



QUARTERLY STATEMENT

AS OF MARCH 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

NATIONWIDE INSURANCE COMPANY OF FLORIDA

NAIC Group Code	0140	0140	NAIC Company Code	10948	Employer's ID Number	31-1613686
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	Ohio	
Country of Domicile	United States of America					
Incorporated	08/18/1998			Commenced Business	08/18/1998	
Statutory Home Office	One Nationwide Plaza			Columbus, OH 43216		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	One Nationwide Plaza					
	(Street and Number)					
	Columbus, OH 43216			614-249-7111		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number) (Extension)		
Mail Address	One Nationwide Plaza			Columbus, OH 43216		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	One Nationwide Plaza					
	(Street and Number)					
	Columbus, OH 43216			614-249-1545		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number)		
Internet Website Address	www.nationwide.com					
Statement Contact	Teresa Jane Potts			614-249-1545		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	pottst@nationwide.com			614-249-4718		
	(E-mail Address)			(FAX Number)		
Policyowner Relations Contact	One Nationwide Plaza					
	(Street and Number)					
	Columbus, OH 43216			614-249-6408		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number) (Extension)		

OFFICERS

President and Chief Operating Officer	Galen Ross Barnes	Assoc. VP and Secretary	Glenn Warren Soden
Assoc. VP-Treas.			
Svcs./Treasurer	Carol Lynn Dove		

VICE PRESIDENTS

Patricia Ruth Hatler	David Karl Hollingsworth	David Ralph Jahn
Edwin Pugh McCausland Jr	Robert Alan Oakley	Robert Jay Woodward Jr

DIRECTORS OR TRUSTEES

Galen Ross Barnes	David Ralph Jahn	Michael Dean Miller
Douglas Craig Robinette	Richard Michael Waggoner	

State ofOhio.....
County ofFranklin.....
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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.

Galen Ross Barnes President and Chief Operating Officer	Glenn Warren Soden Assoc. VP and Secretary	Carol Lynn Dove Assoc. VP-Treas. Svcs./Treasurer
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Subscribed and sworn to before me this
_____ day of _____, 2002

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	405,856,607	0	405,856,607	388,952,217
2. Stocks:				
2.1 Preferred stocks	1,031,750	0	1,031,750	1,031,750
2.2 Common stocks	0	0		
3. Mortgage loans on real estate:				
3.1 First liens	0	0		
3.2 Other than first liens	0	0		
4. Real estate:				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0		
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0		
4.3 Properties held for sale (less \$0 encumbrances)	0	0		
5. Cash (\$(3,784,379) and short-term investments \$16,916,749)	13,132,370	0	13,132,370	13,998,426
6. Other invested assets	0	0		
7. Receivable for securities	26,412	0	26,412	157,357
8. Aggregate write-ins for invested assets	0		0	
9. Subtotals, cash and invested assets (Lines 1 to 8)	420,047,139		420,047,139	404,139,749
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection	3,065,586	20,493	3,045,093	2,124,530
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	12,915,525	0	12,915,525	12,741,162
10.3 Accrued retrospective premiums	0	0		
11. Funds held by or deposited with reinsured companies	0	0		
12. Bills receivable, taken for premiums	10,580	0	10,580	6,390
13. Amounts billed and receivable under high deductible policies	0	0		
14. Reinsurance recoverables on loss and loss adjustment expense payments	0	0	0	
15. Federal and foreign income tax recoverable and interest thereon (including \$5,850,561 net deferred tax asset).....	5,850,561	0	5,850,561	13,055,142
16. Guaranty funds receivable or on deposit.....	0	0		
17. Electronic data processing equipment and software.....	0	0		
18. Interest, dividends and real estate income due and accrued	5,488,791	0	5,488,791	5,021,734
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0		
20. Receivable from parent, subsidiaries and affiliates	9,206,391	0	9,206,391	
21. Amounts due from /to protected cells	0	0		
22. Equities and deposits in pools and associations	0	0	0	
23. Amounts receivable relating to uninsured accident and health plans.....	0	0	0	
24. Other assets nonadmitted				
25. Aggregate write-ins for other than invested assets	143		143	
26. Total assets excluding protected cell assets (Lines 9 through 25)	456,584,716	20,493	456,564,223	437,088,707
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	456,584,716	20,493	456,564,223	437,088,707
DETAILS OF WRITE-INS				
0801.	0	0	0	0
0802.	0	0	0	0
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0		0	
2501. Miscellaneous Exchange.....	143		143	0
2502.			0	0
2503.			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	143		143	

