 36,870 | | | | 36,870 |
| 15. Totals | 10,105,742 | | | | 10,105,742 |
| 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 | 121,704 | | | | | | | 7 | 121,704 |
| 17. Incurred during current year | 120 | 2,781,721 | | | | | | | 120 | 2,781,721 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 110 | 2,734,184 | | | | | | | 110 | 2,734,184 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 110 | 2,734,184 | | | | | | | 110 | 2,734,184 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 110 | 2,734,184 | | | | | | | 110 | 2,734,184 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 17 | 169,241 | | | | | | | 17 | 169,241 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 13,978 | 846,099,000 | | (a) | | | | | 13,978 | 846,099,000 |
| 21. Issued during year | 187 | 34,266,000 | | | | | | | 187 | 34,266,000 |
| 22. Other changes to in force (Net) | (139) | (56,896,000) | | | | | | | (139) | (56,896,000) |
| 23. In force December 31 of current year | 14,026 | 823,469,000 | | (a) | | | | | 14,026 | 823,469,000 |

(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 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 | 26,938 | 30,139 | | 19,832 | 19,177 |
| 25.2 Guaranteed renewable | 1,634 | 1,674 | | 4,668 | 2,673 |
| 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) | 28,572 | 31,813 | | 24,500 | 21,850 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 28,572 | 31,813 | | 24,500 | 21,850 |



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

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,449,166 | | | | 1,449,166 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 1,449,166 | | | | 1,449,166 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 5,639 | | | | 5,639 |
| 6.2. Applied to pay renewal premiums | 3,557 | | | | 3,557 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 30,501 | | | | 30,501 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 39,697 | | | | 39,697 |
| 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) | 39,697 | | | | 39,697 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 10,875 | | | | 10,875 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 1,014 | | | | 1,014 |
| 12. Surrender values and withdrawals for life contracts | 122,978 | | | | 122,978 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 134,867 | | | | 134,867 |
| 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 | 10,875 | | | | | | | 4 | 10,875 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 4 | 10,875 | | | | | | | 4 | 10,875 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 10,875 | | | | | | | 4 | 10,875 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 10,875 | | | | | | | 4 | 10,875 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 534 | 67,550,000 | | (a) | | | | | 534 | 67,550,000 |
| 21. Issued during year | 32 | 4,782,000 | | | | | | | 32 | 4,782,000 |
| 22. Other changes to in force (Net) | (44) | (5,840,000) | | | | | | | (44) | (5,840,000) |
| 23. In force December 31 of current year | 522 | 66,492,000 | | (a) | | | | | 522 | 66,492,000 |

(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 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 | 667 | 747 | | | |
| 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) | 667 | 747 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 667 | 747 | | | |



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

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,463,558 | | | | 1,463,558 |
| 2. Annuity considerations | 1,150 | | | | 1,150 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 1,464,708 | | | | 1,464,708 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 17,887 | | | | 17,887 |
| 6.2. Applied to pay renewal premiums | 24,310 | | | | 24,310 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 228,151 | | | | 228,151 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 270,348 | | | | 270,348 |
| 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) | 270,348 | | | | 270,348 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 225,735 | | | | 225,735 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 3,330 | | | | 3,330 |
| 12. Surrender values and withdrawals for life contracts | 213,241 | | | | 213,241 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 26,293 | | | | 26,293 |
| 15. Totals | 468,599 | | | | 468,599 |
| 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 | 10 | 225,735 | | | | | | | 10 | 225,735 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 10 | 225,735 | | | | | | | 10 | 225,735 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 10 | 225,735 | | | | | | | 10 | 225,735 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 10 | 225,735 | | | | | | | 10 | 225,735 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 828 | 54,639,000 | | (a) | | | | | 828 | 54,639,000 |
| 21. Issued during year | 25 | 5,133,000 | | | | | | | 25 | 5,133,000 |
| 22. Other changes to in force (Net) | (18) | (16,426,000) | | | | | | | (18) | (16,426,000) |
| 23. In force December 31 of current year | 835 | 43,346,000 | | (a) | | | | | 835 | 43,346,000 |

(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 | 154 | 173 | | | |
| 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) | 154 | 173 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 154 | 173 | | | |



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

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 2,283,410 | | | | 2,283,410 |
| 2. Annuity considerations | 165,725 | | | | 165,725 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 2,449,135 | | | | 2,449,135 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 40,448 | | | | 40,448 |
| 6.2. Applied to pay renewal premiums | 39,984 | | | | 39,984 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 117,500 | | | | 117,500 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 197,932 | | | | 197,932 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 6 | | | | 6 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 6 | | | | 6 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 197,938 | | | | 197,938 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 66,434 | | | | 66,434 |
| 10. Matured endowments | 23,556 | | | | 23,556 |
| 11. Annuity benefits | 15,009 | | | | 15,009 |
| 12. Surrender values and withdrawals for life contracts | 262,368 | | | | 262,368 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 8,162 | | | | 8,162 |
| 15. Totals | 375,529 | | | | 375,529 |

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 | 13 | 120,369 | | | | | | | 13 | 120,369 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 9 | 89,990 | | | | | | | 9 | 89,990 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 9 | 89,990 | | | | | | | 9 | 89,990 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 9 | 89,990 | | | | | | | 9 | 89,990 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 4 | 30,379 | | | | | | | 4 | 30,379 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 1,646 | 208,818,000 | | (a) | | | | | 1,646 | 208,818,000 |
| 21. Issued during year | 62 | 10,637,000 | | | | | | | 62 | 10,637,000 |
| 22. Other changes to in force (Net) | (185) | (13,586,000) | | | | | | | (185) | (13,586,000) |
| 23. In force December 31 of current year | 1,523 | 205,869,000 | | (a) | | | | | 1,523 | 205,869,000 |

(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 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 | 6,047 | 6,766 | | 25,815 | 24,963 |
| 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) | 6,047 | 6,766 | | 25,815 | 24,963 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 6,047 | 6,766 | | 25,815 | 24,963 |



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

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 152,512 | | | | 152,512 |
| 2. Annuity considerations | 240,148 | | | | 240,148 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 392,660 | | | | 392,660 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 4,497 | | | | 4,497 |
| 6.2. Applied to pay renewal premiums | 6,666 | | | | 6,666 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 7,685 | | | | 7,685 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 18,848 | | | | 18,848 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 18,848 | | | | 18,848 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | 1,579 | | | | 1,579 |
| 11. Annuity benefits | 24,621 | | | | 24,621 |
| 12. Surrender values and withdrawals for life contracts | 103,915 | | | | 103,915 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 130,115 | | | | 130,115 |
| 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 | 1,579 | | | | | | | 1 | 1,579 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 1,579 | | | | | | | 1 | 1,579 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 1,579 | | | | | | | 1 | 1,579 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 1,579 | | | | | | | 1 | 1,579 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 168 | 18,443,000 | | (a) | | | | | 168 | 18,443,000 |
| 21. Issued during year | 3 | 275,000 | | | | | | | 3 | 275,000 |
| 22. Other changes to in force (Net) | (47) | (2,901,000) | | | | | | | (47) | (2,901,000) |
| 23. In force December 31 of current year | 124 | 15,817,000 | | (a) | | | | | 124 | 15,817,000 |

(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 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 | 430 | 481 | | | |
| 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) | 430 | 481 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 430 | 481 | | | |



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

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 60,280 | | | | 60,280 |
| 2. Annuity considerations | 52,100 | | | | 52,100 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 112,380 | | | | 112,380 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 1,816 | | | | 1,816 |
| 6.2. Applied to pay renewal premiums | 1,039 | | | | 1,039 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 10,869 | | | | 10,869 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 13,724 | | | | 13,724 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 13,724 | | | | 13,724 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 10,000 | | | | 10,000 |
| 12. Surrender values and withdrawals for life contracts | 13,256 | | | | 13,256 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 14,833 | | | | 14,833 |
| 15. Totals | 38,089 | | | | 38,089 |
| 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 | 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 | 114 | 5,249,000 | | (a) | | | | | 114 | 5,249,000 |
| 21. Issued during year | 69 | | | | | | | | 69 | |
| 22. Other changes to in force (Net) | (121) | (1,423,000) | | | | | | | (121) | (1,423,000) |
| 23. In force December 31 of current year | 62 | 3,826,000 | | (a) | | | | | 62 | 3,826,000 |

(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 | 562 | 628 | | | |
| 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) | 562 | 628 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 562 | 628 | | | |



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

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 3,485,122 | | | | 3,485,122 |
| 2. Annuity considerations | 226,760 | | | | 226,760 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 3,711,882 | | | | 3,711,882 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 114,226 | | | | 114,226 |
| 6.2. Applied to pay renewal premiums | 124,310 | | | | 124,310 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 505,988 | | | | 505,988 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 744,524 | | | | 744,524 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 42 | | | | 42 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 42 | | | | 42 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 744,566 | | | | 744,566 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,516,469 | | | | 1,516,469 |
| 10. Matured endowments | 6,135 | | | | 6,135 |
| 11. Annuity benefits | 395,458 | | | | 395,458 |
| 12. Surrender values and withdrawals for life contracts | 1,428,246 | | | | 1,428,246 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 34,715 | | | | 34,715 |
| 15. Totals | 3,381,023 | | | | 3,381,023 |
| 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 | 2 | 285,753 | | | | | | | 2 | 285,753 |
| 17. Incurred during current year | 74 | 1,436,301 | | | | | | | 74 | 1,436,301 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 58 | 1,522,604 | | | | | | | 58 | 1,522,604 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 58 | 1,522,604 | | | | | | | 58 | 1,522,604 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 58 | 1,522,604 | | | | | | | 58 | 1,522,604 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 18 | 199,450 | | | | | | | 18 | 199,450 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 5,278 | 413,965,000 | | (a) | | | | | 5,278 | 413,965,000 |
| 21. Issued during year | 87 | 10,460,000 | | | | | | | 87 | 10,460,000 |
| 22. Other changes to in force (Net) | (138) | (13,998,000) | | | | | | | (138) | (13,998,000) |
| 23. In force December 31 of current year | 5,227 | 410,427,000 | | (a) | | | | | 5,227 | 410,427,000 |

(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 | 29,476 | 32,979 | | 54,821 | 53,011 |
| 25.2 Guaranteed renewable | 2,257 | 2,312 | | 8,069 | 4,621 |
| 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) | 31,733 | 35,291 | | 62,890 | 57,632 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 31,733 | 35,291 | | 62,890 | 57,632 |



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

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 2,429,293 | | | | 2,429,293 |
| 2. Annuity considerations | 723,044 | | | | 723,044 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 3,152,337 | | | | 3,152,337 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 12,295 | | | | 12,295 |
| 6.2. Applied to pay renewal premiums | 7,613 | | | | 7,613 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 33,545 | | | | 33,545 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 53,453 | | | | 53,453 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 53,453 | | | | 53,453 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,059,665 | | | | 1,059,665 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 36,243 | | | | 36,243 |
| 12. Surrender values and withdrawals for life contracts | 48,880 | | | | 48,880 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,464 | | | | 1,464 |
| 15. Totals | 1,146,252 | | | | 1,146,252 |
| 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 | 250,000 | | | | | | | 1 | 250,000 |
| 17. Incurred during current year | 6 | 831,773 | | | | | | | 6 | 831,773 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 5 | 1,059,665 | | | | | | | 5 | 1,059,665 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 5 | 1,059,665 | | | | | | | 5 | 1,059,665 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 5 | 1,059,665 | | | | | | | 5 | 1,059,665 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 2 | 22,108 | | | | | | | 2 | 22,108 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 1,592 | 220,571,000 | | (a) | | | | | 1,592 | 220,571,000 |
| 21. Issued during year | 167 | 45,213,000 | | | | | | | 167 | 45,213,000 |
| 22. Other changes to in force (Net) | (94) | (25,414,000) | | | | | | | (94) | (25,414,000) |
| 23. In force December 31 of current year | 1,665 | 240,370,000 | | (a) | | | | | 1,665 | 240,370,000 |

(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 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 | 3,472 | 3,885 | | 9,412 | 9,101 |
| 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) | 3,472 | 3,885 | | 9,412 | 9,101 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 3,472 | 3,885 | | 9,412 | 9,101 |



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

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 7,920,052 | | | | 7,920,052 |
| 2. Annuity considerations | 3,035,172 | | | | 3,035,172 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 10,955,224 | | | | 10,955,224 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 301,240 | | | | 301,240 |
| 6.2. Applied to pay renewal premiums | 131,522 | | | | 131,522 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 756,542 | | | | 756,542 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 1,189,304 | | | | 1,189,304 |
| 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) | 1,189,304 | | | | 1,189,304 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 3,806,835 | | | | 3,806,835 |
| 10. Matured endowments | 61,422 | | | | 61,422 |
| 11. Annuity benefits | 5,475,662 | | | | 5,475,662 |
| 12. Surrender values and withdrawals for life contracts | 2,648,328 | | | | 2,648,328 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 71,769 | | | | 71,769 |
| 15. Totals | 12,064,016 | | | | 12,064,016 |
| 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 | 15 | 111,626 | | | | | | | 15 | 111,626 |
| 17. Incurred during current year | 182 | 3,797,262 | | | | | | | 182 | 3,797,262 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 181 | 3,868,257 | | | | | | | 181 | 3,868,257 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 181 | 3,868,257 | | | | | | | 181 | 3,868,257 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 181 | 3,868,257 | | | | | | | 181 | 3,868,257 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 16 | 40,631 | | | | | | | 16 | 40,631 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 12,231 | 873,042,000 | | (a) | | | | | 12,231 | 873,042,000 |
| 21. Issued during year | 117 | 23,424,000 | | | | | | | 117 | 23,424,000 |
| 22. Other changes to in force (Net) | (473) | (69,593,000) | | | | | | | (473) | (69,593,000) |
| 23. In force December 31 of current year | 11,875 | 826,873,000 | | (a) | | | | | 11,875 | 826,873,000 |

(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 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 | 27,574 | 30,851 | | 26,501 | 25,626 |
| 25.2 Guaranteed renewable | 92 | 94 | | | |
| 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) | 27,666 | 30,945 | | 26,501 | 25,626 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 27,666 | 30,945 | | 26,501 | 25,626 |



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

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,224,233 | | | | 1,224,233 |
| 2. Annuity considerations | 3,318 | | | | 3,318 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 1,227,551 | | | | 1,227,551 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 4,577 | | | | 4,577 |
| 6.2. Applied to pay renewal premiums | 895 | | | | 895 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 13,212 | | | | 13,212 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 18,684 | | | | 18,684 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 18,684 | | | | 18,684 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 70,387 | | | | 70,387 |
| 10. Matured endowments | 3,175 | | | | 3,175 |
| 11. Annuity benefits | 21,374 | | | | 21,374 |
| 12. Surrender values and withdrawals for life contracts | 105,876 | | | | 105,876 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 143 | | | | 143 |
| 15. Totals | 200,955 | | | | 200,955 |
| 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 | 8 | 73,736 | | | | | | | 8 | 73,736 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 7 | 73,561 | | | | | | | 7 | 73,561 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 7 | 73,561 | | | | | | | 7 | 73,561 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 7 | 73,561 | | | | | | | 7 | 73,561 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 1 | 175 | | | | | | | 1 | 175 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 407 | 45,279,000 | | (a) | | | | | 407 | 45,279,000 |
| 21. Issued during year | 14 | 2,106,000 | | | | | | | 14 | 2,106,000 |
| 22. Other changes to in force (Net) | (68) | 16,117,000 | | | | | | | (68) | 16,117,000 |
| 23. In force December 31 of current year | 353 | 63,502,000 | | (a) | | | | | 353 | 63,502,000 |

(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 | 671 | 751 | | | |
| 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) | 671 | 751 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 671 | 751 | | | |



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

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 585,262 | | | | 585,262 |
| 2. Annuity considerations | 123,446 | | | | 123,446 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 708,708 | | | | 708,708 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 16,217 | | | | 16,217 |
| 6.2. Applied to pay renewal premiums | 52,288 | | | | 52,288 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 38,913 | | | | 38,913 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 107,418 | | | | 107,418 |
| 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) | 107,418 | | | | 107,418 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 82,342 | | | | 82,342 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 134,980 | | | | 134,980 |
| 12. Surrender values and withdrawals for life contracts | 197,219 | | | | 197,219 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 4,790 | | | | 4,790 |
| 15. Totals | 419,331 | | | | 419,331 |
| 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 | 3 | 88,483 | | | | | | | 3 | 88,483 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 82,342 | | | | | | | 2 | 82,342 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 82,342 | | | | | | | 2 | 82,342 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 82,342 | | | | | | | 2 | 82,342 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 1 | 6,141 | | | | | | | 1 | 6,141 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 484 | 51,469,000 | | (a) | | | | | 484 | 51,469,000 |
| 21. Issued during year | 31 | 6,460,000 | | | | | | | 31 | 6,460,000 |
| 22. Other changes to in force (Net) | (86) | (5,960,000) | | | | | | | (86) | (5,960,000) |
| 23. In force December 31 of current year | 429 | 51,969,000 | | (a) | | | | | 429 | 51,969,000 |

(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 | 2,333 | 2,611 | | 6,827 | 6,601 |
| 25.2 Guaranteed renewable | 1,703 | 1,744 | | | |
| 25.3 Non-renewable for stated reasons only | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other | | | | | |
| 25.6 Totals (sum of Line 25.1 to Line 25.5) | 4,036 | 4,355 | | 6,827 | 6,601 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 4,036 | 4,355 | | 6,827 | 6,601 |



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

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,608,928 | | | | 1,608,928 |
| 2. Annuity considerations | 18,000 | | | | 18,000 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 1,626,928 | | | | 1,626,928 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 22,171 | | | | 22,171 |
| 6.2. Applied to pay renewal premiums | 7,037 | | | | 7,037 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 34,674 | | | | 34,674 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 63,882 | | | | 63,882 |
| 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) | 63,882 | | | | 63,882 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 136,307 | | | | 136,307 |
| 10. Matured endowments | 2,000 | | | | 2,000 |
| 11. Annuity benefits | 138,236 | | | | 138,236 |
| 12. Surrender values and withdrawals for life contracts | 281,081 | | | | 281,081 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 3,055 | | | | 3,055 |
| 15. Totals | 560,679 | | | | 560,679 |
| 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 | 13,006 | | | | | | | 1 | 13,006 |
| 17. Incurred during current year | 7 | 125,301 | | | | | | | 7 | 125,301 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 8 | 138,307 | | | | | | | 8 | 138,307 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 8 | 138,307 | | | | | | | 8 | 138,307 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 8 | 138,307 | | | | | | | 8 | 138,307 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 759 | 71,773,000 | | (a) | | | | | 759 | 71,773,000 |
| 21. Issued during year | 14 | 6,468,000 | | | | | | | 14 | 6,468,000 |
| 22. Other changes to in force (Net) | (148) | (11,830,000) | | | | | | | (148) | (11,830,000) |
| 23. In force December 31 of current year | 625 | 66,411,000 | | (a) | | | | | 625 | 66,411,000 |