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$10,890,999)	26,451,731	22,043,204
2. Reinsurance payable on paid losses and loss adjustment expenses	0	
3. Loss adjustment expenses	2,832,386	2,404,622
4. Commissions payable, contingent commissions and other similar charges	927,715	1,159,552
5. Other expenses (excluding taxes, licenses and fees)	0	
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	0	
7. Federal and foreign income taxes [including \$708 on realized capital gains (losses)] (including \$0 net deferred tax liability)	4,444,487	
8. Borrowed money \$0 and interest thereon \$0	0	
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$948,385 and including warranty reserves of \$0)	80,279,304	81,077,950
10. Advance premium	10,212,960	6,304,009
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	81,460	1,896,770
13. Funds held by company under reinsurance treaties	0	
14. Amounts withheld or retained by company for account of others	266,398	296,319
15. Remittances and items not allocated	0	
16. Provision for reinsurance	0	
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	
18. Drafts outstanding	0	
19. Payable to parent, subsidiaries and affiliates	0	149,563
20. Payable for securities	1,026,095	
21. Liability for amounts held under uninsured accident and health plans	0	
22. Capital notes \$0 and interest thereon \$0	0	
23. Aggregate write-ins for liabilities		
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	126,522,537	115,331,989
25. Protected cell liabilities	0	
26. Total liabilities (Lines 24 and 25)	126,522,537	115,331,989
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	1,200,000	1,200,000
29. Preferred capital stock	0	
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	298,800,000	298,800,000
33. Unassigned funds (surplus)	30,041,686	21,756,717
34. Less treasury stock, at cost		
34.1 .....0 shares common (value included in Line 28 \$0)		
34.2 .....0 shares preferred (value included in Line 29 \$0)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	330,041,686	321,756,717
36. TOTALS	456,564,223	437,088,707
DETAILS OF WRITE-INS		
2301.		0
2302.		0
2303.		0
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)		
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		
3001.		0
3002.		0
3003.		0
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 39,992,914)	40,791,560	24,779,959	141,330,407
1.2 Assumed (written \$ 0)	0		0
1.3 Ceded (written \$ 9,565,310)	9,565,310	2,294,250	30,834,520
1.4 Net (written \$ 30,427,604)	31,226,250	22,485,709	110,495,887
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 15,569,303):			
2.1 Direct	18,562,294	8,008,286	59,842,022
2.2 Assumed	0		
2.3 Ceded	1,000,000		
2.4 Net	17,562,294	8,008,286	59,842,022
3. Loss expenses incurred	643,622	1,229,097	9,371,024
4. Other underwriting expenses incurred	7,417,389	12,196,329	48,800,235
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	25,623,305	21,433,711	118,013,282
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	5,602,945	1,051,998	(7,517,395)
INVESTMENT INCOME			
9. Net investment income earned	6,446,823	5,579,551	23,034,237
10. Net realized capital gains or (losses)			1,209,296
11. Net investment gain (loss) (Lines 9 + 10)	6,446,823	5,579,551	24,243,533
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 2,924 amount charged off \$ 15,038)	(12,113)	(7,390)	(49,004)
13. Finance and service charges not included in premiums	90,984	90,155	360,937
14. Aggregate write-ins for miscellaneous income	143,805	130,608	578,364
15. Total other income (Lines 12 through 14)	222,676	213,373	890,297
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	12,272,444	6,844,922	17,616,435
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	12,272,444	6,844,922	17,616,435
19. Federal and foreign income taxes incurred	4,444,487	3,730,993	9,135,530
20. Net income (Line 18 minus Line 19)(to Line 22)	7,827,957	3,113,929	8,480,905
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	321,756,717	307,889,941	307,889,940
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	7,827,957	3,113,929	8,480,905
23. Net unrealized capital gains or losses	126,843		(189,027)
24. Change in net unrealized foreign exchange capital gain (loss)	0		
25. Change in net deferred income tax	330,194	3,458,320	3,523,367
26. Change in nonadmitted assets	(25)		(20,468)
27. Change in provision for reinsurance	0		75,000
28. Change in surplus notes	0		
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles			1,997,000
31. Capital changes:			
31.1 Paid in			
31.2 Transferred from surplus (Stock Dividend)			
31.3 Transferred to surplus			
32. Surplus adjustments:			
32.1 Paid in			
32.2 Transferred to capital (Stock Dividend)			
32.3 Transferred from capital			
33. Net remittances from or (to) Home Office	0		
34. Dividends to stockholders			
35. Change in treasury stock			
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	8,284,969	6,572,249	13,866,777
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	330,041,686	314,462,190	321,756,717
DETAILS OF WRITE-INS			
0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)			
1401. Miscellaneous Income	143,805	130,608	578,364
1402.		0	0
1403.		0	0
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	143,805	130,608	578,364
3601.		0	0
3602.		0	0
3603.		0	0
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)			

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	27,513,153	130,574,491
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	13,369,625	49,001,033
3. Underwriting expenses paid	7,643,801	48,463,551
4. Other underwriting income (expenses)	(143)	
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	6,499,584	33,109,906
6. Net investment income	6,413,268	25,104,465
7. Other income (expenses):		
7.1 Agents' balances charged off	(12,113)	(49,004)
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others	3,879,030	4,884,554
7.4 Aggregate write-ins for miscellaneous items	234,789	939,301
7.5 Total other income (Lines 7.1 to 7.4)	4,101,706	5,774,851
8. Dividends to policyholders on direct business , less \$0 dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	7,534,775	(20,206,210)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	24,549,333	43,783,012
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	8,421,520	104,727,056
11.2 Stocks		1,031,750
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds	1,157,041	
11.8 Total investment proceeds (Lines 11.1 to 11.7)	9,578,561	105,758,806
12. Cost of investments acquired (long-term only):		
12.1 Bonds	25,632,569	158,875,814
12.2 Stocks		1,031,750
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications	0	150,556
12.7 Total investments acquired (Lines 12.1 to 12.6)	25,632,569	160,058,120
13. Net Cash from investments (Line 11.8 minus Line 12.7)	(16,054,008)	(54,299,314)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$0 less amounts repaid \$0		
14.3 Net transfers from affiliates		2,770,994
14.4 Borrowed funds received		
14.5 Other cash provided		
14.6 Total (Lines 14.1 to 14.5)		2,770,994
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	9,361,379	
15.3 Borrowed funds repaid		
15.4 Other applications		
15.5 Total (Lines 15.1 to 15.4)	9,361,379	
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(9,361,379)	2,770,994
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(866,054)	(7,745,309)
18. Cash and short-term investments:		
18.1 Beginning of year	13,998,426	21,743,734
18.2 End of year (Line 17 plus Line 18.1)	13,132,372	13,998,426
DETAILS OF WRITE-INS		
07.401 Finance and Service Charges.....	90,984	360,937
07.402 Miscellaneous Income.....	143,805	578,364
07.403		
07.498 Summary of remaining write-ins for Line 7.4 from overflow page		
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	234,789	939,301

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A) Basis of Presentation

The accompanying statutory financial statements of the Nationwide Insurance Company of Florida (the Company) have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners and the State of Ohio.

Throughout this statement, the failure of items to add to the totals shown is due to the dropping of amounts less than one dollar.

B) Use of Estimates In preparing the statutory financial statements, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities as of the date of the statutory financial statements and revenues and expenses for the reporting period. Actual results could differ from those estimates.