(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 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 | 2,020 | 2,260 | | 8,818 | 8,527 |
| 25.2 Guaranteed renewable | 456 | 467 | | | |
| 25.3 Non-renewable for stated reasons only | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other | | | | | |
| 25.6 Totals (sum of Line 25.1 to Line 25.5) | 2,476 | 2,727 | | 8,818 | 8,527 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 2,476 | 2,727 | | 8,818 | 8,527 |



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

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 86,277 | | | | 86,277 |
| 2. Annuity considerations | 600 | | | | 600 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 86,877 | | | | 86,877 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 1,647 | | | | 1,647 |
| 6.2. Applied to pay renewal premiums | 211 | | | | 211 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 7,096 | | | | 7,096 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 8,954 | | | | 8,954 |
| 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) | 8,954 | | | | 8,954 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 38,838 | | | | 38,838 |
| 12. Surrender values and withdrawals for life contracts | 40,405 | | | | 40,405 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 79,243 | | | | 79,243 |
| 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 | 179 | 11,088,000 | | (a) | | | | | 179 | 11,088,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (28) | (1,272,000) | | | | | | | (28) | (1,272,000) |
| 23. In force December 31 of current year | 151 | 9,816,000 | | (a) | | | | | 151 | 9,816,000 |

(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 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 | 475 | 531 | | | |
| 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) | 475 | 531 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 475 | 531 | | | |



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

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 2,511,165 | | | | 2,511,165 |
| 2. Annuity considerations | 417,562 | | | | 417,562 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 2,928,727 | | | | 2,928,727 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 2,257 | | | | 2,257 |
| 6.2. Applied to pay renewal premiums | 462 | | | | 462 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 10,165 | | | | 10,165 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 12,884 | | | | 12,884 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 12,884 | | | | 12,884 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 84,766 | | | | 84,766 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 321,675 | | | | 321,675 |
| 12. Surrender values and withdrawals for life contracts | 229,323 | | | | 229,323 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 399 | | | | 399 |
| 15. Totals | 636,163 | | | | 636,163 |
| 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 | 84,766 | | | | | | | 4 | 84,766 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 4 | 84,766 | | | | | | | 4 | 84,766 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 84,766 | | | | | | | 4 | 84,766 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 84,766 | | | | | | | 4 | 84,766 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 521 | 76,672,000 | | (a) | | | | | 521 | 76,672,000 |
| 21. Issued during year | 79 | 15,787,000 | | | | | | | 79 | 15,787,000 |
| 22. Other changes to in force (Net) | (59) | (9,747,000) | | | | | | | (59) | (9,747,000) |
| 23. In force December 31 of current year | 541 | 82,712,000 | | (a) | | | | | 541 | 82,712,000 |

(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 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 | 387 | 433 | | | |
| 25.2 Guaranteed renewable | 356 | 365 | | | |
| 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) | 743 | 798 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 743 | 798 | | | |



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

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 617,939 | | | | 617,939 |
| 2. Annuity considerations | 365,417 | | | | 365,417 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 983,356 | | | | 983,356 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 6,338 | | | | 6,338 |
| 6.2. Applied to pay renewal premiums | 1,599 | | | | 1,599 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 18,545 | | | | 18,545 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 26,482 | | | | 26,482 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 181 | | | | 181 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 181 | | | | 181 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 26,663 | | | | 26,663 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 5,000 | | | | 5,000 |
| 10. Matured endowments | 25,431 | | | | 25,431 |
| 11. Annuity benefits | 131,930 | | | | 131,930 |
| 12. Surrender values and withdrawals for life contracts | 60,641 | | | | 60,641 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 223,002 | | | | 223,002 |

| 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 | 6 | 42,132 | | | | | | | 6 | 42,132 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 5 | 30,431 | | | | | | | 5 | 30,431 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 5 | 30,431 | | | | | | | 5 | 30,431 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 5 | 30,431 | | | | | | | 5 | 30,431 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 1 | 11,701 | | | | | | | 1 | 11,701 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 256 | 28,208,000 | | (a) | | | | | 256 | 28,208,000 |
| 21. Issued during year | 4 | 701,000 | | | | | | | 4 | 701,000 |
| 22. Other changes to in force (Net) | (130) | (6,947,000) | | | | | | | (130) | (6,947,000) |
| 23. In force December 31 of current year | 130 | 21,962,000 | | (a) | | | | | 130 | 21,962,000 |

(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 | 646 | 722 | | | |
| 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) | 646 | 722 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 646 | 722 | | | |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 225,097 | | | | 225,097 |
| 2. Annuity considerations | 200,000 | | | | 200,000 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 425,097 | | | | 425,097 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 996 | | | | 996 |
| 6.2. Applied to pay renewal premiums | 388 | | | | 388 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 8,105 | | | | 8,105 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 9,489 | | | | 9,489 |
| 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) | 9,489 | | | | 9,489 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 8,100 | | | | 8,100 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 8,100 | | | | 8,100 |
| 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 | 130 | 13,414,000 | | (a) | | | | | 130 | 13,414,000 |
| 21. Issued during year | 1 | 15,000 | | | | | | | 1 | 15,000 |
| 22. Other changes to in force (Net) | (4) | 2,209,000 | | | | | | | (4) | 2,209,000 |
| 23. In force December 31 of current year | 127 | 15,638,000 | | (a) | | | | | 127 | 15,638,000 |

(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 | 137 | 153 | | | |
| 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) | 137 | 153 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 137 | 153 | | | |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 6,174,404 | | | | 6,174,404 |
| 2. Annuity considerations | 1,329,550 | | | | 1,329,550 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 7,503,954 | | | | 7,503,954 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 145,738 | | | | 145,738 |
| 6.2. Applied to pay renewal premiums | 84,259 | | | | 84,259 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 439,180 | | | | 439,180 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 669,177 | | | | 669,177 |
| 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) | 669,177 | | | | 669,177 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 8,069,437 | | | | 8,069,437 |
| 10. Matured endowments | 27,512 | | | | 27,512 |
| 11. Annuity benefits | 3,103,439 | | | | 3,103,439 |
| 12. Surrender values and withdrawals for life contracts | 1,814,942 | | | | 1,814,942 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 71,880 | | | | 71,880 |
| 15. Totals | 13,087,210 | | | | 13,087,210 |
| 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 | 4,049,485 | | | | | | | 7 | 4,049,485 |
| 17. Incurred during current year | 67 | 4,534,103 | | | | | | | 67 | 4,534,103 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 69 | 8,096,949 | | | | | | | 69 | 8,096,949 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 69 | 8,096,949 | | | | | | | 69 | 8,096,949 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 69 | 8,096,949 | | | | | | | 69 | 8,096,949 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 5 | 486,639 | | | | | | | 5 | 486,639 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 7,307 | 741,324,000 | | (a) | | | | | 7,307 | 741,324,000 |
| 21. Issued during year | 130 | 35,159,000 | | | | | | | 130 | 35,159,000 |
| 22. Other changes to in force (Net) | 125 | (25,582,000) | | | | | | | 125 | (25,582,000) |
| 23. In force December 31 of current year | 7,562 | 750,901,000 | | (a) | | | | | 7,562 | 750,901,000 |

(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 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 | 119,032 | 133,179 | | 227,271 | 219,768 |
| 25.2 Guaranteed renewable | 5,302 | 5,431 | | 36,987 | 21,183 |
| 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) | 124,334 | 138,610 | | 264,258 | 240,951 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 124,334 | 138,610 | | 264,258 | 240,951 |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 260,646 | | | | 260,646 |
| 2. Annuity considerations | 900 | | | | 900 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 261,546 | | | | 261,546 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 4,423 | | | | 4,423 |
| 6.2. Applied to pay renewal premiums | 3,842 | | | | 3,842 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 13,106 | | | | 13,106 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 21,371 | | | | 21,371 |
| 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) | 21,371 | | | | 21,371 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 3,000 | | | | 3,000 |
| 10. Matured endowments | 3,898 | | | | 3,898 |
| 11. Annuity benefits | 70,928 | | | | 70,928 |
| 12. Surrender values and withdrawals for life contracts | 34,267 | | | | 34,267 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 4,407 | | | | 4,407 |
| 15. Totals | 116,500 | | | | 116,500 |
| 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 | 2 | 6,898 | | | | | | | 2 | 6,898 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 6,898 | | | | | | | 2 | 6,898 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 6,898 | | | | | | | 2 | 6,898 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 6,898 | | | | | | | 2 | 6,898 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 253 | 30,967,000 | | (a) | | | | | 253 | 30,967,000 |
| 21. Issued during year | 11 | 1,067,000 | | | | | | | 11 | 1,067,000 |
| 22. Other changes to in force (Net) | (63) | (5,154,000) | | | | | | | (63) | (5,154,000) |
| 23. In force December 31 of current year | 201 | 26,880,000 | | (a) | | | | | 201 | 26,880,000 |

(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 | 1,390 | 1,555 | | | |
| 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) | 1,390 | 1,555 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 1,390 | 1,555 | | | |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 620,317 | | | | 620,317 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 620,317 | | | | 620,317 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 37,538 | | | | 37,538 |
| 6.2. Applied to pay renewal premiums | 12,269 | | | | 12,269 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 78,041 | | | | 78,041 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 127,848 | | | | 127,848 |
| 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) | 127,848 | | | | 127,848 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 330,655 | | | | 330,655 |
| 10. Matured endowments | 2,108 | | | | 2,108 |
| 11. Annuity benefits | 33,792 | | | | 33,792 |
| 12. Surrender values and withdrawals for life contracts | 28,412 | | | | 28,412 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 5,688 | | | | 5,688 |
| 15. Totals | 400,655 | | | | 400,655 |
| 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 | 11 | 332,763 | | | | | | | 11 | 332,763 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 11 | 332,763 | | | | | | | 11 | 332,763 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 11 | 332,763 | | | | | | | 11 | 332,763 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 11 | 332,763 | | | | | | | 11 | 332,763 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 814 | 80,423,000 | | (a) | | | | | 814 | 80,423,000 |
| 21. Issued during year | 2 | 2,371,000 | | | | | | | 2 | 2,371,000 |
| 22. Other changes to in force (Net) | (141) | (18,146,000) | | | | | | | (141) | (18,146,000) |
| 23. In force December 31 of current year | 675 | 64,648,000 | | (a) | | | | | 675 | 64,648,000 |

(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 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies | | | | | |
| 24.1 Federal Employees Health Benefits Program Premium | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancellable | 5,279 | 5,907 | | 11,470 | 11,092 |
| 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) | 5,279 | 5,907 | | 11,470 | 11,092 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 5,279 | 5,907 | | 11,470 | 11,092 |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 2,155,000 | | | | 2,155,000 |
| 2. Annuity considerations | 5,179,440 | | | | 5,179,440 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 7,334,440 | | | | 7,334,440 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 33,123 | | | | 33,123 |
| 6.2. Applied to pay renewal premiums | 23,733 | | | | 23,733 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 235,149 | | | | 235,149 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 292,005 | | | | 292,005 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 1,765 | | | | 1,765 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 1,765 | | | | 1,765 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 293,770 | | | | 293,770 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 284,702 | | | | 284,702 |
| 10. Matured endowments | 25,809 | | | | 25,809 |
| 11. Annuity benefits | 1,504,072 | | | | 1,504,072 |
| 12. Surrender values and withdrawals for life contracts | 476,800 | | | | 476,800 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 16,630 | | | | 16,630 |
| 15. Totals | 2,308,013 | | | | 2,308,013 |

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 | 27 | 363,247 | | | | | | | 27 | 363,247 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 20 | 310,511 | | | | | | | 20 | 310,511 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 20 | 310,511 | | | | | | | 20 | 310,511 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 20 | 310,511 | | | | | | | 20 | 310,511 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 7 | 52,736 | | | | | | | 7 | 52,736 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 2,369 | 182,772,000 | | (a) | | | | | 2,369 | 182,772,000 |
| 21. Issued during year | 68 | 13,701,000 | | | | | | | 68 | 13,701,000 |
| 22. Other changes to in force (Net) | (471) | (26,202,000) | | | | | | | (471) | (26,202,000) |
| 23. In force December 31 of current year | 1,966 | 170,271,000 | | (a) | | | | | 1,966 | 170,271,000 |

(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 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 | 9,975 | 11,160 | | 10,478 | 10,132 |
| 25.2 Guaranteed renewable | 2,198 | 2,251 | | 186 | 107 |
| 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) | 12,173 | 13,411 | | 10,664 | 10,239 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 12,173 | 13,411 | | 10,664 | 10,239 |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 2,951 | | | | 2,951 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 2,951 | | | | 2,951 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 837 | | | | 837 |
| 6.2. Applied to pay renewal premiums | | | | | |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 1,208 | | | | 1,208 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 2,045 | | | | 2,045 |
| 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) | 2,045 | | | | 2,045 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 1,200 | | | | 1,200 |
| 12. Surrender values and withdrawals for life contracts | 4,928 | | | | 4,928 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 6,128 | | | | 6,128 |
| 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 | 18 | 325,000 | (a) | | | | | | 18 | 325,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (3) | (115,000) | | | | | | | (3) | (115,000) |
| 23. In force December 31 of current year | 15 | 210,000 | (a) | | | | | | 15 | 210,000 |

(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 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 | 137 | 153 | | | |
| 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) | 137 | 153 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 137 | 153 | | | |



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

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 34,952,671 | | | | 34,952,671 |
| 2. Annuity considerations | 6,008,148 | | | | 6,008,148 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 40,960,819 | | | | 40,960,819 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 1,058,540 | | | | 1,058,540 |
| 6.2. Applied to pay renewal premiums | 526,333 | | | | 526,333 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 3,939,668 | | | | 3,939,668 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 5,524,541 | | | | 5,524,541 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 2,471 | | | | 2,471 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 2,471 | | | | 2,471 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 5,527,012 | | | | 5,527,012 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 12,349,042 | | | | 12,349,042 |
| 10. Matured endowments | 218,569 | | | | 218,569 |
| 11. Annuity benefits | 13,676,151 | | | | 13,676,151 |
| 12. Surrender values and withdrawals for life contracts | 17,042,973 | | | | 17,042,973 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 241,580 | | | | 241,580 |
| 15. Totals | 43,528,315 | | | | 43,528,315 |
| 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 | 54 | 1,911,924 | | | | | | | 54 | 1,911,924 |
| 17. Incurred during current year | 654 | 11,439,240 | | | | | | | 654 | 11,439,240 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 641 | 12,567,610 | | | | | | | 641 | 12,567,610 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 641 | 12,567,610 | | | | | | | 641 | 12,567,610 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 641 | 12,567,610 | | | | | | | 641 | 12,567,610 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 67 | 783,554 | | | | | | | 67 | 783,554 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 50,909 | 3,403,437,000 | | (a) | | | | | 50,909 | 3,403,437,000 |
| 21. Issued during year | 647 | 100,363,000 | | | | | | | 647 | 100,363,000 |
| 22. Other changes to in force (Net) | 832 | (224,466,000) | | | | | | | 832 | (224,466,000) |
| 23. In force December 31 of current year | 52,388 | 3,279,334,000 | | (a) | | | | | 52,388 | 3,279,334,000 |

(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 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 | 128,629 | 143,916 | | 322,294 | 311,653 |
| 25.2 Guaranteed renewable | 8,579 | 8,787 | | 24,651 | 14,118 |
| 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) | 137,208 | 152,703 | | 346,945 | 325,771 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 137,208 | 152,703 | | 346,945 | 325,771 |



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

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 4,324,650 | | | | 4,324,650 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 4,324,650 | | | | 4,324,650 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 4,614 | | | | 4,614 |
| 6.2. Applied to pay renewal premiums | 665 | | | | 665 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 329,968 | | | | 329,968 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 335,247 | | | | 335,247 |
| 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) | 335,247 | | | | 335,247 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,142,000 | | | | 1,142,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 22,267 | | | | 22,267 |
| 12. Surrender values and withdrawals for life contracts | 685,388 | | | | 685,388 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 266 | | | | 266 |
| 15. Totals | 1,849,921 | | | | 1,849,921 |
| 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 | 5 | 1,142,000 | | | | | | | 5 | 1,142,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 5 | 1,142,000 | | | | | | | 5 | 1,142,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 5 | 1,142,000 | | | | | | | 5 | 1,142,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 5 | 1,142,000 | | | | | | | 5 | 1,142,000 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 782 | 151,117,000 | | (a) | | | | | 782 | 151,117,000 |
| 21. Issued during year | 64 | 22,724,000 | | | | | | | 64 | 22,724,000 |
| 22. Other changes to in force (Net) | (128) | (18,382,000) | | | | | | | (128) | (18,382,000) |
| 23. In force December 31 of current year | 718 | 155,459,000 | | (a) | | | | | 718 | 155,459,000 |

(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 | 306 | 342 | | | |
| 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) | 306 | 342 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 306 | 342 | | | |



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

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 224,426 | | | | 224,426 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 224,426 | | | | 224,426 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 8,180 | | | | 8,180 |
| 6.2. Applied to pay renewal premiums | 2,809 | | | | 2,809 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 13,576 | | | | 13,576 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 24,565 | | | | 24,565 |
| 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) | 24,565 | | | | 24,565 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 554,495 | | | | 554,495 |
| 10. Matured endowments | 5,149 | | | | 5,149 |
| 11. Annuity benefits | 8,082 | | | | 8,082 |
| 12. Surrender values and withdrawals for life contracts | 125,763 | | | | 125,763 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 385 | | | | 385 |
| 15. Totals | 693,874 | | | | 693,874 |
| 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 | 6 | 559,644 | | | | | | | 6 | 559,644 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 6 | 559,644 | | | | | | | 6 | 559,644 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 6 | 559,644 | | | | | | | 6 | 559,644 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 6 | 559,644 | | | | | | | 6 | 559,644 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 265 | 22,945,000 | | (a) | | | | | 265 | 22,945,000 |
| 21. Issued during year | 1 | 100,000 | | | | | | | 1 | 100,000 |
| 22. Other changes to in force (Net) | (94) | (3,862,000) | | | | | | | (94) | (3,862,000) |
| 23. In force December 31 of current year | 172 | 19,183,000 | | (a) | | | | | 172 | 19,183,000 |

(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 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 | 463 | 518 | | | |
| 25.2 Guaranteed renewable | 1,216 | 1,246 | | | |
| 25.3 Non-renewable for stated reasons only | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other | | | | | |
| 25.6 Totals (sum of Line 25.1 to Line 25.5) | 1,679 | 1,764 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 1,679 | 1,764 | | | |



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

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 5,712,822 | | | | 5,712,822 |
| 2. Annuity considerations | 1,911,352 | | | | 1,911,352 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 7,624,174 | | | | 7,624,174 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 134,292 | | | | 134,292 |
| 6.2. Applied to pay renewal premiums | 52,082 | | | | 52,082 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 396,029 | | | | 396,029 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 582,403 | | | | 582,403 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 12 | | | | 12 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 12 | | | | 12 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 582,415 | | | | 582,415 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,123,707 | | | | 1,123,707 |
| 10. Matured endowments | 7,686 | | | | 7,686 |
| 11. Annuity benefits | 1,067,213 | | | | 1,067,213 |
| 12. Surrender values and withdrawals for life contracts | 1,399,342 | | | | 1,399,342 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 53,718 | | | | 53,718 |
| 15. Totals | 3,651,666 | | | | 3,651,666 |
| 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 | 32,738 | | | | | | | 2 | 32,738 |
| 17. Incurred during current year | 46 | 1,306,668 | | | | | | | 46 | 1,306,668 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 43 | 1,131,393 | | | | | | | 43 | 1,131,393 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 43 | 1,131,393 | | | | | | | 43 | 1,131,393 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 43 | 1,131,393 | | | | | | | 43 | 1,131,393 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 5 | 208,013 | | | | | | | 5 | 208,013 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 7,156 | 680,474,000 | | (a) | | | | | 7,156 | 680,474,000 |
| 21. Issued during year | 177 | 34,884,000 | | | | | | | 177 | 34,884,000 |
| 22. Other changes to in force (Net) | (123) | (35,471,000) | | | | | | | (123) | (35,471,000) |
| 23. In force December 31 of current year | 7,210 | 679,887,000 | | (a) | | | | | 7,210 | 679,887,000 |

(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 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 | 61,405 | 68,703 | | 186,523 | 180,365 |
| 25.2 Guaranteed renewable | 1,358 | 1,391 | | | |
| 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) | 62,763 | 70,094 | | 186,523 | 180,365 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 62,763 | 70,094 | | 186,523 | 180,365 |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 180,367 | | | | 180,367 |
| 2. Annuity considerations | 996 | | | | 996 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 181,363 | | | | 181,363 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 3,401 | | | | 3,401 |
| 6.2. Applied to pay renewal premiums | 635 | | | | 635 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 9,697 | | | | 9,697 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 13,733 | | | | 13,733 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 13,733 | | | | 13,733 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 89,109 | | | | 89,109 |
| 12. Surrender values and withdrawals for life contracts | 40,783 | | | | 40,783 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 170 | | | | 170 |
| 15. Totals | 130,062 | | | | 130,062 |
| 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 | 263 | 22,502,000 | (a) | | | | | | 263 | 22,502,000 |
| 21. Issued during year | 6 | 550,000 | | | | | | | 6 | 550,000 |
| 22. Other changes to in force (Net) | (35) | (2,792,000) | | | | | | | (35) | (2,792,000) |
| 23. In force December 31 of current year | 234 | 20,260,000 | (a) | | | | | | 234 | 20,260,000 |

(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 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 | 2,627 | 2,940 | | 22,671 | 21,923 |
| 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) | 2,627 | 2,940 | | 22,671 | 21,923 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 2,627 | 2,940 | | 22,671 | 21,923 |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,371,154 | | | | 1,371,154 |
| 2. Annuity considerations | 26,137 | | | | 26,137 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 1,397,291 | | | | 1,397,291 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 28,181 | | | | 28,181 |
| 6.2. Applied to pay renewal premiums | 9,574 | | | | 9,574 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 114,017 | | | | 114,017 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 151,772 | | | | 151,772 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 226 | | | | 226 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 226 | | | | 226 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 151,998 | | | | 151,998 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,295,332 | | | | 1,295,332 |
| 10. Matured endowments | 4,056 | | | | 4,056 |
| 11. Annuity benefits | 322,663 | | | | 322,663 |
| 12. Surrender values and withdrawals for life contracts | 458,774 | | | | 458,774 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 34,988 | | | | 34,988 |
| 15. Totals | 2,115,813 | | | | 2,115,813 |
| 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 | 11,220 | | | | | | | 1 | 11,220 |
| 17. Incurred during current year | 27 | 1,350,977 | | | | | | | 27 | 1,350,977 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 25 | 1,299,388 | | | | | | | 25 | 1,299,388 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 25 | 1,299,388 | | | | | | | 25 | 1,299,388 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 25 | 1,299,388 | | | | | | | 25 | 1,299,388 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 3 | 62,809 | | | | | | | 3 | 62,809 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 1,733 | 139,189,000 | | (a) | | | | | 1,733 | 139,189,000 |
| 21. Issued during year | 38 | 8,195,000 | | | | | | | 38 | 8,195,000 |
| 22. Other changes to in force (Net) | (237) | (4,536,000) | | | | | | | (237) | (4,536,000) |
| 23. In force December 31 of current year | 1,534 | 142,848,000 | | (a) | | | | | 1,534 | 142,848,000 |

(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 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 | 7,573 | 8,473 | | 7,042 | 6,809 |
| 25.2 Guaranteed renewable | 3,375 | 3,457 | | 965 | 553 |
| 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) | 10,948 | 11,930 | | 8,007 | 7,362 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 10,948 | 11,930 | | 8,007 | 7,362 |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 146,718 | | | | 146,718 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 146,718 | | | | 146,718 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 116 | | | | 116 |
| 6.2. Applied to pay renewal premiums | 382 | | | | 382 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 501 | | | | 501 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 999 | | | | 999 |
| 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) | 999 | | | | 999 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 16,220 | | | | 16,220 |
| 12. Surrender values and withdrawals for life contracts | 15,786 | | | | 15,786 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 32,006 | | | | 32,006 |
| 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 | 4,010,000 | | (a) | | | | | 35 | 4,010,000 |
| 21. Issued during year | 8 | 665,000 | | | | | | | 8 | 665,000 |
| 22. Other changes to in force (Net) | (2) | (970,000) | | | | | | | (2) | (970,000) |
| 23. In force December 31 of current year | 41 | 3,705,000 | | (a) | | | | | 41 | 3,705,000 |

(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 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 | 260 | 290 | | 613 | 593 |
| 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) | 260 | 290 | | 613 | 593 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 260 | 290 | | 613 | 593 |



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

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 4,743,078 | | | | 4,743,078 |
| 2. Annuity considerations | 2,560,163 | | | | 2,560,163 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 7,303,241 | | | | 7,303,241 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 32,113 | | | | 32,113 |
| 6.2. Applied to pay renewal premiums | 17,502 | | | | 17,502 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 197,488 | | | | 197,488 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 247,103 | | | | 247,103 |
| 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) | 247,103 | | | | 247,103 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 987,181 | | | | 987,181 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 952,806 | | | | 952,806 |
| 12. Surrender values and withdrawals for life contracts | 1,839,208 | | | | 1,839,208 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 18,906 | | | | 18,906 |
| 15. Totals | 3,798,101 | | | | 3,798,101 |
| 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 | 22 | 987,784 | | | | | | | 22 | 987,784 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 20 | 987,181 | | | | | | | 20 | 987,181 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 20 | 987,181 | | | | | | | 20 | 987,181 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 20 | 987,181 | | | | | | | 20 | 987,181 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 2 | 603 | | | | | | | 2 | 603 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 4,189 | 444,722,000 | | (a) | | | | | 4,189 | 444,722,000 |
| 21. Issued during year | 52 | 25,773,000 | | | | | | | 52 | 25,773,000 |
| 22. Other changes to in force (Net) | (355) | (30,361,000) | | | | | | | (355) | (30,361,000) |
| 23. In force December 31 of current year | 3,886 | 440,134,000 | | (a) | | | | | 3,886 | 440,134,000 |

(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 | 16,628 | 18,604 | | 25,958 | 25,101 |
| 25.2 Guaranteed renewable | 235 | 241 | | | |
| 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) | 16,863 | 18,845 | | 25,958 | 25,101 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 16,863 | 18,845 | | 25,958 | 25,101 |



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

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 5,512,201 | | | | 5,512,201 |
| 2. Annuity considerations | 1,343,607 | | | | 1,343,607 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 6,855,808 | | | | 6,855,808 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 61,045 | | | | 61,045 |
| 6.2. Applied to pay renewal premiums | 45,270 | | | | 45,270 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 271,675 | | | | 271,675 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 377,990 | | | | 377,990 |
| 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) | 377,990 | | | | 377,990 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,074,953 | | | | 1,074,953 |
| 10. Matured endowments | 12,356 | | | | 12,356 |
| 11. Annuity benefits | 394,607 | | | | 394,607 |
| 12. Surrender values and withdrawals for life contracts | 2,392,578 | | | | 2,392,578 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 29,649 | | | | 29,649 |
| 15. Totals | 3,904,143 | | | | 3,904,143 |

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 | 3,035 | | | | | | | 3 | 3,035 |
| 17. Incurred during current year | 36 | 1,134,567 | | | | | | | 36 | 1,134,567 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 36 | 1,087,310 | | | | | | | 36 | 1,087,310 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 36 | 1,087,310 | | | | | | | 36 | 1,087,310 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 36 | 1,087,310 | | | | | | | 36 | 1,087,310 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 3 | 50,292 | | | | | | | 3 | 50,292 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 4,160 | 446,871,000 | | (a) | | | | | 4,160 | 446,871,000 |
| 21. Issued during year | 114 | 28,251,000 | | | | | | | 114 | 28,251,000 |
| 22. Other changes to in force (Net) | (590) | (38,163,000) | | | | | | | (590) | (38,163,000) |
| 23. In force December 31 of current year | 3,684 | 436,959,000 | | (a) | | | | | 3,684 | 436,959,000 |

(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 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 | 15,530 | 17,376 | | 7,552 | 7,303 |
| 25.2 Guaranteed renewable | 132 | 135 | | | |
| 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) | 15,662 | 17,511 | | 7,552 | 7,303 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 15,662 | 17,511 | | 7,552 | 7,303 |



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

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-------|------------|-----------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 4,016,463 | | | | 4,016,463 |
| 2. Annuity considerations | 4,395,912 | | | | 4,395,912 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 8,412,375 | | | | 8,412,375 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 1,947 | | | | 1,947 |
| 6.2. Applied to pay renewal premiums | 155 | | | | 155 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 28,259 | | | | 28,259 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 30,361 | | | | 30,361 |
| 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) | 30,361 | | | | 30,361 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 45,000 | | | | 45,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 80,266 | | | | 80,266 |
| 12. Surrender values and withdrawals for life contracts | 577,234 | | | | 577,234 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 702,500 | | | | 702,500 |
| 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 | 3 | 102,418 | | | | | | | 3 | 102,418 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 45,000 | | | | | | | 2 | 45,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 45,000 | | | | | | | 2 | 45,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 45,000 | | | | | | | 2 | 45,000 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 1 | 57,418 | | | | | | | 1 | 57,418 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 501 | 78,019,000 | | (a) | | | | | 501 | 78,019,000 |
| 21. Issued during year | 63 | 7,786,000 | | | | | | | 63 | 7,786,000 |
| 22. Other changes to in force (Net) | (50) | (7,176,000) | | | | | | | (50) | (7,176,000) |
| 23. In force December 31 of current year | 514 | 78,629,000 | | (a) | | | | | 514 | 78,629,000 |

(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 | 277 | 310 | | | |
| 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) | 277 | 310 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 277 | 310 | | | |



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

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 35,368 | | | | 35,368 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 35,368 | | | | 35,368 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 1,729 | | | | 1,729 |
| 6.2. Applied to pay renewal premiums | 1,122 | | | | 1,122 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 11,508 | | | | 11,508 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 14,359 | | | | 14,359 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 14,359 | | | | 14,359 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 7,323 | | | | 7,323 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 15,253 | | | | 15,253 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 22,576 | | | | 22,576 |
| 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 | 7,323 | | | | | | | 2 | 7,323 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 7,323 | | | | | | | 2 | 7,323 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 7,323 | | | | | | | 2 | 7,323 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 7,323 | | | | | | | 2 | 7,323 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 70 | 4,714,000 | | (a) | | | | | 70 | 4,714,000 |
| 21. Issued during year | 4 | 1,120,000 | | | | | | | 4 | 1,120,000 |
| 22. Other changes to in force (Net) | (26) | (2,040,000) | | | | | | | (26) | (2,040,000) |
| 23. In force December 31 of current year | 48 | 3,794,000 | | (a) | | | | | 48 | 3,794,000 |

(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 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 | 298 | 334 | | | |
| 25.2 Guaranteed renewable | 418 | 428 | | | |
| 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) | 716 | 762 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 716 | 762 | | | |



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

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,313,319 | | | | 1,313,319 |
| 2. Annuity considerations | 343,550 | | | | 343,550 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 1,656,869 | | | | 1,656,869 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 57,768 | | | | 57,768 |
| 6.2. Applied to pay renewal premiums | 21,782 | | | | 21,782 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 223,463 | | | | 223,463 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 303,013 | | | | 303,013 |
| 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) | 303,013 | | | | 303,013 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,498,492 | | | | 1,498,492 |
| 10. Matured endowments | 13,051 | | | | 13,051 |
| 11. Annuity benefits | 305,866 | | | | 305,866 |
| 12. Surrender values and withdrawals for life contracts | 265,452 | | | | 265,452 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 10,315 | | | | 10,315 |
| 15. Totals | 2,093,176 | | | | 2,093,176 |

| 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 | 110,000 | | | | | | | 2 | 110,000 |
| 17. Incurred during current year | 23 | 1,408,225 | | | | | | | 23 | 1,408,225 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 24 | 1,511,543 | | | | | | | 24 | 1,511,543 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 24 | 1,511,543 | | | | | | | 24 | 1,511,543 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 24 | 1,511,543 | | | | | | | 24 | 1,511,543 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 1 | 6,682 | | | | | | | 1 | 6,682 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 1,716 | 125,064,000 | | (a) | | | | | 1,716 | 125,064,000 |
| 21. Issued during year | 43 | 6,727,000 | | | | | | | 43 | 6,727,000 |
| 22. Other changes to in force (Net) | (332) | (16,650,000) | | | | | | | (332) | (16,650,000) |
| 23. In force December 31 of current year | 1,427 | 115,141,000 | | (a) | | | | | 1,427 | 115,141,000 |

(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 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 | 9,671 | 10,821 | | 4,313 | 4,171 |
| 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) | 9,671 | 10,821 | | 4,313 | 4,171 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 9,671 | 10,821 | | 4,313 | 4,171 |



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

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 2,488,060 | | | | 2,488,060 |
| 2. Annuity considerations | 217,928 | | | | 217,928 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 2,705,988 | | | | 2,705,988 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 15,334 | | | | 15,334 |
| 6.2. Applied to pay renewal premiums | 9,641 | | | | 9,641 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 71,088 | | | | 71,088 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 96,063 | | | | 96,063 |
| 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) | 96,063 | | | | 96,063 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 423,223 | | | | 423,223 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 550,041 | | | | 550,041 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 862 | | | | 862 |
| 15. Totals | 974,126 | | | | 974,126 |
| 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 | 84,520 | | | | | | | 1 | 84,520 |
| 17. Incurred during current year | 7 | 338,703 | | | | | | | 7 | 338,703 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 8 | 423,223 | | | | | | | 8 | 423,223 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 8 | 423,223 | | | | | | | 8 | 423,223 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 8 | 423,223 | | | | | | | 8 | 423,223 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 773 | 101,967,000 | | (a) | | | | | 773 | 101,967,000 |
| 21. Issued during year | 47 | 8,693,000 | | | | | | | 47 | 8,693,000 |
| 22. Other changes to in force (Net) | (170) | (16,222,000) | | | | | | | (170) | (16,222,000) |
| 23. In force December 31 of current year | 650 | 94,438,000 | | (a) | | | | | 650 | 94,438,000 |

(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 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|-----------------------------|--|-------------------------|-----------------------------|
| 24. Group Policies | | | | | |
| 24.1 Federal Employees Health Benefits Program Premium | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively Renewable Policies | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancellable | 5,015 | 5,611 | | 4,096 | 3,961 |
| 25.2 Guaranteed renewable | 1,219 | 1,249 | | | |
| 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) | 6,234 | 6,860 | | 4,096 | 3,961 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 6,234 | 6,860 | | 4,096 | 3,961 |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 156,304 | | | | 156,304 |
| 2. Annuity considerations | 5,000 | | | | 5,000 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 161,304 | | | | 161,304 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 13,977 | | | | 13,977 |
| 6.2. Applied to pay renewal premiums | 4,839 | | | | 4,839 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 47,286 | | | | 47,286 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 66,102 | | | | 66,102 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 37 | | | | 37 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 37 | | | | 37 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 66,139 | | | | 66,139 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 44,815 | | | | 44,815 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 23,589 | | | | 23,589 |
| 12. Surrender values and withdrawals for life contracts | 37,247 | | | | 37,247 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 7,440 | | | | 7,440 |
| 15. Totals | 113,091 | | | | 113,091 |
| 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 | 104 | | | | | | | 1 | 104 |
| 17. Incurred during current year | 3 | 44,711 | | | | | | | 3 | 44,711 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 4 | 44,815 | | | | | | | 4 | 44,815 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 44,815 | | | | | | | 4 | 44,815 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 44,815 | | | | | | | 4 | 44,815 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 487 | 17,461,000 | | (a) | | | | | 487 | 17,461,000 |
| 21. Issued during year | 2 | 73,000 | | | | | | | 2 | 73,000 |
| 22. Other changes to in force (Net) | (47) | (1,199,000) | | | | | | | (47) | (1,199,000) |
| 23. In force December 31 of current year | 442 | 16,335,000 | | (a) | | | | | 442 | 16,335,000 |