C) Basis of Valuation of Invested Assets

Asset values are generally stated as follows: issuer obligations at amortized cost using the modified scientific method; singular class mortgage backed/asset-backed securities and multi-class securities at amortized cost using the interest method.

The Company does not have any derivative instruments.

The Company does not own any real estate.

Prepayment assumptions for single class mortgage-backed/asset-backed securities and multi-class securities were obtained primarily from an external source. Prepayment assumptions not available from an external source were based on internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all single class and multi-class mortgage-backed/asset-backed securities.

2. Accounting Changes and Corrections of Errors

A) Accounting Change or Correction of Error - None

B) Effect of Codification - The Company prepares its statutory financial statements in conformity with accounting practices prescribed by the Ohio Department. Effective January 1, 2001, the Department required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual - Version effective January 1, 2001.

There were no changes in surplus due to changes in accounting principles.

9. Income Taxes:

A) The components of the net deferred tax asset/(liability) at March 31 are as follows:

	3/31/02	12/31/01
(1) Total of all deferred tax assets (admitted and nonadmitted)	7,645,888	7,360,090
(2) Total of all deferred tax liabilities	(1,795,327)	(1,839,723)
(3) Total deferred tax assets nonadmitted	-	-
(4) Increase(decrease) in deferred tax assets non admitted	-	-

B) Deferred tax liabilities are not recognized for the following amounts:

N/A

C) Current income tax incurred consist of the following major components:

	3/31/02	12/31/01
1. Current year expense	4,444,487	9,135,530
2. Tax credits	-	-
3. Prior year over/under accrual	-	-
4. Current income tax incurred	4,444,487	9,135,530

The main components of the 2002 deferred tax amounts are as follows:

DTAs	Statutory	Tax	Difference	Tax Effect
6. Reserves	29,284,117	25,660,055	3,624,062	1,268,422
7. UPR	80,279,304	63,903,045	16,376,259	5,731,691
8. Accts Payable&Other Liabilities	-	-	-	-
9. Total DTAs	109,552,698	87,707,304	21,845,394	7,645,888
10. DTAs nonadmitted	-	N/A	-	-

DTLs	Statutory	Tax	Difference	Tax Effect
11. Bonds	405,856,607	400,727,100	(5,129,507)	(1,795,327)
12. Other Invested Assets	-	-	-	-
13. Accts Payable&Other Liabilities	-	-	-	-
14. Accrued dividends	-	-	-	-
15. Total DTLs	405,856,607	400,727,100	(5,129,507)	(1,795,327)

NOTES TO FINANCIAL STATEMENTS

The changes in main components of DTAs and DTLs are as follows:

DTAs	3/31/02	12/31/01	Change
16. Reserves	1,268,422	1,088,797	179,625
17. UPR	5,731,691	5,675,457	56,234
18. Accts Payable&Other Liabilities	-	-	-
19. Total DTAs	7,645,888	7,360,090	285,798
20. DTAs nonadmitted	-	-	-
DTLs	3/31/02	12/31/01	Change
21. Bonds	(1,795,327)	(1,839,723)	44,396
22. Other Invested Assets	-	-	-
23. Accts Payable&Other Liabilities	-	-	-
24. Accrued dividends	-	-	-
25. Total DTLs	(1,795,327)	(1,839,723)	44,396

D) Among the more significant book to tax adjustments were the following:

	Amount	Tax Effect
1. Income before taxes	12,277,868	4,297,254
2. Tax-exempt interest, net	(375,406)	(131,392)
3. Dividends received deduction, net	-	-
4. Dividends received deduction, 100% owned subs	-	-
5. Loss reserve discounting	513,211	179,624
6. Unearned premium adjustment	160,669	56,234
7. Agents security compensation	-	-
8. Investment related transactions	109,558	38,345
9. Depreciation / Amortization	-	-
10. All other	12,635	4,422
11. Separate company taxable income	12,698,535	4,444,487
12. Consolidation		-
13. Reclass to deferred taxes		-
14. Prior year over/under accrual		-
15. Other		-
16. Tax		4,444,487

E)

	Amount	Origination	Expiration
(1) Amount of operating loss carryforwards	N/A		
Amount of tax credits	N/A		
Business credits	N/A		

(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

Current year	4,444,487
2001	-
2000	-

F)

(1) The company’s federal income tax return is consolidated with the following entities:

401(K) Investment Advisors, Inc.	Nationwide Agency, Inc.
401(K) Investment Services, Inc.	Nationwide Assurance Company
The 401(K) Companies, Inc.	Nationwide Cash Management Company
Affiliate Agency Inc.	Nationwide Corporation
Affiliate Agency Of Ohio, Inc.	Nationwide Financial Assignment Company
Agmc Reinsurance, Ltd	Nationwide Financial Institution Distributors Agency, Inc.
Aid Finance Services, Inc.	Nationwide Financial Institution Distributors Agency, Inc.
Alled Document Solutions, Inc.	Of Mass.
Alled General Agency Company	Nationwide Financial Institution Distributors Agency, Inc.
Allied Group, Inc.	Of New Mexico
Allied Group Insurance Marketing Company	Nationwide Financial Services, Inc.
Allied Property And Casualty Insurance Company	Nationwide General Insurance Company
Allied Texas Agency, Inc.	Nationwide Global Holdings, Inc.
AMCO Insurance Company	Nationwide Global Japan, Inc.
American Marine Underwriters	Nationwide Health Plans, Inc.
Cal-Ag Insurance Services, Inc.	Nationwide Home Mortgage Company
Calfarm Insurance Agency	Nationwide Home Mortgage Distributors
Calfarm Insurance Company	Nationwide Indemnity Company

NOTES TO FINANCIAL STATEMENTS

Corviant Corporation (Formerly Villanova Financial Group, Inc.)	Nationwide Insurance Company Of America
Depositors Insurance Company	Nationwide International Underwriters
Excaliber Funding Corporation	Nationwide Investment Services Corporation
Financial Horizons Distributors Agency Of Alabama, Inc.	Nationwide Investors Services, Inc.
Financial Horizons Distributors Agency Of Ohio, Inc.	Nationwide Life And Annuity Insurance Company
Financial Horizons Distributors Agency Of Oklahoma, Inc.	Nationwide Life Insurance Company
Financial Horizons Distributors Agency Of Texas, Inc.	Nationwide Lloyds
Financial Horizons Securities Corporation	Nationwide Management Systems, Inc.
Gartmore Global Asset Management Trust	Nationwide Mortgage Holdings, Inc.
(Formerly Villanova Global Asset Management Trust)	Nationwide Mutual Insurance Company
Gartmore Distribution Services, Inc.	Nationwide Property And Casualty Insurance Company
(Formerly Villanova Distribution Services, Inc.)	Nationwide Retirement Plan Services, Inc. (Formerly
Gartmore Global Investments, Inc. (Formerly Villanova Capital, Inc.)	Irvin L. Swartz & Associates)
Gartmore Morley & Associates, Inc. (Formerly Morley &	Nationwide Retirement Solutions, Inc.
Associates, Inc.)	Nationwide Retirement Solutions, Inc. Of Alabama
Gartmore Morley Capital Management, Inc.	Nationwide Retirement Solutions, Inc. Of Arizona
(Formerly Morley Capital Management, Inc.)	Nationwide Retirement Solutions, Inc. Of Arkansas
Gartmore Morley Financial Services, Inc.	Nationwide Retirement Solutions, Inc. Of Montana
(Formerly Morley Financial Services, Inc.)	Nationwide Retirement Solutions, Inc. Of New Mexico
Gartmore Mutual Fund Capital Trust	Nationwide Retirement Solutions, Inc. Of Nevada
(Formerly Villanova Mutual Fund Capital Trust)	Nationwide Retirement Solutions, Inc. Of Ohio
Gartmore Sa Capital Trust (Formerly Villanova Sa Capital Trust)	Nationwide Retirement Solutions, Inc. Of Oklahoma
Gartmore Trust Company (Formerly Union Bond &	Nationwide Retirement Solutions, Inc. Of South Dakota
Trust Company)	Nationwide Retirement Solutions, Inc. Of Texas
Gates Mcdonald & Company	Nationwide Retirement Solutions, Inc. Of Wyoming
Gates Mcdonald & Company Of Nevada	Nationwide Retirement Solutions, Insurance Agency, Inc.
Gates Mcdonald & Company Of New York	Nationwide Trust Company, FSB
Gatesmcdonald Health Plus, Inc.	Nevada Independent Companies - Construction
Insurance Intermediaries, Inc.	Nevada Independent Companies - Health And Nonprofit
Interplan, Inc D/B/A The 401(K) Company	Nevada Independent Companies - Hospitality And
Landmark Financial Services Of New York, Inc.	Entertainment
Lone Star General Agency, Inc.	Nevada Independent Companies - Manufacturing,
Medprosolutions, Inc.	Transportation, And Distribution
Morley Research Associates, Ltd.	NFS Distributors, Inc.
MRM Investments, Inc.	Pension Associates, Inc.
National Casualty Company	Portland Investment Services, Inc.
National Deferred Compensation, Inc.	Premier Agency, Inc.
National Premium And Benefits Administration	Riverview Agency, Inc.
Nationwide Affinity Insurance Company Of America	Scottsdale Indemnity Company
Nationwide Agribusiness Insurance Company	Scottsdale Insurance Company
Nationwide Securities, Inc. (Formerly	Scottsdale Surplus Lines Insurance Company
Nationwide Advisory Services, Inc.)	Western Heritage Insurance Company

(2) The method of allocation among the companies is subject to the resolution approved by the Board of Directors. Allocation is based upon separate return or sub-group aggregated separate return calculations with the company being reimbursed for the actual Federal income tax benefit of its net operating losses which are actually used to reduce the taxable income of other companies in the consolidated return.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities:

C. Wash Sales: None

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [] No [X]

1.2 If yes, explain:
.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

5.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] NA [X]
If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2001

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

7.4 By what department or departments?
Ohio.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [] No [X]

8.2 If yes, give full information:
.....

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No [X]

9.2 If yes, explain:
.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

10.2 If yes, give full and complete information relating thereto:
.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA:\$0

12. Amount of real estate and mortgages held in short-term investments:\$0

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$	\$
13.24 Short-term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$	\$
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	\$

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [X]

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
The Bank of New York.....	One Wall St. 14th Floor, New York, NY 10286.....

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

15.3 Have there been any changes, including name changes in the custodian(s) identified in 15.1 during the current year? Yes [] No [X]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address

GENERAL INTERROGATORIES
(continued)

PART 2
PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] NA [X]

If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]

If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

3.2 If yes, give full and complete information thereto.

.....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
.....
.....
.....
TOTAL		

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	NONE			
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	NONE			
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
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				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	NONE			
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
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				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period				

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	346,299,764	53,625,737	38,140,996	(6,475,109)	355,309,396			346,299,764
2. Class 2	53,746,686	2,993,779	2,085,106	4,043,822	58,699,181			53,746,686
3. Class 3	6,640,148	979,074	979,074	139,583	6,779,731			6,640,148
4. Class 4				1,985,044	1,985,044			
5. Class 5								
6. Class 6								
7. Total Bonds	406,686,598	57,598,590	41,205,176	(306,660)	422,773,352			406,686,598
PREFERRED STOCK								
8. Class 1	1,031,750				1,031,750			1,031,750
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	1,031,750				1,031,750			1,031,750
15. Total Bonds and Preferred Stock	407,718,348	57,598,590	41,205,176	(306,660)	423,805,102			407,718,348

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999 Totals	16,916,749	XXX	16,916,749	18,593	