(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 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 | 2,092 | 2,341 | | 90 | 87 |
| 25.2 Guaranteed renewable | 115 | 118 | | 1,365 | 782 |
| 25.3 Non-renewable for stated reasons only | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other | | | | | |
| 25.6 Totals (sum of Line 25.1 to Line 25.5) | 2,207 | 2,459 | | 1,455 | 869 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 2,207 | 2,459 | | 1,455 | 869 |



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

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 666,377 | | | | 666,377 |
| 2. Annuity considerations | 1,200 | | | | 1,200 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 667,577 | | | | 667,577 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 10,834 | | | | 10,834 |
| 6.2. Applied to pay renewal premiums | 5,992 | | | | 5,992 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 36,729 | | | | 36,729 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 53,555 | | | | 53,555 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 53,555 | | | | 53,555 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 56,901 | | | | 56,901 |
| 10. Matured endowments | 4,186 | | | | 4,186 |
| 11. Annuity benefits | 35,010 | | | | 35,010 |
| 12. Surrender values and withdrawals for life contracts | 86,606 | | | | 86,606 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,080 | | | | 2,080 |
| 15. Totals | 184,783 | | | | 184,783 |
| 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 | 8 | 61,087 | | | | | | | 8 | 61,087 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 8 | 61,087 | | | | | | | 8 | 61,087 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 8 | 61,087 | | | | | | | 8 | 61,087 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 8 | 61,087 | | | | | | | 8 | 61,087 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 484 | 54,396,000 | | (a) | | | | | 484 | 54,396,000 |
| 21. Issued during year | 22 | 3,754,000 | | | | | | | 22 | 3,754,000 |
| 22. Other changes to in force (Net) | (114) | (8,434,000) | | | | | | | (114) | (8,434,000) |
| 23. In force December 31 of current year | 392 | 49,716,000 | | (a) | | | | | 392 | 49,716,000 |

(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 | 1,083 | 1,212 | | 129 | 125 |
| 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) | 1,083 | 1,212 | | 129 | 125 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 1,083 | 1,212 | | 129 | 125 |



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

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 128,366 | | | | 128,366 |
| 2. Annuity considerations | 3,975 | | | | 3,975 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 132,341 | | | | 132,341 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 1,459 | | | | 1,459 |
| 6.2. Applied to pay renewal premiums | 1,152 | | | | 1,152 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 1,830 | | | | 1,830 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 4,441 | | | | 4,441 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 4,441 | | | | 4,441 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 250,000 | | | | 250,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 5,663 | | | | 5,663 |
| 12. Surrender values and withdrawals for life contracts | 20,325 | | | | 20,325 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 275,988 | | | | 275,988 |
| 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 | 250,000 | | | | | | | 1 | 250,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 250,000 | | | | | | | 1 | 250,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 250,000 | | | | | | | 1 | 250,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 250,000 | | | | | | | 1 | 250,000 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 46 | 5,956,000 | | (a) | | | | | 46 | 5,956,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (14) | (159,000) | | | | | | | (14) | (159,000) |
| 23. In force December 31 of current year | 32 | 5,797,000 | | (a) | | | | | 32 | 5,797,000 |

(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 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 | 212 | 237 | | | |
| 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) | 212 | 237 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 212 | 237 | | | |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

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 COLUMBUS LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF GUAM DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

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 | | | | (a) | | | | | | |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | 3 | 35,000 | | | | | | | 3 | 35,000 |
| 23. In force December 31 of current year | 3 | 35,000 | | (a) | | | | | 3 | 35,000 |

(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 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 COLUMBUS LIFE INSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 6,876 | | | | 6,876 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 6,876 | | | | 6,876 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 1,759 | | | | 1,759 |
| 6.2. Applied to pay renewal premiums | 130 | | | | 130 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 2,080 | | | | 2,080 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 3,969 | | | | 3,969 |
| 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) | 3,969 | | | | 3,969 |
| 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 | 15 | 814,000 | (a) | | | | | | 15 | 814,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (3) | (650,000) | | | | | | | (3) | (650,000) |
| 23. In force December 31 of current year | 12 | 164,000 | (a) | | | | | | 12 | 164,000 |

(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 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 COLUMBUS LIFE INSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 3,720 | | | | 3,720 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 3,720 | | | | 3,720 |
| 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 | 2 | 409,000 | | (a) | | | | | 2 | 409,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (2) | (409,000) | | | | | | | (2) | (409,000) |
| 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 COLUMBUS LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR 2002

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 338 | | | | 338 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 338 | | | | 338 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 259 | | | | 259 |
| 6.2. Applied to pay renewal premiums | 338 | | | | 338 |
| 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) | 597 | | | | 597 |
| 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) | 597 | | | | 597 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 1,416 | | | | 1,416 |
| 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 | 1,416 | | | | 1,416 |
| 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 | 4 | 17,000 | (a) | | | | | | 4 | 17,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | 21 | 115,000 | | | | | | | 21 | 115,000 |
| 23. In force December 31 of current year | 25 | 132,000 | (a) | | | | | | 25 | 132,000 |

(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 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 COLUMBUS LIFE INSURANCE COMPANY

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 101,674 | | | | 101,674 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 101,674 | | | | 101,674 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 14,940 | | | | 14,940 |
| 6.2. Applied to pay renewal premiums | 6,095 | | | | 6,095 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 20,039 | | | | 20,039 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 41,074 | | | | 41,074 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | | | | | |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | | | | | |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 41,074 | | | | 41,074 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 50,000 | | | | 50,000 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 67,805 | | | | 67,805 |
| 12. Surrender values and withdrawals for life contracts | 45,592 | | | | 45,592 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 245 | | | | 245 |
| 15. Totals | 163,642 | | | | 163,642 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of remaining write-ins for Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 through 1303 plus Line 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|---|--------|------------------------|--------|------------|--------|--------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | Number | Amount | Number of Individual Policies and Group Certificate | Amount | Number of Certificates | Amount | Number | Amount | Number | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 1 | 50,000 | | | | | | | 1 | 50,000 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 50,000 | | | | | | | 1 | 50,000 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 50,000 | | | | | | | 1 | 50,000 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 50,000 | | | | | | | 1 | 50,000 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 184 | 8,434,000 | | (a) | | | | | 184 | 8,434,000 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (94) | 446,000 | | | | | | | (94) | 446,000 |
| 23. In force December 31 of current year | 90 | 8,880,000 | | (a) | | | | | 90 | 8,880,000 |

(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 | 171 | 192 | | | |
| 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) | 171 | 192 | | | |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 171 | 192 | | | |



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

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

NAIC Group Code: 0836 NAIC Company Code: 99937

LIFE INSURANCE

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance | 149,066,234 | | | | 149,066,234 |
| 2. Annuity considerations | 37,819,768 | | | | 37,819,768 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Line 1 to Line 4) | 186,886,002 | | | | 186,886,002 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life Insurance: | | | | | |
| 6.1. Paid in cash or left on deposit | 3,059,096 | | | | 3,059,096 |
| 6.2. Applied to pay renewal premiums | 1,689,530 | | | | 1,689,530 |
| 6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period | 10,878,178 | | | | 10,878,178 |
| 6.4. Other | | | | | |
| 6.5. Totals (sum of Line 6.1 to Line 6.4) | 15,626,804 | | | | 15,626,804 |
| Annuities: | | | | | |
| 7.1. Paid in cash or left on deposit | 5,635 | | | | 5,635 |
| 7.2. Applied to provide paid-up annuities | | | | | |
| 7.3. Other | | | | | |
| 7.4. Totals (sum of Line 7.1 to Line 7.3) | 5,635 | | | | 5,635 |
| 8. Grand Totals (Line 6.5 plus Line 7.4) | 15,632,439 | | | | 15,632,439 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 53,853,901 | | | | 53,853,901 |
| 10. Matured endowments | 684,333 | | | | 684,333 |
| 11. Annuity benefits | 40,259,650 | | | | 40,259,650 |
| 12. Surrender values and withdrawals for life contracts | 43,527,943 | | | | 43,527,943 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 980,465 | | | | 980,465 |
| 15. Totals | 139,306,292 | | | | 139,306,292 |

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 | 128 | 7,444,916 | | | | | | | 128 | 7,444,916 |
| 17. Incurred during current year | 1,712 | 49,984,052 | | | | | | | 1,712 | 49,984,052 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1,648 | 54,538,232 | | | | | | | 1,648 | 54,538,232 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1,648 | 54,538,232 | | | | | | | 1,648 | 54,538,232 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1,648 | 54,538,232 | | | | | | | 1,648 | 54,538,232 |
| 19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) | 192 | 2,890,736 | | | | | | | 192 | 2,890,736 |
| POLICY EXHIBIT | | | | | | | | | | |
| 20. In force December 31, prior year | 147,674 | 12,043,098,000 | | (a) | | | | | 147,674 | 12,043,098,000 |
| 21. Issued during year | 2,892 | 633,097,000 | | | | | | | 2,892 | 633,097,000 |
| 22. Other changes to in force (Net) | (7,456) | (897,731,000) | | | | | | | (7,456) | (897,731,000) |
| 23. In force December 31 of current year | 143,110 | 11,778,464,000 | | (a) | | | | | 143,110 | 11,778,464,000 |

(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 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 | 604,186 | 675,990 | | 1,274,200 | 1,232,135 |
| 25.2 Guaranteed renewable | 59,965 | 61,423 | | 121,887 | 69,806 |
| 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) | 664,151 | 737,413 | | 1,396,087 | 1,301,941 |
| 26. Totals (Lines 24 plus 24.1 plus 24.2 plus 24.3 plus 25.6) | 664,151 | 737,413 | | 1,396,087 | 1,301,941 |

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

| | 1 Amount |
|---|-------------|
| 1. Reserve as of December 31, Prior Year | 11,671,709 |
| 2. Current Year's Realized Pre-Tax Capital Gains/ (Losses) of \$ 8,458,745 Transferred into the Reserve Net of Taxes \$ 2,960,561 | 5,498,184 |
| 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) | 17,169,893 |
| 5. Current Year's Amortization Released to Summary of Operations (Amortization Line 1, Column 4) | 2,937,276 |
| 6. Reserve as of December 31, Current Year (Line 4 minus Line 5) | 14,232,617 |

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 | 2,308,859 | 628,417 | | 2,937,276 |
| 2. 2003 | 1,709,965 | 941,631 | | 2,651,596 |
| 3. 2004 | 1,430,595 | 656,709 | | 2,087,304 |
| 4. 2005 | 1,149,973 | 568,179 | | 1,718,152 |
| 5. 2006 | 758,783 | 464,939 | | 1,223,722 |
| 6. 2007 | 417,992 | 359,027 | | 777,019 |
| 7. 2008 | 231,443 | 284,422 | | 515,865 |
| 8. 2009 | 188,930 | 242,855 | | 431,785 |
| 9. 2010 | 222,778 | 198,930 | | 421,708 |
| 10. 2011 | 232,322 | 150,566 | | 382,888 |
| 11. 2012 | 221,772 | 101,247 | | 323,019 |
| 12. 2013 | 216,536 | 72,355 | | 288,891 |
| 13. 2014 | 227,216 | 68,184 | | 295,400 |
| 14. 2015 | 240,523 | 64,708 | | 305,231 |
| 15. 2016 | 253,049 | 61,094 | | 314,143 |
| 16. 2017 | 259,974 | 56,458 | | 316,432 |
| 17. 2018 | 263,042 | 53,887 | | 316,929 |
| 18. 2019 | 255,304 | 51,606 | | 306,910 |
| 19. 2020 | 240,501 | 50,951 | | 291,452 |
| 20. 2021 | 218,701 | 48,652 | | 267,353 |
| 21. 2022 | 192,085 | 46,586 | | 238,671 |
| 22. 2023 | 161,965 | 45,740 | | 207,705 |
| 23. 2024 | 123,703 | 44,377 | | 168,080 |
| 24. 2025 | 84,003 | 43,432 | | 127,435 |
| 25. 2026 | 48,002 | 42,721 | | 90,723 |
| 26. 2027 | 20,848 | 41,308 | | 62,156 |
| 27. 2028 | 560 | 37,521 | | 38,081 |
| 28. 2029 | (5,583) | 30,241 | | 24,658 |
| 29. 2030 | (2,271) | 22,401 | | 20,130 |
| 30. 2031 | 136 | 14,001 | | 14,137 |
| 31. 2032 and Later | | 5,040 | | 5,040 |
| 32. TOTAL (Line 1 to Line 31) | 11,671,706 | 5,498,185 | | 17,169,891 |

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 | 11,175,879 | 1,759,849 | 12,935,728 | 9,241,860 | | 9,241,860 | 22,177,588 |
| 2. Realized Capital Gains/ (Losses) Net of Taxes-General Account | (27,898,839) | | (27,898,839) | (8,374,600) | 380,919 | (7,993,681) | (35,892,520) |
| 3. Realized Capital Gains/ (Losses) Net of Taxes-Separate Accounts | | | | | | | |
| 4. Unrealized Capital Gains/ (Losses)-General Account | (870,272) | | (870,272) | (28,612,204) | (7,428,907) | (36,041,111) | (36,911,383) |
| 5. Unrealized Capital Gains/ (Losses)-Separate Accounts | | | | | | | |
| 6. Capital gains credited/ (losses charged) to contract benefits, payments or reserves | | | | | | | |
| 7. Basic Contribution | 5,204,989 | 476,236 | 5,681,225 | | 751,032 | 751,032 | 6,432,257 |
| 8. Accumulated Balances (Line 1 through Line 5, minus Line 6 plus Line 7) | (12,388,243) | 2,236,085 | (10,152,158) | (27,744,944) | (6,296,956) | (34,041,900) | (44,194,058) |
| 9. Maximum Reserve | 21,466,202 | 1,742,265 | 23,208,467 | 14,057,470 | 10,422,234 | 24,479,704 | 47,688,171 |
| 10. Reserve Objective | 14,175,946 | 1,079,338 | 15,255,284 | 14,057,470 | 9,671,203 | 23,728,673 | 38,983,957 |
| 11. 20% of (Line 10 minus Line 8) | 5,312,838 | (231,349) | 5,081,488 | 8,360,483 | 3,193,632 | 11,554,115 | 16,635,603 |
| 12. Balance Before Transfers (Lines 8 plus Line 11) | (7,075,405) | 2,004,736 | (5,070,670) | (19,384,461) | (3,103,324) | (22,487,785) | (27,558,455) |
| 13. Transfers | 262,471 | (262,471) | | | | | X X X |
| 14. Voluntary Contribution | | | | | | | |
| 15. Adjustment down to Maximum/up to Zero | 6,812,934 | | 6,812,934 | 19,384,461 | 3,103,324 | 22,487,785 | 29,300,719 |
| 16. Reserve as of December 31, Current Year (Line 12 plus Line 13 plus Line 14 plus Line 15) | | 1,742,265 | 1,742,264 | | | | 1,742,264 |

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) |
| LONG-TERM BONDS | | | | | | | | | | | | |
| 1 | | Exempt Obligations | 58,062,044 | X X X | X X X | 58,062,044 | .0.0000 | | .0.0000 | | .0.0000 | |
| 2 | 1 | Highest Quality | 918,684,215 | X X X | X X X | 918,684,215 | .0.0005 | 459,342 | .0.0015 | 1,378,026 | .0.0030 | 2,756,053 |
| 3 | 2 | High Quality | 399,720,365 | X X X | X X X | 399,720,365 | .0.0020 | 799,441 | .0.0060 | 2,398,322 | .0.0100 | 3,997,204 |
| 4 | 3 | Medium Quality | 114,359,274 | X X X | X X X | 114,359,274 | .0.0105 | 1,200,772 | .0.0280 | 3,202,060 | .0.0400 | 4,574,371 |
| 5 | 4 | Low Quality | 66,013,892 | X X X | X X X | 66,013,892 | .0.0270 | 1,782,375 | .0.0630 | 4,158,875 | .0.0900 | 5,941,250 |
| 6 | 5 | Lower Quality | 10,525,762 | X X X | X X X | 10,525,762 | .0.0670 | 705,226 | .0.1200 | 1,263,091 | .0.2000 | 2,105,152 |
| 7 | 6 | In or Near Default | 3,678,453 | X X X | X X X | 3,678,453 | .0.0000 | | .0.3000 | 1,103,536 | .0.3000 | 1,103,536 |
| 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) | 1,571,044,005 | X X X | X X X | 1,571,044,005 | X X X | 4,947,156 | X X X | 13,503,910 | X X X | 20,477,566 |
| PREFERRED STOCKS | | | | | | | | | | | | |
| 10 | 1 | Highest Quality | 19,153,330 | X X X | X X X | 19,153,330 | .0.0020 | 38,307 | .0.0060 | 114,920 | .0.0090 | 172,380 |
| 11 | 2 | High Quality | 5,238,750 | X X X | X X X | 5,238,750 | .0.0065 | 34,052 | .0.0170 | 89,059 | .0.0250 | 130,969 |
| 12 | 3 | Medium Quality | 404,000 | X X X | X X X | 404,000 | .0.0185 | 7,474 | .0.0400 | 16,160 | .0.0600 | 24,240 |
| 13 | 4 | Low Quality | 4,450,000 | X X X | X X X | 4,450,000 | .0.0400 | 178,000 | .0.0880 | 391,600 | .0.1350 | 600,750 |
| 14 | 5 | Lower Quality | | X X X | X X X | | .0.0850 | | .0.1600 | | .0.2500 | |
| 15 | 6 | In or Near Default | 200,991 | X X X | X X X | 200,991 | .0.0000 | | .0.3000 | 60,297 | .0.3000 | 60,297 |
| 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) | 29,447,071 | X X X | X X X | 29,447,071 | X X X | 257,833 | X X X | 672,036 | X X X | 988,636 |
| SHORT-TERM BONDS | | | | | | | | | | | | |
| 18 | | Exempt Obligations | 25,000 | X X X | X X X | 25,000 | .0.0000 | | .0.0000 | | .0.0000 | |
| 19 | 1 | Highest Quality | | X X X | X X X | | .0.0005 | | .0.0015 | | .0.0030 | |
| 20 | 2 | High Quality | | X X X | X X X | | .0.0020 | | .0.0060 | | .0.0100 | |
| 21 | 3 | Medium Quality | | X X X | X X X | | .0.0105 | | .0.0280 | | .0.0400 | |
| 22 | 4 | Low Quality | | X X X | X X X | | .0.0270 | | .0.0630 | | .0.0900 | |
| 23 | 5 | Lower Quality | | 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) | 25,000 | X X X | X X X | 25,000 | X X X | | X X X | | X X X | |

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) |
| DERIVATIVE INSTRUMENTS | | | | | | | | | | | | |
| 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) | 1,600,516,076 | XXX | XXX | 1,600,516,076 | XXX | 5,204,989 | XXX | 14,175,946 | XXX | 21,466,202 |
| MORTGAGE LOANS | | | | | | | | | | | | |
| In Good Standing: | | | | | | | | | | | | |
| 35 | | Farm Mortgages | | | XXX | | (a) 0.0032 | | (a) 0.0070 | | (a) 0.0113 | |
| 36 | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0003 | | 0.0006 | | 0.0010 | |
| 37 | | Residential Mortgages - All Other | 51,950 | | XXX | 51,950 | 0.0013 | 68 | 0.0030 | 156 | 0.0050 | 260 |
| 38 | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0003 | | 0.0006 | | 0.0010 | |
| 39 | | Commercial Mortgages - All Other | 143,564,228 | | XXX | 143,564,228 | (a) 0.0032 | 459,406 | (a) 0.0070 | 1,004,950 | (a) 0.0113 | 1,622,276 |
| 40 | | In Good Standing With Restructured Terms | 1,596,385 | | XXX | 1,596,385 | (b) 0.0105 | 16,762 | (b) 0.0465 | 74,232 | (b) 0.0750 | 119,729 |
| Overdue, Not in Process: | | | | | | | | | | | | |
| 41 | | Farm Mortgages | | | XXX | | 0.0420 | | 0.0915 | | 0.1500 | |
| 42 | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0005 | | 0.0012 | | 0.0020 | |
| 43 | | Residential Mortgages - All Other | | | XXX | | 0.0025 | | 0.0060 | | 0.0100 | |
| 44 | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0005 | | 0.0012 | | 0.0020 | |
| 45 | | Commercial Mortgages - All Other | | | XXX | | 0.0420 | | 0.0915 | | 0.1500 | |
| In Process of Foreclosure: | | | | | | | | | | | | |
| 46 | | Farm Mortgages | | | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 47 | | Residential Mortgages - Insured or Guaranteed | | | XXX | | 0.0000 | | 0.0040 | | 0.0040 | |
| 48 | | Residential Mortgages - All Other | | | XXX | | 0.0000 | | 0.0200 | | 0.0200 | |
| 49 | | Commercial Mortgages - Insured or Guaranteed | | | XXX | | 0.0000 | | 0.0040 | | 0.0040 | |
| 50 | | Commercial Mortgages - All Other | | | XXX | | 0.0000 | | 0.2000 | | 0.2000 | |
| 51 | | Total Schedule B Mortgages (Sum of Line 35 through Line 50) (Page 2, Line 3, Net Admitted Asset) | 145,212,563 | | XXX | 145,212,563 | XXX | 476,236 | XXX | 1,079,338 | XXX | 1,742,265 |
| 52 | | Schedule DA Mortgages | | | XXX | | (c) | | (c) | | (c) | |
| 53 | | Total Mortgage Loans on Real Estate (Line 51 plus Line 52) | 145,212,563 | | XXX | 145,212,563 | XXX | 476,236 | XXX | 1,079,338 | XXX | 1,742,265 |

(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) |
| COMMON STOCK | | | | | | | | | | | | |
| 1 | | Unaffiliated Public | 75,564,201 | XXX | XXX | 75,564,201 | .0000 | | (d) .0706 | 12,891,253 | (d) .0706 | 12,891,253 |
| 2 | | Unaffiliated Private | 760,109 | XXX | XXX | 760,109 | .0000 | | .0250 | 190,027 | .0250 | 190,027 |
| 3 | | Affiliated Life with AVR | | XXX | XXX | | .0000 | | .0000 | | .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 | | | | | .0000 | (d) .0706 | | | (d) .0706 | |
| 12 | | Unaffiliated Common Stock Private | | | | | .0000 | .0250 | | | .0250 | |
| 13 | | Mortgage Loans | | | | | (c) | (c) | | | (c) | |
| 14 | | Real Estate | | | | | (e) | (e) | | | (e) | |
| 15 | | Affiliated-Certain Other (See SVO Purposes and Procedures Manual) | 4,880,950 | XXX | XXX | 4,880,950 | .0000 | | .0200 | 976,190 | .0200 | 976,190 |
| 16 | | Affiliated-All Other | | XXX | XXX | | .0000 | | .0250 | | .0250 | |
| 17 | | Total Common Stock (Sum of Line 1 through Line 16) (Page 2, Line 2.2, Net Admitted Asset) | 81,205,260 | | | 81,205,260 | XXX | | XXX | 14,057,470 | XXX | 14,057,470 |
| REAL ESTATE | | | | | | | | | | | | |
| 18 | | Home Office Property (General Account only) | | | | | .0000 | | .0750 | | .0750 | |
| 19 | | Investment Properties | | | | | .0000 | | .0750 | | .0750 | |
| 20 | | Properties Acquired in Satisfaction of Debt | 342,186 | | | 342,186 | .0000 | | .1100 | 37,640 | .1100 | 37,640 |
| 21 | | Total Real Estate (Sum of Line 18 through Line 20) | 342,186 | | | 342,186 | XXX | | XXX | 37,640 | XXX | 37,640 |
| OTHER INVESTED ASSETS | | | | | | | | | | | | |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS | | | | | | | | | | | | |
| 22 | | Exempt Obligations | | XXX | XXX | | .0000 | | .0000 | | .0000 | |
| 23 | 1 | Highest Quality | | XXX | XXX | | .0005 | | .0015 | | .0030 | |
| 24 | 2 | High Quality | | XXX | XXX | | .0020 | | .0060 | | .0100 | |
| 25 | 3 | Medium Quality | | XXX | XXX | | .0105 | | .0280 | | .0400 | |
| 26 | 4 | Low Quality | 27,815,984 | XXX | XXX | 27,815,984 | .0270 | 751,032 | .0630 | 1,752,407 | .0900 | 2,503,439 |
| 27 | 5 | Lower Quality | | XXX | XXX | | .0670 | | .1200 | | .2000 | |
| 28 | 6 | In or Near Default | | XXX | XXX | | .0000 | | .3000 | | .3000 | |
| 29 | | Total with Bond characteristics (Sum of Line 22 through Line 28) | 27,815,984 | XXX | XXX | 27,815,984 | XXX | 751,032 | XXX | 1,752,407 | XXX | 2,503,439 |

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 | | XXX | XXX | | .0020 | | .0060 | | .0090 | |
| 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) | | XXX | XXX | | XXX | | XXX | | XXX | |
| 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 | 8,334 | XXX | XXX | 8,334 | 0.0000 | | (d) 0.1706 | 1,422 | (d) 0.1706 | 1,422 |
| 56 | | Unaffiliated Private | 26,242,806 | XXX | XXX | 26,242,806 | 0.0000 | | 0.2500 | 6,560,702 | 0.2500 | 6,560,702 |
| 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) | 26,251,140 | XXX | XXX | 26,251,140 | XXX | | XXX | 6,562,124 | XXX | 6,562,124 |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE | | | | | | | | | | | | |
| 61 | | Home Office Property (General Account Only) | | | | | 0.0000 | | 0.0750 | | 0.0750 | |
| 62 | | Investment Properties | 17,530,510 | | | 17,530,510 | 0.0000 | | 0.0750 | 1,314,788 | 0.0750 | 1,314,788 |
| 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) | 17,530,510 | | | 17,530,510 | XXX | | XXX | 1,314,788 | XXX | 1,314,788 |
| ALL OTHER INVESTMENTS | | | | | | | | | | | | |
| 65 | | Other Invested Assets - Schedule BA | 21,215 | XXX | | 21,215 | 0.0000 | | 0.2000 | 4,243 | 0.2000 | 4,243 |
| 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) | 21,215 | XXX | | 21,215 | XXX | | XXX | 4,243 | XXX | 4,243 |
| 68 | | Total Other Invested Assets - Schedules BA and DA (Sum of Lines 29, 37, 54, 60, 64 and 67) | 71,618,848 | | | 71,618,848 | XXX | 751,032 | XXX | 9,633,562 | XXX | 10,384,594 |

(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.

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AVR, Replicated (Synthetic) Assets

NONE

SCHEDULE A - VERIFICATION BETWEEN YEARS

| | |
|--|-----------|
| 1. Book/adjusted carrying value, December 31, prior year (prior year statement) | 1,626,909 |
| 2. Increase (decrease) by adjustment: | |
| 2.1 Totals, Part 1, Column 10 | |
| 2.2 Totals, Part 3, Column 7 | (4,768) |
| 3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)) | 342,185 |
| 4. Cost of additions and permanent improvements: | |
| 4.1 Totals, Part 1, Column 13 | |
| 4.2 Totals, Part 3, Column 9 | 162,127 |
| 5. Total profit (loss) on sales, Part 3, Column 14 | 555,780 |
| 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 | 2,340,050 |
| 8. Book/adjusted carrying value at end of current period | 342,183 |
| 9. Total valuation allowance | |
| 10. Subtotal (Line 8 plus Line 9) | 342,183 |
| 11. Total nonadmitted amounts | |
| 12. Statement value, current period (Page 2, real estate lines, current period) | 342,183 |

SCHEDULE B - VERIFICATION BETWEEN YEARS

| | |
|--|-------------|
| 1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year | 157,174,099 |
| 2. Amount loaned during year: | |
| 2.1 Actual cost at time of acquisitions | 3,210,111 |
| 2.2 Additional investment made after acquisitions | 3,210,111 |
| 3. Accrual of discount and mortgage interest points and commitment fees | |
| 4. Increase (decrease) by adjustment | (342,185) |
| 5. Total profit (loss) on sale | |
| 6. Amounts paid on account or in full during the year | 14,829,463 |
| 7. Amortization of premium | |
| 8. Increase (decrease) by foreign exchange adjustment | |
| 9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period | 145,212,562 |
| 10. Total valuation allowance | |
| 11. Subtotal (Line 9 plus Line 10) | 145,212,562 |
| 12. Total nonadmitted amounts | |
| 13. Statement value of mortgages owned at end of current period | 145,212,562 |

SCHEDULE BA - VERIFICATION BETWEEN YEARS

| | |
|---|-------------|
| 1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year | 71,898,654 |
| 2. Cost of acquisitions during year: | |
| 2.1 Actual cost at time of acquisitions | 7,220 |
| 2.2 Additional investment made after acquisitions | 10,255,391 |
| 3. Accrual of discount | |
| 4. Increase (decrease) by adjustment | (8,027,806) |
| 5. Total profit (loss) on sale | 30,249 |
| 6. Amounts paid on account or in full during the year | 2,544,859 |
| 7. Amortization of premium | |
| 8. Increase (decrease) by foreign exchange adjustment | |
| 9. Book/adjusted carrying value of long-term invested assets at end of current period | 71,618,849 |
| 10. Total valuation allowance | |
| 11. Subtotal (Line 9 plus Line 10) | 71,618,849 |
| 12. Total nonadmitted amounts | |
| 13. Statement value of long-term invested assets at end of current period | 71,618,849 |

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

SCHEDULE D - PART 1A - SECTION 1

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

| Quality Rating per the NAIC Designation | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Column 6 as a % of Line 10.7 | 8 Total from Column 6 Prior Year | 9 % From Column 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|---|---------------------------|--|--|---|--------------------------|-------------------------------|---|---|---------------------------------------|--------------------------------|--|
| 1. U.S. Governments, Schedules D and DA (Group 1) | | | | | | | | | | | |
| 1.1 Class 1 | 8,999,437 | 23,754,229 | 8,256,142 | 7,748,867 | 9,328,368 | 58,087,043 | 3.7 | 78,183,646 | 5.3 | 58,087,044 | |
| 1.2 Class 2 | | | | | | | | | | | |
| 1.3 Class 3 | | | | | | | | | | | |
| 1.4 Class 4 | | | | | | | | | | | |
| 1.5 Class 5 | | | | | | | | | | | |
| 1.6 Class 6 | | | | | | | | | | | |
| 1.7 Totals | 8,999,437 | 23,754,229 | 8,256,142 | 7,748,867 | 9,328,368 | 58,087,043 | 3.7 | 78,183,646 | 5.3 | 58,087,044 | |
| 2. All Other Governments, Schedules D and DA (Group 2) | | | | | | | | | | | |
| 2.1 Class 1 | | 250,000 | | | | 250,000 | | 250,000 | | | 250,000 |
| 2.2 Class 2 | | | | | | | | | | | |
| 2.3 Class 3 | | | | | | | | | | | |
| 2.4 Class 4 | | | | | | | | | | | |
| 2.5 Class 5 | | | | | | | | | | | |
| 2.6 Class 6 | | | | | | | | | | | |
| 2.7 Totals | | 250,000 | | | | 250,000 | | 250,000 | | | 250,000 |
| 3. States, Territories and Possessions etc., Guaranteed, Schedules D and DA (Group 3) | | | | | | | | | | | |
| 3.1 Class 1 | | 5,634,185 | | | | 5,634,185 | 0.4 | 5,738,294 | 0.4 | 5,634,185 | |
| 3.2 Class 2 | | | | | | | | | | | |
| 3.3 Class 3 | | | | | | | | | | | |
| 3.4 Class 4 | | | | | | | | | | | |
| 3.5 Class 5 | | | | | | | | | | | |
| 3.6 Class 6 | | | | | | | | | | | |
| 3.7 Totals | | 5,634,185 | | | | 5,634,185 | 0.4 | 5,738,294 | 0.4 | 5,634,185 | |
| 4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 4) | | | | | | | | | | | |
| 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 | | | | | | | | | | | |
| 5. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed, Schedules D and DA (Group 5) | | | | | | | | | | | |
| 5.1 Class 1 | 17,194,420 | 45,627,601 | 21,686,846 | 12,681,187 | 9,712,899 | 106,902,953 | 6.8 | 33,683,342 | 2.3 | 106,902,952 | |
| 5.2 Class 2 | | | | | | | | | | | |
| 5.3 Class 3 | | | | | | | | | | | |
| 5.4 Class 4 | | | | | | | | | | | |
| 5.5 Class 5 | | | | | | | | | | | |
| 5.6 Class 6 | | | | | | | | | | | |
| 5.7 Totals | 17,194,420 | 45,627,601 | 21,686,846 | 12,681,187 | 9,712,899 | 106,902,953 | 6.8 | 33,683,342 | 2.3 | 106,902,952 | |

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

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

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

| Quality Rating per the NAIC Designation | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Column 6 as a % of Line 10.7 | 8 Total from Column 6 Prior Year | 9 % From Column 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|---|---------------------------|--|--|---|--------------------------|-------------------------------|---|---|---------------------------------------|--------------------------------|--|
| 6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6) | | | | | | | | | | | |
| 6.1 Class 1 | 3,701,641 | 6,563,622 | 23,920,002 | | 25,856,046 | 60,041,311 | 3.8 | 111,607,505 | 7.2 | 52,582,094 | 7,459,216 |
| 6.2 Class 2 | 21,182,562 | 37,603,549 | 43,633,675 | 6,083,031 | 13,520,082 | 122,022,899 | 7.8 | 98,662,595 | 6.4 | 118,513,244 | 3,509,655 |
| 6.3 Class 3 | | 9,861,569 | 17,171,813 | | 16,885,167 | 43,918,549 | 2.8 | 12,678,186 | 0.8 | 43,918,550 | |
| 6.4 Class 4 | 28,948 | 4,783,932 | 4,647,578 | 361,950 | | 9,822,408 | 0.6 | 750,000 | | 6,081,925 | 3,740,483 |
| 6.5 Class 5 | | | | | | 500,000 | | | | | |
| 6.6 Class 6 | | | | | 2,340,000 | 2,340,000 | 0.1 | | | 2,340,000 | |
| 6.7 Totals | 24,913,151 | 58,812,672 | 89,373,068 | 6,444,981 | 58,601,295 | 238,145,167 | 15.2 | 224,198,286 | 14.5 | 223,435,813 | 14,709,354 |
| 7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7) | | | | | | | | | | | |
| 7.1 Class 1 | 109,555,926 | 186,751,258 | 151,705,075 | 30,355,545 | 258,103,878 | 736,471,682 | 46.9 | 717,165,381 | 48.5 | 609,436,759 | 127,034,923 |
| 7.2 Class 2 | 12,113,881 | 104,579,429 | 64,663,416 | 11,418,364 | 84,922,376 | 277,697,466 | 17.7 | 304,050,000 | 20.6 | 232,442,459 | 45,255,007 |
| 7.3 Class 3 | 8,664,584 | 15,494,556 | 24,128,616 | 6,216,573 | 15,936,395 | 70,440,724 | 4.5 | 74,720,146 | 5.1 | 52,180,559 | 18,260,165 |
| 7.4 Class 4 | 9,489,116 | 21,003,607 | 16,298,743 | | 9,400,018 | 56,191,484 | 3.6 | 26,148,277 | 1.8 | 45,147,533 | 11,043,951 |
| 7.5 Class 5 | 23,171 | 3,708,301 | 2,068,586 | | 4,725,705 | 10,525,763 | 0.7 | 4,323,362 | 0.3 | 8,925,762 | 1,600,000 |
| 7.6 Class 6 | | 50,120 | 133,333 | | 1,155,000 | 1,338,453 | 0.1 | 1,222,931 | 0.1 | 1,338,453 | |
| 7.7 Totals | 139,846,678 | 331,587,271 | 258,997,769 | 47,990,482 | 374,243,372 | 1,152,665,572 | 73.4 | 1,127,630,097 | 76.2 | 949,471,525 | 203,194,046 |
| 8. Credit Tenant Loans, Schedules D and DA (Group 8) | | | | | | | | | | | |
| 8.1 Class 1 | 310,611 | 1,553,885 | 2,816,963 | 4,702,626 | | 9,384,085 | 0.6 | 9,671,140 | 0.7 | | 9,384,085 |
| 8.2 Class 2 | | | | | | | | | | | |
| 8.3 Class 3 | | | | | | | | | | | |
| 8.4 Class 4 | | | | | | | | | | | |
| 8.5 Class 5 | | | | | | | | | | | |
| 8.6 Class 6 | | | | | | | | | | | |
| 8.7 Totals | 310,611 | 1,553,885 | 2,816,963 | 4,702,626 | | 9,384,085 | 0.6 | 9,671,140 | 0.7 | | 9,384,085 |
| 9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9) | | | | | | | | | | | |
| 9.1 Class 1 | | | | | | | | | | | |
| 9.2 Class 2 | | | | | | | | | | | |
| 9.3 Class 3 | | | | | | | | | | | |
| 9.4 Class 4 | | | | | | | | | | | |
| 9.5 Class 5 | | | | | | | | | | | |
| 9.6 Class 6 | | | | | | | | | | | |
| 9.7 Totals | | | | | | | | | | | |