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned				
	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	17,734,385			22,066,668
2. Cost of short-term investments acquired	31,966,021			208,050,919
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	32,783,657			212,383,202
7. Book/adjusted carrying value, current period	16,916,749			17,734,385
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	16,916,749			17,734,385
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	16,916,749			17,734,385
12. Income collected during period	58,919			1,051,164
13. Income earned during period	58,919			1,051,164

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F

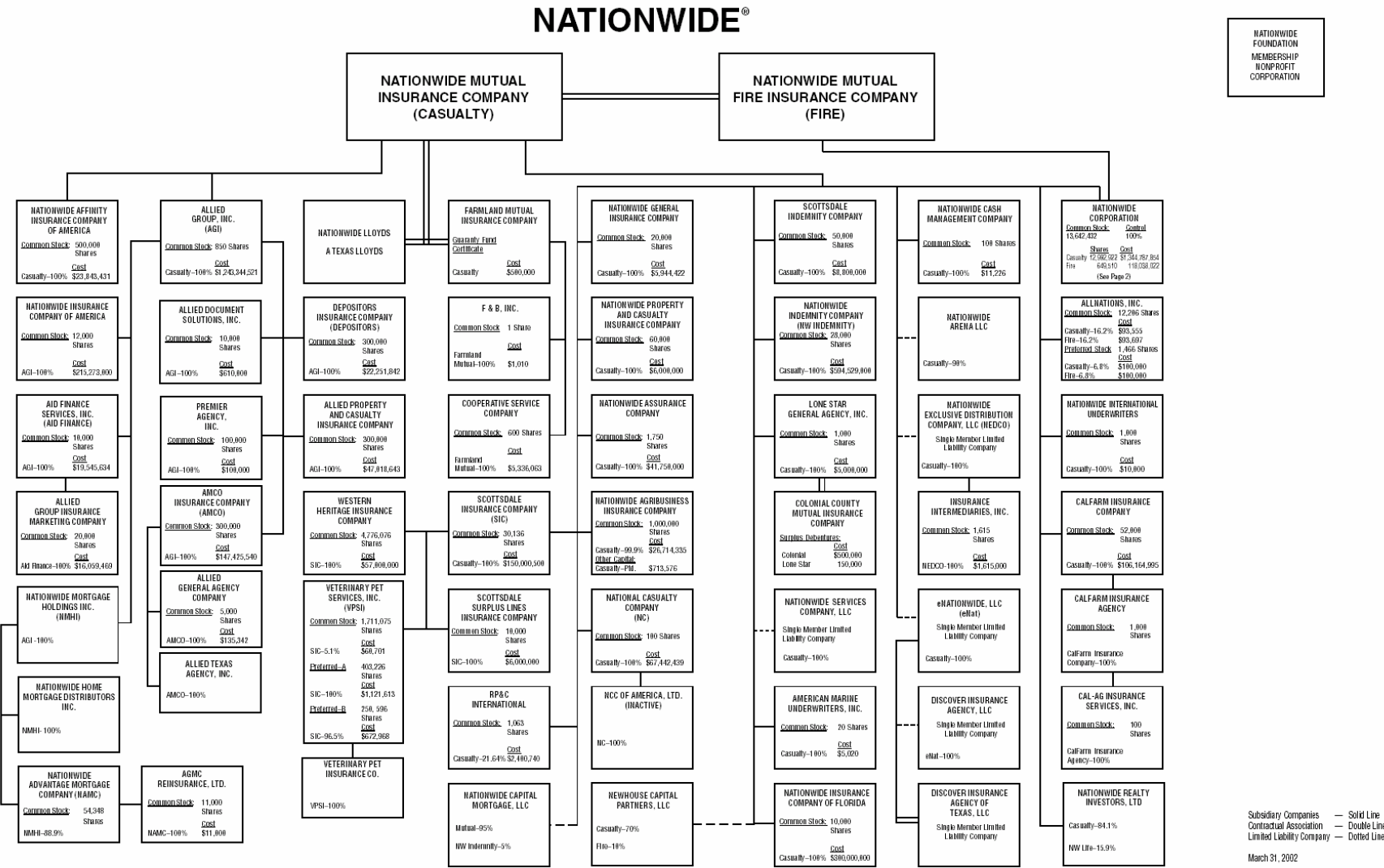
NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories							
States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	No	0	0		0	
2. Alaska	AK	No	0	0		0	
3. Arizona	AZ	No	0	0		0	
4. Arkansas	AR	No	0	0		0	
5. California	CA	No	0	0		0	
6. Colorado	CO	No	0	0		0	
7. Connecticut	CT	No	0	0		0	
8. Delaware	DE	No	0	0		0	
9. District of Columbia	DC	No	0	0		0	
10. Florida	FL	Yes	39,992,914	41,122,627	13,153,767	4,385,857	27,451,731
11. Georgia	GA	No	0	0		0	
12. Hawaii	HI	No	0	0		0	
13. Idaho	ID	No	0	0		0	
14. Illinois	IL	No	0	0		0	
15. Indiana	IN	No	0	0		0	
16. Iowa	IA	No	0	0		0	
17. Kansas	KS	No	0	0		0	
18. Kentucky	KY	No	0	0		0	
19. Louisiana	LA	No	0	0		0	
20. Maine	ME	No	0	0		0	
21. Maryland	MD	No	0	0		0	
22. Massachusetts	MA	No	0	0		0	
23. Michigan	MI	No	0	0		0	
24. Minnesota	MN	No	0	0		0	
25. Mississippi	MS	No	0	0		0	
26. Missouri	MO	No	0	0		0	
27. Montana	MT	No	0	0		0	
28. Nebraska	NE	No	0	0		0	
29. Nevada	NV	No	0	0		0	
30. New Hampshire	NH	No	0	0		0	
31. New Jersey	NJ	No	0	0		0	
32. New Mexico	NM	No	0	0		0	
33. New York	NY	No	0	0		0	
34. North Carolina	NC	No	0	0		0	
35. North Dakota	ND	No	0	0		0	
36. Ohio	OH	Yes	0	0		0	
37. Oklahoma	OK	No	0	0		0	
38. Oregon	OR	No	0	0		0	
39. Pennsylvania	PA	No	0	0		0	
40. Rhode Island	RI	No	0	0		0	
41. South Carolina	SC	No	0	0		0	
42. South Dakota	SD	No	0	0		0	
43. Tennessee	TN	No	0	0		0	
44. Texas	TX	No	0	0		0	
45. Utah	UT	No	0	0		0	
46. Vermont	VT	No	0	0		0	
47. Virginia	VA	No	0	0		0	
48. Washington	WA	No	0	0		0	
49. West Virginia	WV	No	0	0		0	
50. Wisconsin	WI	No	0	0		0	
51. Wyoming	WY	No	0	0		0	
52. American Samoa	AS	No	0	0		0	
53. Guam	GU	No	0	0		0	
54. Puerto Rico	PR	No	0	0		0	
55. U.S. Virgin Islands	VI	No	0	0		0	
56. Canada	CN	No	0	0		0	
57. Aggregate Other Aliens	OT	XXX					
58. Totals	(a) 2	39,992,914	41,122,627	13,153,767	4,385,857	27,451,731	7,634,194
DETAILS OF WRITE-INS							
5701.	XXX	0		0		0	
5702.	XXX	0		0		0	
5703.	XXX	0		0		0	
5798. Summary of remaining write-ins for Line 57 from overflow page.	XXX						
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX						

(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



PART 1 - LOSS EXPERIENCE

Lines of Business		Current Year to Date			4 Prior Year to Date Direct Loss Percentage
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1.	Fire	430,730	275,396	63.9	14.0
2.	Allied Lines	592,979	151,327	25.5	35.4
3.	Farmowners multiple peril	0	0		
4.	Homeowners multiple peril	36,776,140	16,826,332	45.8	31.5
5.	Commercial multiple peril	0	0		
6.	Mortgage guaranty	0	0		
8.	Ocean marine	0	0		
9.	Inland marine	2,980,089	1,308,673	43.9	45.0
10.	Financial guaranty	0	0		
11.1	Medical malpractice - occurrence	0	0		
11.2	Medical malpractice - claims-made	0	0		
12.	Earthquake	11,622	566	4.9	7.6
13.	Group accident and health	0	0		
14.	Credit accident and health	0	0		
15.	Other accident and health	0	0		
16.	Workers' compensation	0	0		
17.1	Other liability - occurrence	0	0		
17.2	Other liability - claims-made	0	0		
18.1	Products liability - occurrence	0	0		
18.2	Products liability - claims-made	0	0		
19.1,19.2	Private passenger auto liability	0	0		
19.3,19.4	Commercial auto liability	0	0		
21.	Auto physical damage	0	0		
22.	Aircraft (all perils)	0	0		
23.	Fidelity	0	0		
24.	Surety	0	0		
26.	Burglary and theft	0	0		
27.	Boiler and machinery	0	0		
28.	Credit	0	0		
29.	International	0	0		
30.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
31.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
33.	Aggregate write-ins for other lines of business				
34.	Totals	40,791,560	18,562,294	45.5	32.3
DETAILS OF WRITE-INS					
3301.	.....	0	0		
3302.	.....	0	0		
3303.	.....	0	0		
3398.	Summary of remaining write-ins for Line 33 from overflow page				
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	454,980	454,980	447,634
2.	Allied Lines	633,843	633,843	616,300
3.	Farmowners multiple peril		0	
4.	Homeowners multiple peril	36,031,627	36,031,627	37,044,248
5.	Commercial multiple peril		0	
6.	Mortgage guaranty		0	
8.	Ocean marine		0	
9.	Inland marine	2,860,855	2,860,855	3,002,853
10.	Financial guaranty		0	
11.1	Medical malpractice - occurrence		0	
11.2	Medical malpractice - claims-made		0	
12.	Earthquake	11,609	11,609	11,592
13.	Group accident and health		0	
14.	Credit accident and health		0	
15.	Other accident and health		0	
16.	Workers' compensation		0	
17.1	Other liability - occurrence		0	
17.2	Other liability - claims-made		0	
18.1	Products liability - occurrence		0	
18.2	Products liability - claims-made		0	
19.1,19.2	Private passenger auto liability		0	
19.3,19.4	Commercial auto liability		0	
21.	Auto physical damage		0	
22.	Aircraft (all perils)		0	
23.	Fidelity		0	
24.	Surety		0	
26.	Burglary and theft		0	
27.	Boiler and machinery		0	
28.	Credit		0	
29.	International		0	
30.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
31.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
33.	Aggregate write-ins for other lines of business			
34.	Totals	39,992,914	39,992,914	41,122,627
DETAILS OF WRITE-INS				
3301.	.....		0	
3302.	.....		0	
3303.	.....		0	
3398.	Summary of remaining write-ins for Line 33 from overflow page			
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)			

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b) (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	0	0		0	0		0	0	0				
2. 2000	494	967	1,461	92	7	99	419	25	878	1,322	17	(57)	(41)
3. Subtotals 2000 + Prior	494	967	1,461	92	7	99	419	25	878	1,322	17	(57)	(41)
4. 2001	10,069	12,918	22,987	5,563	2,998	8,562	7,182	1,449	7,729	16,360	2,676	(741)	1,935
5. Subtotals 2001 + Prior	10,563	13,885	24,448	5,655	3,005	8,661	7,600	1,474	8,607	17,682	2,693	(799)	1,895
6. 2002	XXX	XXX	XXX	XXX	4,709	4,709	XXX	3,829	7,774	11,603	XXX	XXX	XXX
7. Totals	10,563	13,885	24,448	5,655	7,714	13,370	7,600	5,303	16,381	29,284	2,693	(799)	1,895
8. Prior Year-End's Surplus As Regards Policyholders	307,890										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 25.5	2. (5.8)	3. 7.7
											Col. 13, Line 7 As a % of Col. 1 Line 8		
											4. 0.6		

(a) Should Equal Prior Year-End Annual Statement; Page 3, Col. 1, Lines 1 + 3

(b) Should Equal Q.S. Page 3, Col. 1, Lines 1 and 3.