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

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

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

| Quality Rating per the NAIC Designation | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Column 6 as a % of Line 10.7 | 8 Total from Column 6 Prior Year | 9 % From Column 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed (a) |
|--|---------------------------|--|--|---|--------------------------|-------------------------------|---|---|---------------------------------------|--------------------------------|--|
| 10. Total Bonds Current Year | | | | | | | | | | | |
| 10.1 Class 1 | 139,762,035 | 270,134,780 | 208,385,028 | 55,488,225 | 303,001,191 | 976,771,259 | 62.2 | X X X | X X X | 832,643,034 | 144,128,224 |
| 10.2 Class 2 | 33,296,443 | 142,182,978 | 108,297,091 | 17,501,395 | 98,442,458 | 399,720,365 | 25.4 | X X X | X X X | 350,955,703 | 48,764,662 |
| 10.3 Class 3 | 8,664,584 | 25,356,125 | 41,300,429 | 6,216,573 | 32,821,562 | 114,359,273 | 7.3 | X X X | X X X | 96,099,109 | 18,260,165 |
| 10.4 Class 4 | 9,518,064 | 25,787,539 | 20,946,321 | 361,950 | 9,400,018 | 66,013,892 | 4.2 | X X X | X X X | 51,229,458 | 14,784,434 |
| 10.5 Class 5 | 23,171 | 3,708,301 | 2,068,586 | | 4,725,705 | (c) 10,525,763 | 0.7 | X X X | X X X | 8,925,762 | 1,600,000 |
| 10.6 Class 6 | | 50,120 | 133,333 | | 3,495,000 | (c) 3,678,453 | 0.2 | X X X | X X X | 3,678,453 | |
| 10.7 Totals | 191,264,297 | 467,219,843 | 381,130,788 | 79,568,143 | 451,885,934 | (b) 1,571,069,005 | 100.0 | X X X | X X X | 1,343,531,519 | 227,537,485 |
| 10.8 Line 10.7 as a % of Column 6 | 12.2 | 29.7 | 24.3 | 5.1 | 28.8 | 100.0 | X X X | X X X | X X X | 85.5 | 14.5 |
| 11. Total Bonds Prior Year | | | | | | | | | | | |
| 11.1 Class 1 | 145,792,441 | 321,500,840 | 266,092,712 | 70,648,646 | 146,526,373 | X X X | X X X | 950,561,012 | 64.3 | 812,454,313 | 138,106,702 |
| 11.2 Class 2 | 23,679,551 | 171,673,503 | 129,804,665 | 20,066,227 | 63,226,943 | X X X | X X X | 408,450,889 | 27.6 | 278,722,255 | 129,728,634 |
| 11.3 Class 3 | 4,001,664 | 25,054,318 | 47,937,871 | 5,318,067 | 5,086,412 | X X X | X X X | 87,398,332 | 5.9 | 72,146,367 | 15,251,965 |
| 11.4 Class 4 | 347,786 | 8,007,481 | 18,543,010 | | | X X X | X X X | 26,898,277 | 1.8 | 21,239,509 | 5,658,768 |
| 11.5 Class 5 | | 3,030,206 | 1,193,156 | | 600,000 | X X X | X X X | (c) 4,823,361 | 0.3 | 2,709,923 | 2,113,438 |
| 11.6 Class 6 | | 67,618 | | | 1,155,313 | X X X | X X X | (c) 1,222,931 | 0.1 | 660,431 | 562,500 |
| 11.7 Totals | 173,821,442 | 529,333,966 | 463,571,414 | 96,032,940 | 216,595,041 | X X X | X X X | (b) 1,479,354,803 | 100.0 | 1,187,932,798 | 291,422,007 |
| 11.8 Line 11.7 as a % of Column 8 | 11.7 | 35.8 | 31.3 | 6.5 | 14.6 | X X X | X X X | 100.0 | X X X | 80.3 | 19.7 |
| 12. Total Publicly Traded Bonds | | | | | | | | | | | |
| 12.1 Class 1 | 135,194,817 | 249,309,382 | 169,040,359 | 39,256,880 | 239,841,597 | 832,643,035 | 53.0 | 812,454,312 | 54.9 | 832,643,034 | X X X |
| 12.2 Class 2 | 31,658,508 | 121,235,327 | 93,276,449 | 16,284,614 | 88,500,805 | 350,955,703 | 22.3 | 278,722,255 | 18.8 | 350,955,703 | X X X |
| 12.3 Class 3 | 8,664,584 | 22,345,960 | 31,984,330 | 5,282,672 | 27,821,562 | 96,099,108 | 6.1 | 72,146,367 | 4.9 | 96,099,109 | X X X |
| 12.4 Class 4 | 9,174,529 | 20,332,268 | 13,222,643 | | 8,500,018 | 51,229,458 | 3.3 | 21,239,509 | 1.4 | 51,229,458 | X X X |
| 12.5 Class 5 | 23,171 | 3,108,301 | 1,068,586 | | 4,725,705 | 8,925,763 | 0.6 | 2,709,923 | 0.2 | 8,925,762 | X X X |
| 12.6 Class 6 | | 50,120 | 133,333 | | 3,495,000 | 3,678,453 | 0.2 | 660,431 | | 3,678,453 | X X X |
| 12.7 Totals | 184,715,609 | 416,381,358 | 308,725,700 | 60,824,166 | 372,884,687 | 1,343,531,520 | 85.5 | 1,187,932,798 | 80.3 | 1,343,531,519 | X X X |
| 12.8 Line 12.7 as a % of Column 6 | 13.7 | 31.0 | 23.0 | 4.5 | 27.8 | 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 | 11.8 | 26.5 | 19.7 | 3.9 | 23.7 | 85.5 | X X X | X X X | X X X | 85.5 | X X X |
| 13. Total Privately Placed Bonds | | | | | | | | | | | |
| 13.1 Class 1 | 4,567,219 | 20,825,397 | 39,344,669 | 16,231,346 | 63,159,594 | 144,128,225 | 9.2 | 138,106,701 | 9.3 | X X X | 144,128,224 |
| 13.2 Class 2 | 1,637,935 | 20,947,651 | 15,020,641 | 1,216,782 | 9,941,653 | 48,764,662 | 3.1 | 129,728,634 | 8.8 | X X X | 48,764,662 |
| 13.3 Class 3 | | 3,010,165 | 9,316,099 | 933,901 | 5,000,000 | 18,260,165 | 1.2 | 15,251,966 | 1.0 | X X X | 18,260,165 |
| 13.4 Class 4 | 343,535 | 5,455,271 | 7,723,678 | 361,950 | 900,000 | 14,784,434 | 0.9 | 5,658,768 | 0.4 | X X X | 14,784,434 |
| 13.5 Class 5 | | 600,000 | 1,000,000 | | | 1,600,000 | 0.1 | 2,113,438 | 0.1 | X X X | 1,600,000 |
| 13.6 Class 6 | | | | | | | | 562,500 | | X X X | |
| 13.7 Totals | 6,548,689 | 50,838,484 | 72,405,087 | 18,743,979 | 79,001,247 | 227,537,486 | 14.5 | 291,422,007 | 19.7 | X X X | 227,537,485 |
| 13.8 Line 13.7 as a % of Column 6 | 2.9 | 22.3 | 31.8 | 8.2 | 34.7 | 100.0 | X X X | X X X | X X X | X X X | 100.0 |
| 13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10 | 0.4 | 3.2 | 4.6 | 1.2 | 5.0 | 14.5 | X X X | X X X | X X X | X X X | 14.5 |

(a) Includes \$ 153,661,277 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 12,290,572 current year, \$ 36,701,782 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 COLUMBUS LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

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

| Distribution by Type | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Column 6 as a % of Line 10.7 | 8 Total From Column 6 Prior Year | 9 % From Column 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed |
|--|------------------------|--|--|---|-----------------------|-------------------------------|---|---|---------------------------------------|-----------------------------------|------------------------------------|
| 1. U.S. Governments, Schedules D and DA (Group 1) | | | | | | | | | | | |
| 1.1 Issuer Obligations | 25,000 | 6,725,767 | 992,410 | 1,880,205 | 3,721,231 | 13,344,613 | 0.8 | 4,869,385 | 0.3 | 13,344,612 | |
| 1.2 Single Class Mortgage-Backed/Asset-Backed Securities | 8,974,437 | 17,028,462 | 7,263,733 | 5,868,663 | 5,607,137 | 44,742,432 | 2.8 | 73,314,262 | 0.5 | 44,742,432 | |
| 1.7 Totals | 8,999,437 | 23,754,229 | 8,256,143 | 7,748,868 | 9,328,368 | 58,087,045 | 3.7 | 78,183,647 | 0.8 | 58,087,044 | |
| 2. All Other Governments, Schedules D and DA (Group 2) | | | | | | | | | | | |
| 2.1 Issuer Obligations | | 250,000 | | | | 250,000 | | 250,000 | | | 250,000 |
| 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 | | 250,000 | | | | 250,000 | | 250,000 | | | 250,000 |
| 3. States, Territories and Possessions, Guaranteed, Schedules D and DA (Group 3) | | | | | | | | | | | |
| 3.1 Issuer Obligations | | 5,634,185 | | | | 5,634,185 | 0.4 | 5,738,294 | 0.4 | 5,634,185 | |
| 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 | | 5,634,185 | | | | 5,634,185 | 0.4 | 5,738,294 | 0.4 | 5,634,185 | |
| 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 | | | 7,295,000 | | | 7,295,000 | 0.5 | 16,024,119 | 1.1 | 7,295,000 | |
| 5.2 Single Class Mortgage-Backed/Asset-Backed Securities | 6,385,867 | 17,216,014 | 13,230,340 | 11,298,296 | 2,628,791 | 50,759,308 | 3.2 | 5,478,189 | 0.4 | 50,759,309 | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 5.3 Defined | 10,808,553 | 28,411,587 | 1,161,505 | 1,382,891 | 7,084,107 | 48,848,643 | 3.1 | 12,181,035 | 0.8 | 48,848,644 | |
| 5.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 5.5 Defined | | | | | | | | | | | |
| 5.6 Other | | | | | | | | | | | |
| 5.7 Totals | 17,194,420 | 45,627,601 | 21,686,845 | 12,681,187 | 9,712,898 | 106,902,951 | 6.8 | 33,683,343 | 2.3 | 106,902,953 | |

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

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

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

| Distribution by Type | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Column 6 as a % of Line 10.7 | 8 Total From Column 6 Prior Year | 9 % From Column 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed |
|---|------------------------|--|--|---|-----------------------|-------------------------------|---|---|---------------------------------------|-----------------------------------|------------------------------------|
| 6. Public Utilities (Unaffiliated), Schedules D and DA (Group 6) | | | | | | | | | | | |
| 6.1 Issuer Obligations | 24,913,151 | 58,812,672 | 89,373,067 | 6,444,982 | 58,601,295 | 238,145,167 | 15.2 | 224,198,288 | 15.2 | 223,435,812 | 14,709,354 |
| 6.2 Single Class Mortgage-Backed/Asset-Backed Bonds | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 6.3 Defined | | | | | | | | | | | |
| 6.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 6.5 Defined | | | | | | | | | | | |
| 6.6 Other | | | | | | | | | | | |
| 6.7 Totals | 24,913,151 | 58,812,672 | 89,373,067 | 6,444,982 | 58,601,295 | 238,145,167 | 15.2 | 224,198,288 | 15.2 | 223,435,812 | 14,709,354 |
| 7. Industrial and Miscellaneous (Unaffiliated), Schedules D and DA (Group 7) | | | | | | | | | | | |
| 7.1 Issuer Obligations | 49,256,060 | 242,917,112 | 191,607,988 | 34,022,295 | 344,848,948 | 862,652,403 | 54.9 | 787,001,492 | 53.2 | 696,614,223 | 166,038,180 |
| 7.2 Single Class Mortgage-Backed/Asset-Backed Bonds | | 5,064,761 | | | | 5,064,761 | 0.3 | 642,976 | | 5,064,761 | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 7.3 Defined | 63,665,429 | 24,280,818 | 12,342,337 | 1,437,486 | 2,020,375 | 103,746,445 | 6.6 | 128,807,936 | 8.7 | 103,277,212 | 469,232 |
| 7.4 Other | 7,752,119 | 15,706,606 | 3,599,625 | 692,909 | 957,427 | 28,708,686 | 1.8 | 35,707,803 | 2.4 | 21,996,002 | 6,712,683 |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 7.5 Defined | 7,393,730 | 6,466,470 | 6,821,597 | 9,843,807 | 8,597,421 | 39,123,025 | 2.5 | 29,907,048 | 2.0 | 32,282,995 | 6,840,031 |
| 7.6 Other | 11,779,340 | 37,151,504 | 44,626,223 | 1,993,984 | 17,819,201 | 113,370,252 | 7.2 | 145,562,840 | 9.8 | 90,236,333 | 23,133,920 |
| 7.7 Totals | 139,846,678 | 331,587,271 | 258,997,770 | 47,990,481 | 374,243,372 | 1,152,665,572 | 73.4 | 1,127,630,095 | 76.2 | 949,471,526 | 203,194,046 |
| 8. Credit Tenant Loans, Schedules D and DA (Group 8) | | | | | | | | | | | |
| 8.1 Issuer Obligations | 310,611 | 1,553,885 | 2,816,963 | 4,702,626 | | 9,384,085 | 0.6 | 9,671,140 | 0.7 | | 9,384,085 |
| 8.7 Totals | 310,611 | 1,553,885 | 2,816,963 | 4,702,626 | | 9,384,085 | 0.6 | 9,671,140 | 0.7 | | 9,384,085 |
| 9. Parent, Subsidiaries and Affiliates, Schedules D and DA (Group 9) | | | | | | | | | | | |
| 9.1 Issuer Obligations | | | | | | | | | | | |
| 9.2 Single Class Mortgage-Backed/Asset-Backed Bonds | | | | | | | | | | | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 9.3 Defined | | | | | | | | | | | |
| 9.4 Other | | | | | | | | | | | |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 9.5 Defined | | | | | | | | | | | |
| 9.6 Other | | | | | | | | | | | |
| 9.7 Totals | | | | | | | | | | | |

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

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

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

| Distribution by Type | 1 1 Year or Less | 2 Over 1 Year Through 5 Years | 3 Over 5 Years Through 10 Years | 4 Over 10 Years Through 20 Years | 5 Over 20 Years | 6 Total Current Year | 7 Column 6 as a % of Line 10.7 | 8 Total From Column 6 Prior Year | 9 % From Column 7 Prior Year | 10 Total Publicly Traded | 11 Total Privately Placed |
|---|------------------------|--|--|---|-----------------------|-------------------------------|---|---|---------------------------------------|-----------------------------------|------------------------------------|
| 10. Total Bonds Current Year | | | | | | | | | | | |
| 10.1 Issuer Obligations | 74,504,822 | 315,893,621 | 292,085,428 | 47,050,108 | 407,171,474 | 1,136,705,453 | 72.4 | X X X | X X X | 946,323,832 | 190,381,619 |
| 10.2 Single Class Mortgage-Backed/Asset-Backed Bonds | 15,360,304 | 39,309,237 | 20,494,073 | 17,166,959 | 8,235,928 | 100,566,501 | 6.4 | X X X | X X X | 100,566,502 | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 10.3 Defined | 74,473,982 | 52,692,405 | 13,503,842 | 2,820,377 | 9,104,482 | 152,595,088 | 9.7 | X X X | X X X | 152,125,856 | 469,232 |
| 10.4 Other | 7,752,119 | 15,706,606 | 3,599,625 | 692,909 | 957,427 | 28,708,686 | 1.8 | X X X | X X X | 21,996,002 | 6,712,683 |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 10.5 Defined | 7,393,730 | 6,466,470 | 6,821,597 | 9,843,807 | 8,597,421 | 39,123,025 | 2.5 | X X X | X X X | 32,282,995 | 6,840,031 |
| 10.6 Other | 11,779,340 | 37,151,504 | 44,626,223 | 1,993,984 | 17,819,201 | 113,370,252 | 7.2 | X X X | X X X | 90,236,333 | 23,133,920 |
| 10.7 Totals | 191,264,297 | 467,219,843 | 381,130,788 | 79,568,144 | 451,885,933 | 1,571,069,005 | 100.0 | X X X | X X X | 1,343,531,520 | 227,537,485 |
| 10.8 Line 10.7 as a % of Column 6 | 12.2 | 29.7 | 24.3 | 5.1 | 28.8 | 100.0 | X X X | X X X | X X X | 85.5 | 14.5 |
| 11. Total Bonds Prior Year | | | | | | | | | | | |
| 11.1 Issuer Obligations | 100,380,108 | 386,106,240 | 343,065,203 | 47,990,162 | 170,211,004 | X X X | X X X | 1,047,752,717 | 70.8 | 805,486,474 | 242,266,243 |
| 11.2 Single Class Mortgage-Backed/Asset-Backed Bonds | 1,748,391 | 5,259,100 | 8,858,429 | 27,636,599 | 35,932,908 | X X X | X X X | 79,435,427 | 5.4 | 78,792,450 | 642,976 |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 11.3 Defined | 44,687,027 | 61,675,239 | 23,016,722 | 10,111,811 | 1,498,172 | X X X | X X X | 140,988,971 | 9.5 | 140,988,971 | |
| 11.4 Other | 7,699,702 | 12,986,948 | 10,699,029 | 4,321,799 | 326 | X X X | X X X | 35,707,803 | 2.4 | 24,142,777 | 11,565,025 |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 11.5 Defined | 2,480,572 | 11,867,236 | 12,527,432 | 520,346 | 2,511,462 | X X X | X X X | 29,907,048 | 2.0 | 22,348,831 | 7,558,217 |
| 11.6 Other | 16,825,645 | 51,439,202 | 65,404,602 | 5,452,224 | 6,441,167 | X X X | X X X | 145,562,840 | 9.8 | 116,173,296 | 29,389,546 |
| 11.7 Totals | 173,821,445 | 529,333,965 | 463,571,417 | 96,032,941 | 216,595,039 | X X X | X X X | 1,479,354,806 | 100.0 | 1,187,932,799 | 291,422,007 |
| 11.8 Line 11.7 as a % of Column 8 | 11.7 | 35.8 | 31.3 | 6.5 | 14.6 | X X X | X X X | 100.0 | X X X | 80.3 | 19.7 |
| 12. Total Publicly Traded Bonds | | | | | | | | | | | |
| 12.1 Issuer Obligations | 70,485,265 | 271,934,022 | 243,783,869 | 30,993,022 | 329,127,654 | 946,323,832 | 60.2 | 805,486,473 | 54.4 | 946,323,832 | X X X |
| 12.2 Single Class Mortgage-Backed/Asset-Backed Bonds | 15,360,305 | 39,309,237 | 20,494,073 | 17,166,959 | 8,235,928 | 100,566,502 | 6.4 | 78,792,450 | 5.3 | 100,566,502 | X X X |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 12.3 Defined | 74,004,749 | 52,692,405 | 13,503,842 | 2,820,378 | 9,104,482 | 152,125,856 | 9.7 | 140,988,972 | 9.5 | 152,125,856 | X X X |
| 12.4 Other | 6,573,785 | 13,066,170 | 2,356,047 | | | 21,996,002 | 1.4 | 24,142,778 | 1.6 | 21,996,002 | X X X |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 12.5 Defined | 6,563,060 | 2,482,849 | 4,795,858 | 9,843,807 | 8,597,421 | 32,282,995 | 2.1 | 22,348,830 | 1.5 | 32,282,995 | X X X |
| 12.6 Other | 11,728,444 | 36,896,676 | 23,792,011 | | 17,819,201 | 90,236,332 | 5.7 | 116,173,292 | 7.9 | 90,236,333 | X X X |
| 12.7 Totals | 184,715,608 | 416,381,359 | 308,725,700 | 60,824,166 | 372,884,686 | 1,343,531,519 | 85.5 | 1,187,932,795 | 80.3 | 1,343,531,520 | X X X |
| 12.8 Line 12.7 as a % of Column 6 | 13.7 | 31.0 | 23.0 | 4.5 | 27.8 | 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 | 11.8 | 26.5 | 19.7 | 3.9 | 23.7 | 85.5 | X X X | X X X | X X X | 85.5 | X X X |
| 13. Total Privately Placed Bonds | | | | | | | | | | | |
| 13.1 Issuer Obligations | 4,019,556 | 43,959,598 | 48,301,559 | 16,057,086 | 78,043,820 | 190,381,619 | 12.1 | 242,266,243 | 16.4 | X X X | 190,381,619 |
| 13.2 Single Class Mortgage-Backed/Asset-Backed Bonds | | | | | | | | 642,976 | | X X X | |
| MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: | | | | | | | | | | | |
| 13.3 Defined | 469,232 | | | | | 469,232 | | | | X X X | 469,232 |
| 13.4 Other | 1,178,334 | 2,640,436 | 1,243,577 | 692,909 | 957,427 | 6,712,683 | 0.4 | 11,565,025 | 0.8 | X X X | 6,712,683 |
| MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES: | | | | | | | | | | | |
| 13.5 Defined | 830,670 | 3,983,621 | 2,025,739 | | | 6,840,030 | 0.4 | 7,558,217 | 0.5 | X X X | 6,840,031 |
| 13.6 Other | 50,896 | 254,828 | 20,834,212 | 1,993,984 | | 23,133,920 | 1.5 | 29,389,547 | 2.0 | X X X | 23,133,920 |
| 13.7 Totals | 6,548,688 | 50,838,483 | 72,405,087 | 18,743,979 | 79,001,247 | 227,537,484 | 14.5 | 291,422,008 | 19.7 | X X X | 227,537,485 |
| 13.8 Line 13.7 as a % of Column 6 | 2.9 | 22.3 | 31.8 | 8.2 | 34.7 | 100.0 | X X X | X X X | X X X | X X X | 100.0 |
| 13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10 | 0.4 | 3.2 | 4.6 | 1.2 | 5.0 | 14.5 | X X X | X X X | X X X | X X X | 14.5 |

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 | 12,004,203 | 12,004,203 | | | |
| 2. Cost of short-term investments acquired | 25,000 | 25,000 | | | |
| 3. Increase (decrease) by adjustment | | | | | |
| 4. Increase (decrease) by foreign exchange adjustment | | | | | |
| 5. Total profit (loss) on disposal of short-term investments | | | | | |
| 6. Consideration received on disposal of short-term investments | 12,004,203 | 12,004,203 | | | |
| 7. Book/adjusted carrying value, current year | 25,000 | 25,000 | | | |
| 8. Total valuation allowance | | | | | |
| 9. Subtotal (Line 7 plus Line 8) | 25,000 | 25,000 | | | |
| 10. Total nonadmitted amounts | | | | | |
| 11. Statement value (Line 9 minus Line 10) | 25,000 | 25,000 | | | |
| 12. Income collected during year | 98 | 98 | | | |
| 13. Income earned during year | 98 | 98 | | | |

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

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

| | |
|---|-----------|
| 1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) | 2,317,125 |
| 2. Cost/Option Premium (Section 2, Column 7) | |
| 3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13) | |
| 4. Gain/(Loss) on Termination: | |
| 4.1 Recognized (Section 3, Column 14) | |
| 4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15) | |
| 5. Consideration received on terminations (Section 3, Column 12) | |
| 6. Used to Adjust Basis on Open Contracts (Section 1, Column 13) | |
| 7. Disposition of deferred amount on contracts terminated in prior year: | |
| 7.1 Recognized | |
| 7.2 Used to Adjust Basis of Hedged Item | |
| 8. Aggregate write-in book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 minus Line 6 minus Line 7) | 2,317,125 |

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

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

| | |
|--|-------------|
| 1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) | |
| 2. Consideration received (Section 2, Column 7) | |
| 3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13) | |
| 4. Gain/(Loss) on Termination: | |
| 4.1 Recognized (Section 3, Column 14) | NONE |
| 4.2 Used to Adjust Basis (Section 3, Column 15) | |
| 5. Consideration paid on terminations (Section 3, Column 12) | |
| 6. Used to Adjust Basis on Open Contracts (Section 1, Column 13) | |
| 7. Disposition of deferred amount on contracts terminated in prior year: | |
| 7.1 Recognized | |
| 7.2 Used to Adjust Basis | |
| 8. Aggregate write-in book value, December 31, Current Year (Line 1 plus Line 2 plus Line 3 minus Line 4 minus Line 5 minus Line 6 minus Line 7) | |

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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 | | | | | | | |
| 3913242 | DC0064504T | GA | 2002 | 10,000 | | 10,000 | Misrepresentation on the application |
| 0199999 - Subtotal - Disposed - Death Claims - Ordinary | | | | 10,000 | | 10,000 | |
| 0599999 - Subtotal - Disposed - Death Claims | | | | 10,000 | | 10,000 | |
| 2699999 - Subtotal - Disposed - Claims Disposed of During Current Year | | | | 10,000 | | 10,000 | |
| 5399999 - TOTALS | | | | 10,000 | | 10,000 | |

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

| | Total | | Group Accident and Health | | Credit Accident and Health (Group and Individual) | | Collectively Renewable | | Other Individual Contracts | | | | | | | | |
|--|----------|-----|---------------------------|-----|---|-----|------------------------|-----|----------------------------|------|----------------------|------|---------------------------------------|------|---------------------|------|-----------|
| | | | | | | | | | Non-Cancellable | | Guaranteed Renewable | | Non-Renewable for Stated Reasons Only | | Other Accident Only | | All Other |
| | 1 Amount | 2 % | 3 Amount | 4 % | 5 Amount | 6 % | 7 Amount | 8 % | 9 Amount | 10 % | 11 Amount | 12 % | 13 Amount | 14 % | 15 Amount | 16 % | 17 Amount | 18 % |

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

| | | | | | | | | | | | | | | | | | | |
|--|-----------|----------|--|-----|--|-----|--|-----|-----------|----------|----------|-----|--|-----|--|-----|--|-----|
| 1. Premiums written | 645,517 | XXX | | XXX | | XXX | | XXX | 645,517 | XXX | | XXX | | XXX | | XXX | | XXX |
| 2. Premiums earned | 652,075 | XXX | | XXX | | XXX | | XXX | 652,075 | XXX | | XXX | | XXX | | XXX | | XXX |
| 3. Incurred claims | 1,180,978 | 181.111 | | | | | | | 1,158,128 | 177.607 | 22,850 | | | | | | | |
| 4. Increase in contract reserves | (518,506) | (79.516) | | | | | | | (518,506) | (79.516) | | | | | | | | |
| 5. Commissions (a) | 23,371 | 3.584 | | | | | | | 23,371 | 3.584 | | | | | | | | |
| 6. General insurance expenses | 111,470 | 17.095 | | | | | | | 111,470 | 17.095 | | | | | | | | |
| 7. Taxes, licenses and fees | 14,627 | 2.243 | | | | | | | 14,627 | 2.243 | | | | | | | | |
| 8. Total expenses incurred | 149,468 | 22.922 | | | | | | | 149,468 | 22.922 | | | | | | | | |
| 9. Aggregate write-ins for deductions | | | | | | | | | | | | | | | | | | |
| 10. Gain from underwriting before dividends or refunds | (159,865) | (24.516) | | | | | | | (137,015) | (21.012) | (22,850) | | | | | | | |
| 11. Dividends or refunds | | | | | | | | | | | | | | | | | | |
| 12. Gain from underwriting after dividends or refunds | (159,865) | (24.516) | | | | | | | (137,015) | (21.012) | (22,850) | | | | | | | |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | | | | | | |
| 0901. | | | | | | | | | | | | | | | | | | |
| 0902. | | | | | | | | | | | | | | | | | | |
| 0903. | | | | | | | | | | | | | | | | | | |
| 0998. Summary of remaining write-ins for Line 9 from overflow page | | | | | | | | | | | | | | | | | | |
| 0999. Totals (Lines 0901 through 0903 plus Line 0998) (Line 9 above) | | | | | | | | | | | | | | | | | | |

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

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

PART 2 - RESERVES AND LIABILITIES

| | | | | | | | | | |
|---|-----------|--|--|--|-----------|---------|--|--|--|
| A. Premium Reserves: | | | | | | | | | |
| 1. Unearned premiums | 111,298 | | | | 111,298 | | | | |
| 2. Advance premiums | 2,312 | | | | 2,312 | | | | |
| 3. Reserve for rate credits | | | | | | | | | |
| 4. Total premium reserves, current year | 113,610 | | | | 113,610 | | | | |
| 5. Total premium reserves, prior year | 120,168 | | | | 120,168 | | | | |
| 6. Increase in total premium reserves | (6,558) | | | | (6,558) | | | | |
| B. Contract Reserves: | | | | | | | | | |
| 1. Additional reserves | 4,239,940 | | | | 4,239,940 | | | | |
| 2. Reserve for future contingent benefits | | | | | | | | | |
| 3. Total contract reserves, current year | 4,239,940 | | | | 4,239,940 | | | | |
| 4. Total contract reserves, prior year | 4,758,446 | | | | 4,758,446 | | | | |
| 5. Increase in contract reserves | (518,506) | | | | (518,506) | | | | |
| C. Claim Reserves and Liabilities: | | | | | | | | | |
| 1. Total current year | 4,853,363 | | | | 4,782,848 | 70,515 | | | |
| 2. Total prior year | 4,878,902 | | | | 4,800,634 | 78,268 | | | |
| 3. Increase | (25,539) | | | | (17,786) | (7,753) | | | |

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

| | | | | | | | | | |
|--|-----------|--|--|--|-----------|---------|--|--|--|
| 1. Claims paid during the year: | | | | | | | | | |
| 1.1 On claims incurred prior to current year | 1,017,289 | | | | 986,686 | 30,603 | | | |
| 1.2 On claims incurred during current year | 189,228 | | | | 189,228 | | | | |
| 2. Claim reserves and liabilities, December 31, current year: | | | | | | | | | |
| 2.1 On claims incurred prior to current year | 3,883,868 | | | | 3,813,353 | 70,515 | | | |
| 2.2 On claims incurred during current year | 969,495 | | | | 969,495 | | | | |
| 3. Test: | | | | | | | | | |
| 3.1 Line 1.1 and Line 2.1 | 4,901,157 | | | | 4,800,039 | 101,118 | | | |
| 3.2 Claim reserves and liabilities, December 31, prior year | 4,878,902 | | | | 4,800,634 | 78,268 | | | |
| 3.3 Line 3.1 minus Line 3.2 | 22,255 | | | | (595) | 22,850 | | | |

PART 4 - REINSURANCE

| | | | | | | | | | |
|--------------------------------|----------|--|--|--|----------|--------|--|--|--|
| A. Reinsurance Assumed: | | | | | | | | | |
| 1. Premiums written | | | | | | | | | |
| 2. Premiums earned | | | | | | | | | |
| 3. Incurred claims | | | | | | | | | |
| 4. Commissions | | | | | | | | | |
| B. Reinsurance Ceded: | | | | | | | | | |
| 1. Premiums written | 75,678 | | | | 15,712 | 59,966 | | | |
| 2. Premiums earned | 83,629 | | | | 22,206 | 61,423 | | | |
| 3. Incurred claims | 150,987 | | | | 74,007 | 76,980 | | | |
| 4. Commissions | (19,771) | | | | (19,771) | | | | |

SCHEDULE H - PART 5 - HEALTH CLAIMS

| | 1 | 2 | 3 | 4 |
|--|---------|--------|-----------|-----------|
| | Medical | Dental | Other | Total |
| A. Direct: | | | | |
| 1. Incurred claims | 102,183 | | 1,229,781 | 1,331,964 |
| 2. Beginning claim reserves and liabilities | 10,840 | | 5,119,845 | 5,130,685 |
| 3. Ending claim reserves and liabilities | 9,756 | | 5,056,805 | 5,066,561 |
| 4. Claims paid | 103,267 | | 1,292,821 | 1,396,088 |
| B. Assumed Reinsurance: | | | | |
| 5. Incurred claims | | | | |
| 6. Beginning claim reserves and liabilities | | | | |
| 7. Ending claim reserves and liabilities | | | | |
| 8. Claims paid | | | | |
| C. Ceded Reinsurance: | | | | |
| 9. Incurred claims | 102,183 | | 48,804 | 150,987 |
| 10. Beginning claim reserves and liabilities | 10,840 | | 249,643 | 260,483 |
| 11. Ending claim reserves and liabilities | 9,756 | | 210,842 | 220,598 |
| 12. Claims paid | 103,267 | | 87,605 | 190,872 |
| D. Net: | | | | |
| 13. Incurred claims | | | 1,180,977 | 1,180,977 |
| 14. Beginning claim reserves and liabilities | | | 4,870,202 | 4,870,202 |
| 15. Ending claim reserves and liabilities | | | 4,845,963 | 4,845,963 |
| 16. Claims paid | | | 1,205,216 | 1,205,216 |

SCHEDULE O - PART 1

Development of Incurred Losses

Section A - Group Accident and Health

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

Section B - Other Accident and Health

| | | | | | |
|----------------|-----------|-----------|---------|---------|---------|
| 1. Prior | 1,734,643 | 1,302,438 | 788,568 | 816,797 | 485,998 |
| 2. 1998 | 184,653 | 232,280 | 98,711 | 85,189 | 120,978 |
| 3. 1999 | XXX | 163,289 | 184,813 | 140,268 | 56,997 |
| 4. 2000 | XXX | XXX | 169,644 | 236,925 | 117,777 |
| 5. 2001 | XXX | XXX | XXX | 162,367 | 173,997 |
| 6. 2002 | XXX | XXX | XXX | XXX | 189,228 |

Section C - Credit Accident and Health

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

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

SCHEDULE O - PART 1
Development of Incurred Losses

Section D - _____

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

Section E - _____

| | | | | | |
|----------------|-------------|--|--|--|--|
| 1. Prior | | | | | |
| 2. 1998 | NONE | | | | |
| 3. 1999 | | | | | |
| 4. 2000 | | | | | |
| 5. 2001 | | | | | |
| 6. 2002 | | | | | |
| | | | | | |

Section F - _____

| | | | | | |
|----------------|-------------|--|--|--|--|
| 1. Prior | | | | | |
| 2. 1998 | NONE | | | | |
| 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 | NONE | | | | |
| 2. 1998 | | | | | |
| 3. 1999 | | | | | |
| 4. 2000 | | | | | |
| 5. 2001 | | | | | |
| 6. 2002 ..... |  |  |  |  |  | XXX |

Section H - _____

| | | | | | |
|----------------|-------------|--|--|--|--|
| 1. Prior | NONE | | | | |
| 2. 1998 | | | | | |
| 3. 1999 | | | | | |
| 4. 2000 | | | | | |
| 5. 2001 | | | | | |
| 6. 2002 ..... |  |  |  |  |  | XXX |

Section I - _____

| | | | | | |
|----------------|-------------|--|--|--|--|
| 1. Prior | NONE | | | | |
| 2. 1998 | | | | | |
| 3. 1999 | | | | | |
| 4. 2000 | | | | | |
| 5. 2001 | | | | | |
| 6. 2002 ..... |  |  |  |  |  | XXX |

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

SCHEDULE O - PART 1
Development of Incurred Losses

Section J - _____

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

Section K - _____

| | | | | | |
|----------------|-------------|--|--|--|--|
| 1. Prior | | | | | |
| 2. 1998 | NONE | | | | |
| 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 | | | | XXX | XXX |
| 2. 1999 | XXX | | | | XXX |
| 3. 2000 | XXX | XXX | | | |
| 4. 2001 | XXX | XXX | XXX | | |
| 5. 2002 | XXX | XXX | XXX | XXX | |

Section B - Other Accident and Health

| | | | | | |
|---------|-----------|-----------|-----------|---------|-----------|
| 1. 1998 | 1,133,447 | 833,471 | 835,042 | XXX | XXX |
| 2. 1999 | XXX | 1,178,420 | 688,257 | 767,273 | XXX |
| 3. 2000 | XXX | XXX | 1,151,254 | 662,220 | 701,841 |
| 4. 2001 | XXX | XXX | XXX | 945,409 | 643,610 |
| 5. 2002 | XXX | XXX | XXX | XXX | 1,158,723 |