(c) Should Also Equal Cols. 6 + 10 less Col. 3 for Lines 1 through 5 only.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

RESPONSES

1.

Will the SVO Compliance Certification be filed with this statement?

.....Yes.....
2.

Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?

.....No.....
3.

Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?

.....No.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



Supplement A to Schedule T (Document Identifier 450) here:



OVERFLOW PAGE FOR WRITE-INS

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation ^(a)
BONDS								
Special Revenue & Assessment								
United States								
312908-VL-7	FHLMC REMIC Ser 1218-K 7.500% 01/15/22	01/01/2002	Interest Capitalization		6,360	6,360		1
312915-PK-1	FHLMC REMIC Ser 7.500% 04/15/23							
312915-PK-1	1494-PZ	03/28/2002	First Tennessee Bank NA		1,025,279	979,956	817	1
31339N-GU-4	FHLMC REMIC Ser 2410 6.500% 10/15/30							
31339N-GU-4	PD	01/24/2002	Salomon Smith Barney		1,993,281	2,000,000	9,750	1
3133TB-QM-5	FHLMC REMIC Ser 7.000% 10/15/27							
3133TB-QM-5	2006-ZB	03/01/2002	Interest Capitalization		35,315	35,315		1
3133TT-WY-3	FHLMC REMIC Ser 2326 6.500% 11/15/29							
3133TT-WY-3	PW	03/01/2002	Salomon Smith Barney		2,026,094	2,000,000	1,806	1
31358Q-L7-8	FNMA REMIC Ser 7.000% 02/25/20							
31358Q-L7-8	1992-182 CI PZ	03/01/2002	Interest Capitalization		27,985	27,985		1
31358T-L8-0	FNMA REMIC Ser 1993-33 7.500% 03/25/23							
31358T-L8-0	ZB	03/01/2002	Interest Capitalization		38,834	38,834		1Z
31359K-2K-2	FNMA REMIC Ser 1996-M7 6.801% 05/17/36							
31359K-2K-2	CI Z	03/01/2002	Interest Capitalization		73,504	73,504		1
Total United States					5,226,652	5,161,954	12,372	XXX
3199999 - Total - Bonds - Special Revenue					5,226,652	5,161,954	12,372	XXX
Public Utilities (unaffiliated)								
United States								
826418-AY-1	Sierra Pacific Power 8.000% 06/01/08							
826418-AY-1	Co Sec GNR Nt Ser A	02/01/2002	Tax Free Exchange		999,271	1,000,000	13,333	2PE
Total United States					999,271	1,000,000	13,333	XXX
3899999 - Total - Bonds - Public Utilities					999,271	1,000,000	13,333	XXX
Industrial & Miscellaneous								
United States								
02378J-AU-2	American Airlines AMR 7.379% 05/23/16							
02378J-AU-2	EETC Ser 2001-1C	02/18/2002	Direct		979,074	979,074	17,058	3
06050H-BL-1	Bank of America Mtg 6.500% 01/25/32							
06050H-BL-1	Sec Ser 2001-12 CI 1A3	03/01/2002	Bank of America Bisd Dealer		2,045,000	2,000,000	1,806	1PE
097014-AC-8	Boeing Cap Corp Sr Nt 7.375% 09/27/10	01/29/2002	Dain Rauschar Inc.		1,060,160	1,000,000	25,403	1
171265-AD-3	Chugach Elec 2002 Nt 6.200% 02/01/12							
171265-AD-3	Ser A	01/29/2002	Morgan/JP/Securities Inc.		999,260	1,000,000		1PE
25468P-BX-3	Disney Walt Co Nt 6.375% 03/01/12	02/21/2002	Morgan/JP/Securities Inc.		997,810	1,000,000		1PE
285659-AE-8	Electronic Data Sys 7.125% 10/15/09							
285659-AE-8	Corp Nt	02/26/2002	Mesirow Financial Inc.		1,074,620	1,000,000	26,917	1PE
364725-AC-5	Gannett Co Inc Nt 6.375% 04/01/12							
364725-AC-5		03/12/2002	Bank of America Bisd Dealer		995,490	1,000,000		1PE
440452-AD-2	Hormel Foods Corp Nt 6.625% 06/01/11	03/06/2002	Pressprich R W		1,040,070	1,000,000	18,403	1PE
440452-AD-2	Hormel Foods Corp Nt 6.625% 06/01/11	01/14/2002	Tax Free Exchange		1,002,630	1,000,000	7,913	1PE
45254T-KR-4	IMPAC Secd Assets CMN 6.750% 04/25/32							
45254T-KR-4	Owner Tr Ser 2002-1 CI A15	01/29/2002	Bear Stearns Securities Corp		999,824	1,000,000	5,625	1PE
484168-AA-7	Kaneb Pipe Line Op 7.750% 02/15/12							
484168-AA-7	Ptnrsh LP Sr Nt	02/15/2002	Bank of America Bisd Dealer		1,000,000	1,000,000		2PE
494550-AK-2	Kinder Morgan Energy 7.125% 03/15/12							
494550-AK-2	Ptnrs LP Nt	03/11/2002	Morgan/JP/Securities Inc.		995,350	1,000,000		2PE
55265K-AE-9	Master Asset Sec Tr 6.750% 11/25/31							
55265K-AE-9	Ser 2001-1 CI A5	02/28/2002	Merrill Lynch		1,024,688	1,000,000	750	1PE
86765B-AA-7	Sunoco Logistics Ptnrs 7.250% 02/15/12							
86765B-AA-7	Op LP Nt	02/06/2002	CS First Boston Corporation		996,180	1,000,000	604	2PE
Total United States					15,210,156	14,979,074	104,478	XXX
Other Country								
000000-00-0	TCNZ Fin LTD MT Nt 6.750% 12/14/11	02/11/2002	Goldman Sachs & Company		1,006,750	1,000,000	11,250	1PE
049255-AC-6	Atlas Copco AB Nt 7.750% 09/01/09	02/08/2002	CS First Boston Corporation		1,085,370	1,000,000	35,090	1
12682N-AF-6	Cable & Wireless Optus 8.000% 06/22/10							
12682N-AF-6	Fin Ltd Nt	03/06/2002	Dain Rauschar Inc.		1,106,200	1,000,000	17,556	1
71645W-AB-7	Petrobras Intl Fin Co 9.750% 07/06/11							
71645W-AB-7	Sr Nt	03/19/2002	Tax Free Exchange		997,599	1,000,000	19,771	2Z
Total Other Country					4,195,919	4,000,000	83,667	XXX
4599999 - Total - Bonds - Industrial, Misc.					19,406,075	18,979,074	188,145	XXX
6099997 - Total - Bonds - Part 3					25,631,998	25,141,029	213,850	XXX