Section C - Credit Accident and Health

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

SCHEDULE O - PART 3

Reserve and Liability Methodology - Exhibits 6 and 8

| Line of Business | 1 Methodology | 2 Amount |
|-------------------------------|------------------|-------------|
| 1. Industrial Life | | |
| 2. Ordinary Life | Other | 3,626,563 |
| 3. Individual Annuity | Other | 27,424 |
| 4. Supplementary Contracts | | |
| 5. Credit Life | | |
| 6. Group Life | | |
| 7. Group Accident and Health | | |
| 8. Credit Accident and Health | | |
| 9. Other Accident and Health | Standard Factor | 4,824,820 |
| 10. Total | | 8,478,807 |

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 | NONE | | | XXX | XXX |
| 2. 1999 | | | | XXX | |
| 3. 2000 | | | | | |
| 4. 2001 | | | | X | |
| 5. 2002 | | | | X XXX | |

Section E - _____

| | | | | | |
|---------------|-------------|--|--|------------|-----|
| 1. 1998 | NONE | | | XXX | XXX |
| 2. 1999 | | | | XXX | |
| 3. 2000 | | | | | |
| 4. 2001 | | | | X | |
| 5. 2002 | | | | X XXX | |

Section F - _____

| | | | | | |
|---------------|-------------|--|--|------------|-----|
| 1. 1998 | NONE | | | 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 | NONE | | | XXX | XXX |
| 2. 1999 | | | | XXX | |
| 3. 2000 | | | | | |
| 4. 2001 | | | | X | |
| 5. 2002 | | | | X XXX | |

Section H - _____

| | | | | | |
|---------------|-------------|--|--|------------|-----|
| 1. 1998 | NONE | | | XXX | XXX |
| 2. 1999 | | | | XXX | |
| 3. 2000 | | | | | |
| 4. 2001 | | | | X | |
| 5. 2002 | | | | X XXX | |

Section I - _____

| | | | | | |
|---------------|-------------|--|--|------------|-----|
| 1. 1998 | NONE | | | 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 | NONE | | | XXX | XXX |
| 2. 1999 | | | | XXX | |
| 3. 2000 | | | | | |
| 4. 2001 | | | | X | |
| 5. 2002 | | | | X XXX | |

Section K - _____

| | | | | | |
|---------------|-------------|--|--|------------|-----|
| 1. 1998 | NONE | | | XXX | XXX |
| 2. 1999 | | | | XXX | |
| 3. 2000 | | | | | |
| 4. 2001 | | | | X | |
| 5. 2002 | | | | X XXX | |

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

SCHEDULE S - PART 1 - SECTION 1

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|---------------------------------------|-------------------------|-------------------|---|----------------|--------------------------------------|--|-------------|----------|--|------------------------------------|---|
| NAIC Company Code | Federal ID Number | Effective Date | Name of Reinsured | Location | Type of Reinsurance Assumed | Amount of Inforce at End of Year | Reserve | Premiums | Reinsurance Payable on Paid and Unpaid Losses | Modified Coinsurance Reserve | Funds Withheld Under Coinsurance |
| General Account, Affiliates | | | | | | | | | | | |
| 70483 | 31-0487145 | 07/01/1986 | Western and Southern Life Insurance Co. | Cincinnati, OH | YRT/I | 454,947 | 353 | 718 | | | |
| 70483 | 31-0487145 | 07/01/1986 | Western and Southern Life Insurance Co. | Cincinnati, OH | OTH/I | 3,350,263,411 | 824,872,575 | | | | |
| 0199999 - General Account, Affiliates | | | | | | 3,350,718,358 | 824,872,928 | 718 | | | |
| 0399999 - Total General Account | | | | | | 3,350,718,358 | 824,872,928 | 718 | | | |
| 0799999 - GRAND TOTAL | | | | | | 3,350,718,358 | 824,872,928 | 718 | | | |

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

SCHEDULE S - PART 1 - SECTION 2

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|------------------------------|-------------------------|-------------------|---|----------------|--------------------------------------|----------|----------------------|---|--|------------------------------------|---|
| NAIC Company Code | Federal ID Number | Effective Date | Name of Reinsured | Location | Type of Reinsurance Assumed | Premiums | Unearned Premiums | Reserve Liability Other Than for Unearned Premiums | Reinsurance Payable on Paid and Unpaid Losses | Modified Coinsurance Reserve | Funds Withheld Under Coinsurance |
| Affiliates | | | | | | | | | | | |
| 70483 | 31-0487145 | 07/01/1986 | Western and Southern Life Insurance Co. | Cincinnati, OH | OTH/I | | 118,970 | 9,288,573 | | | |
| 0199999 - TOTAL - Affiliates | | | | | | | 118,970 | 9,288,573 | | | |
| 0399999 - GRAND TOTAL | | | | | | | 118,970 | 9,288,573 | | | |

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

SCHEDULE S - PART 2

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|-------------------|----------------|-------------------------------------|-------------------|-------------|---------------|
| NAIC Company Code | Federal ID Number | Effective Date | Name of Company | Location | Paid Losses | Unpaid Losses |
| Life and Annuity, Non-affiliates | | | | | | |
| 93572 | 43-1235868 | 09/01/1983 | RGA Reinsurance Co. | Saint Louis, MO | 412,152 | 116,199 |
| 82627 | 06-0839705 | 02/08/1963 | Swiss Re America | New York, NY | 31,290 | 80,851 |
| 87572 | 23-2038295 | 07/15/1986 | American United Life Insurance Co. | Indianapolis, IN | 195,486 | 50,527 |
| 87572 | 23-2038295 | 01/01/2001 | Scottish Re | Charlotte, NC | 8,290 | 29,819 |
| 68276 | 48-1024691 | 01/01/2001 | Employers Reassurance Corp. | Overland Park, KS | 8,290 | 26,453 |
| 60895 | 35-0145825 | 11/01/1991 | Transamerica Occidental | Charlotte, NC | 40,421 | 37,461 |
| 86258 | 13-2572994 | 03/01/1983 | Cologne Life Reinsurance Co. | Stamford, CT | 118,056 | 5,495 |
| 62308 | 06-0303370 | 02/01/1963 | Connecticut General Life | Hartford, CT | 827,554 | 7,040 |
| 88340 | 59-2859797 | 10/01/1999 | Hannover Life Reinsurance Co. | Orlando, FL | | 7,178 |
| 82627 | 06-0839705 | 01/01/1969 | Life Reassurance Corp. | Stamford, CT | 279,941 | 7,137 |
| 68713 | 84-0499703 | 02/01/1993 | Security Life of Denver | Denver, CO | | 21,462 |
| 65676 | 35-0472300 | 02/08/1963 | Lincoln National Life Insurance Co. | Fort Wayne, IN | | 6,951 |
| 66346 | 58-0828824 | 07/01/1980 | Munich American Reassurance Co. | Atlanta, GA | 13,822 | 338 |
| 0299999 - TOTAL - Life and Annuity, Non-affiliates | | | | | 1,935,302 | 396,911 |
| 0399999 - TOTAL - Life and Annuity | | | | | 1,935,302 | 396,911 |
| Accident and Health, Non-affiliates | | | | | | |
| 62308 | 06-0303370 | 12/01/1963 | Connecticut General Life | Hartford, CT | 7,700 | 3,413 |
| 0599999 - TOTAL - Accident and Health, Non-affiliates | | | | | 7,700 | 3,413 |
| 0699999 - TOTAL - Accident and Health | | | | | 7,700 | 3,413 |
| 0799999 - GRAND TOTAL - Life, Annuity and Accident and Health | | | | | 1,943,002 | 400,324 |

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

SCHEDULE S - PART 3 - SECTION 1

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

| 1 NAIC Company Code | 2 Federal ID Number | 3 Effective Date | 4 Name of Company | 5 Location | 6 Type of Reinsurance Ceded | 7 Amount in Force at End of Year | Reserve Credit Taken | | 10 Premiums | Outstanding Surplus Relief | | 13 Modified Coinsurance Reserve | 14 Funds Withheld Under Coinsurance |
|--|------------------------------|------------------------|-------------------------------------|-------------------|--------------------------------------|---|----------------------|-----------------|----------------|----------------------------|------------------|--|---|
| | | | | | | | 8 Current Year | 9 Prior Year | | 11 Current Year | 12 Prior Year | | |
| General Account Non-Affiliates | | | | | | | | | | | | | |
| 93572 | 43-1235868 | 09/01/1983 | RGA Reinsurance Co. | Saint Louis, MO | YRT/I | 596,941,156 | 5,915,958 | 3,191,569 | 3,366,460 | | | | |
| 82627 | 06-0839705 | 02/08/1963 | Swiss Re America | New York, NY | YRT/I | 413,153,635 | 4,813,659 | 1,968,857 | 2,854,095 | | | | |
| 87572 | 23-2038295 | 07/15/1986 | American United Life Insurance Co. | Indianapolis, IN | YRT/I | 269,826,709 | 2,385,255 | 1,709,605 | 1,723,884 | | | | |
| 87572 | 23-2038295 | 01/01/2001 | Scottish Re | Charlotte, NC | YRT/I | 143,830,853 | 1,701,672 | 620,226 | 366,347 | | | | |
| 68276 | 48-1024691 | 01/01/2001 | Employers Reassurance Corp. | Overland Park, KS | YRT/I | 128,076,312 | 1,525,121 | 628,520 | 392,362 | | | | |
| 60895 | 35-0145825 | 11/01/1991 | Tranamerica Occidental | Charlotte, NC | YRT/I | 194,278,103 | 1,182,100 | 599,415 | 1,113,726 | | | | |
| 86258 | 13-2572994 | 03/01/1983 | Cologne Life Reinsurance Co. | Stamford, CT | YRT/I | 30,297,532 | 639,675 | 244,640 | 660,099 | | | | |
| 62308 | 06-0303370 | 02/01/1963 | Connecticut General Life | Hartford, CT | YRT/I | 39,042,062 | 497,423 | 282,908 | 505,559 | | | | |
| 88340 | 59-2859797 | 10/01/1999 | Hannover Life Reinsurance Co. | Orlando, FL | YRT/I | 35,655,780 | 483,706 | 193,367 | 143,538 | | | | |
| 82627 | 06-0839705 | 01/01/1969 | Life Reassurance Corp. | Stamford, CT | YRT/I | 42,487,187 | 441,584 | 224,254 | 365,270 | | | | |
| 68713 | 84-0499703 | 02/01/1993 | Security Life of Denver | Denver, CO | YRT/I | 107,851,823 | 217,172 | 87,431 | 252,170 | | | | |
| 65676 | 35-0472300 | 02/08/1963 | Lincoln National Life Insurance Co. | Fort Wayne, IN | YRT/I | 35,811,954 | 189,374 | 147,346 | 159,796 | | | | |
| 66346 | 58-0828824 | 07/01/1980 | Munich American Reassurance Co. | Atlanta, GA | YRT/I | 1,460,585 | 38,637 | 38,389 | 37,303 | | | | |
| 80659 | 38-0397420 | 10/01/2000 | Canada Life | Toronto, Canada | CAT/I | | | 8,070 | | | | | |
| 0299999 - General Account Non-Affiliates | | | | | | 2,038,713,691 | 20,031,336 | 9,944,597 | 11,940,609 | | | | |
| 0399999 - Total General Account | | | | | | 2,038,713,691 | 20,031,336 | 9,944,597 | 11,940,609 | | | | |
| 0799999 - GRAND TOTAL | | | | | | 2,038,713,691 | 20,031,336 | 9,944,597 | 11,940,609 | | | | |

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

SCHEDULE S - PART 3 - SECTION 2

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

| 1 NAIC Company Code | 2 Federal ID Number | 3 Effective Date | 4 Name of Company | 5 Location | 6 Type | 7 Premiums | 8 Unearned Premiums (estimated) | 9 Reserve Credit Taken Other than for Unearned Premiums | Outstanding Surplus Relief | | 12 Modified Coinsurance Reserve | 13 Funds Withheld Under Coinsurance |
|----------------------------------|------------------------------|------------------------|--------------------------------|---------------|-----------|---------------|--|---|----------------------------|---------------------|--|---|
| | | | | | | | | | 10 Current Year | 11 Prior Year | | |
| Non-Affiliates | | | | | | | | | | | | |
| 71404 | 47-0463747 | 12/01/1994 | Continental General | Omaha, NE | CO/I | 59,966 | 7,672 | 64,853 | | | | |
| 62308 | 06-0303370 | 12/01/1963 | Connecticut General Life | Hartford, CT | CO/I | 9,752 | | 210,120 | | | | |
| 67598 | 04-1768571 | 05/01/1976 | Paul Revere Life Insurance Co. | Worcester, MA | CO/I | 5,960 | | | | | | |
| 0299999 - TOTAL - Non-Affiliates | | | | | | 75,678 | 7,672 | 274,973 | | | | |
| 0399999 - GRAND TOTAL | | | | | | 75,678 | 7,672 | 274,973 | | | | |

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 |
| A. OPERATIONS ITEMS | | | | | |
| 1. Premiums and annuity considerations for life and accident and health contracts | 12,016 | 12,215 | 13,206 | 13,630 | 12,470 |
| 2. Commissions and reinsurance expense allowances | (20) | 2 | 3,840 | 5,230 | 5,387 |
| 3. Contract claims | 4,357 | 10,161 | 5,354 | 3,311 | 3,675 |
| 4. Surrender benefits and withdrawals for life contracts | | | | | |
| 5. Dividends to policyholders | | | | | |
| 6. Reserve adjustments on reinsurance ceded | | | | | |
| 7. Increase in aggregate reserves for life and accident and health contracts | 10,046 | 6,733 | (622) | (318) | 905 |
| B. BALANCE SHEET ITEMS | | | | | |
| 8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected | 1,480 | 1,314 | 752 | 1,063 | 1,128 |
| 9. Aggregate reserves for life and accident and health contracts | 20,314 | 10,260 | 3,526 | 4,149 | 4,466 |
| 10. Liability for deposit-type contracts | | | | | |
| 11. Contract claims unpaid | 1,853 | 4,469 | 1,180 | 556 | 1,280 |
| 12. Amounts recoverable on reinsurance | 1,943 | 340 | 877 | 887 | 436 |
| 13. Experience rating refunds due or unpaid | | | | | |
| 14. Policyholders' dividends (not included in Line 10) | | | | | |
| 15. Commissions and reinsurance expense allowances unpaid | | | | 463 | 556 |
| 16. Unauthorized reinsurance offset | | | | | |
| C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM) | | | | | |
| 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) |
|---|------------------------------------|---------------------------------|-----------------------------------|
| ASSETS (Page 2, Column 3) | | | |
| 1. Cash and invested assets (Line 11) | 1,981,687,929 | | 1,981,687,929 |
| 2. Reinsurance ceded (Line 12) | 1,943,002 | (1,943,002) | |
| 3. Life and annuity premiums deferred and uncollected (Line 16) | 6,586,636 | 1,480,272 | 8,066,908 |
| 4. Accident and Health premiums due and unpaid (Line 17) | 7,290 | | 7,290 |
| 5. Net credit for ceded reinsurance | X X X | | |
| 6. All other admitted assets (balance) | 146,766,427 | 22,232,434 | 168,998,861 |
| 7. Total assets excluding Separate Accounts (Line 25) | 2,136,991,284 | 21,769,704 | 2,158,760,988 |
| 8. Separate Account assets (Line 26) | 12,907,566 | | 12,907,566 |
| 9. Total assets (Line 27) | 2,149,898,850 | 21,769,704 | 2,171,668,554 |
| LIABILITIES, CAPITAL AND SURPLUS (Page 3) | | | |
| 10. Contract reserves (Line 1 and Line 2) | 1,672,141,548 | 20,313,981 | 1,692,455,529 |
| 11. Liability for deposit-type contracts (Line 3) | 48,606,823 | | 48,606,823 |
| 12. Claim reserves (Line 4) | 3,705,147 | 1,455,723 | 5,160,870 |
| 13. Policyholder dividends/reserves (Line 5 through Line 7) | 15,804,058 | | 15,804,058 |
| 14. Premium and annuity considerations received in advance (Line 8) | 139,596 | | 139,596 |
| 15. Other contract liabilities (Line 9) | 14,232,614 | | 14,232,614 |
| 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) | 97,214,938 | | 97,214,938 |
| 19. Total liabilities excluding Separate Accounts (Line 26) | 1,851,844,724 | 21,769,704 | 1,873,614,428 |
| 20. Separate Account liabilities (Line 27) | 12,907,566 | | 12,907,566 |
| 21. Total liabilities (Line 28) | 1,864,752,290 | 21,769,704 | 1,886,521,994 |
| 22. Capital and surplus (Line 38) | 285,146,560 | X X X | 285,146,560 |
| 23. Total liabilities, capital and surplus (Line 39) | 2,149,898,850 | 21,769,704 | 2,171,668,554 |
| NET CREDIT FOR CEDED REINSURANCE | | | |
| 24. Contract reserves | 20,313,981 | | |
| 25. Claim reserves | 1,455,723 | | |
| 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 | 1,943,002 | | |
| 31. Other ceded reinsurance recoverables | | | |
| 32. Total ceded reinsurance recoverables | 23,712,706 | | |
| 33. Life and annuity premiums deferred and uncollected | 1,480,272 | | |
| 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 | 1,480,272 | | |
| 38. Total net credit for ceded reinsurance | 22,232,434 | | |

SCHEDULE Y (Continued)

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

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

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

.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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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:

.....

BARCODE:

Document Identifier 280:

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES


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RESPONSE

15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? No

EXPLANATION:

BARCODE: 9 9 9 3 7 2 0 0 2 2 3 0 0 0 0 0 0

Document Identifier 230: 

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

EXPLANATION:

BARCODE:
 Document Identifier 290:

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

EXPLANATION:

BARCODE:
 Document Identifier 300:

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

EXPLANATION:

BARCODE:
 Document Identifier 210:

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

EXPLANATION:

BARCODE:
 Document Identifier 285:

JUNE FILING

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

EXPLANATION:

BARCODE:
 Document Identifier 220:

OVERFLOW PAGE FOR WRITE-INS

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

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| AGGREGATED AT Line 25, Liabilities | | |
| Deferred Compensation Fund | (190,626) | (125,552) |
| Mortgage Valuation Reserve | 200,000 | 200,000 |
| Accounts Payable for Pre-Dissolutionment Activity | | 1,885 |
| Claim Stabilization | | 7,490,570 |
| 2598. Line 25, Liabilities | 9,374 | 7,566,903 |