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

[illegible]

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues0 .

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STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter																
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Desig- nation (a)
BONDS																
Special Revenue & Assessment																
United States																
Minnesota																
60415M-P9-9	Minnesota St Hsg Fin 5.250% 01/01/17 Agy Rev Single Fam Mtg Ser C	01/01/2002	Call	100.0000			45,000	45,000	44,550	45,000	435			1,181		1PE
Total Minnesota							45,000	45,000	44,550	45,000	435	0	0	1,181	XXX	XXX
New York																
31377Q-MJ-8	FNMA Pool #383861 6.890% 07/01/19	03/01/2002	Paydown		6,244	6,244	6,569	6,244	(322)					72		1
Total New York							6,244	6,244	6,569	6,244	(322)	0	0	72	XXX	XXX
United States																
312908-VL-7	FHLMC REMIC Ser 1218-K 7.500% 01/15/22	03/01/2002	Paydown		91,383	91,383	91,054	91,383	325					1,571		1
312913-4R-4	FHLMC REMIC Ser 7.500% 12/15/07 1449-HA	03/01/2002	Paydown		1,153,228	1,153,228	1,188,978	1,153,228	(10,482)					14,462		1Z
312913-G7-5	FHLMC REMIC Ser 1425-H 7.000% 12/15/07	03/01/2002	Paydown		1,516,871	1,516,871	1,578,896	1,516,871	(18,350)					17,586		1Z
31358M-SY-1	FNMA REMIC Ser 7.000% 04/25/07 1992-536	03/01/2002	Paydown		89,705	89,705	90,286	89,705	(36)					991		1
31359D-FS-7	FNMA REMIC Ser 7.000% 08/25/23 1993-139GA	03/01/2002	Paydown		1,020,854	1,020,854	1,067,028	1,020,854	(26,359)					11,892		1Z
Total United States							3,923,285	3,923,285	4,067,360	3,923,285	(54,790)	0	0	47,754	XXX	XXX
3199999 - Bonds - Special Revenues							3,923,285	3,923,285	4,067,360	3,923,285	(54,790)	0	0	47,754	XXX	XXX
Public Utilities (unaffiliated)																
United States																
826418-AW-5	Sierra Pacific Power 8.000% 06/01/08 Co Sec GNR Nt Ser A	02/01/2002	Tax Free Exchange		999,271	1,000,000	999,180	999,271	8					13,333		2PE
882850-CM-0	Texas Utils Elec Co 7.460% 01/01/15 Sec Facility Bd	01/01/2002	Redemption	100.0000	42,720	42,720	41,226	42,720	1,318					1,593		2
Total United States							1,041,991	1,042,720	1,040,406	1,041,991	1,326	0	0	14,927	XXX	XXX
3899999 - Bonds - Public Utilities							1,041,991	1,042,720	1,040,406	1,041,991	1,326	0	0	14,927	XXX	XXX
Industrial & Miscellaneous																
United States																
02378J-AJ-7	American Airlines AMR 7.379% 05/23/16	02/18/2002	Direct		979,074	979,074	979,074	891,271	87,803					17,058		3
038777-AA-6	EETC Ser 2001-1C Arby's Franchise Tr 7.440% 12/20/20 Ser 1A CI 1	03/20/2002	Paydown		16,084	16,084	16,082	16,084	2					200		1
16162T-QF-6	Chase Mtg Fin Corp Ser 6.500% 10/25/14	03/01/2002	Paydown		12,803	12,803	12,081	12,803	609					139		1PE
172953-Q3-8	1999-S13 CI M Citicorp Mtg Sec Corp 6.500% 09/25/31	03/01/2002	Paydown		35,080	35,080	35,617	35,080	(508)					381		1PE
23321P-KL-1	Ser 2001-10 CI IA2 DLJ Mtg Accept Corp 6.600% 05/25/09	03/01/2002	Paydown		51,403	51,403	49,733	51,403	1,432					561		1PE
23323C-BL-8	Ser 1994-6 CI B1 DLJ Mtg Accept Corp 8.254% 06/25/20	03/01/2002	Paydown		7,073	7,073	7,141	7,073	(61)					142		1PE
23323C-DH-5	Ser 2000-S4 CI B1 DLJ Mtg Accept Corp 8.257% 11/25/30	03/01/2002	Paydown		19,661	19,661	19,851	19,661	(172)					392		1PE
36157L-L7-1	Ser 2001-S3 CI B1 GE Capital Mtg Serv 6.500% 04/25/24	03/01/2002	Paydown		187,286	187,286	187,432	187,286	(109)					1,919		1PE
440452-AC-4	Inc Ser 1994-6 CI M Hormel Foods Corp Nt 6.625% 06/01/11	01/14/2002	Tax Free Exchange		1,002,630	1,000,000	1,002,710	1,002,630	(7)					7,913		1PE

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Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

