



QUARTERLY STATEMENT

AS OF JUNE 30, 2002
OF THE CONDITION AND AFFAIRS OF THE

NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY

NAIC Group Code 0140 (Current Period) 0140 (Prior Period) NAIC Company Code 37877 Employer's ID Number 31-0970750

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

Country of Domicile United States of America

Incorporated 11/09/1979 Commenced Business 07/01/1981

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
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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 Assistant Secretary Glenn Warren Soden
Sr. VP- NI Finance Michael Dean Miller

VICE PRESIDENTS

<u>John Roscoe Cook Jr</u>	<u>David Andrew Diamond</u>	<u>Philip Clarence Gath</u>
<u>Patricia Ruth Hatler</u>	<u>Richard Dale Headley</u>	<u>Michael Stevens Helfer</u>
<u>David Karl Hollingsworth</u>	<u>David Ralph Jahn</u>	<u>Donna Anita James</u>
<u>Richard Andrew Karas</u>	<u>Michael Craig Keller</u>	<u>Gregory Samuel Lashutka</u>
<u>Edwin Pugh McCausland Jr</u>	<u>Robert Harold McNaghten</u>	<u>Michael Dean Miller</u>
<u>Brian Waggoner Nocco</u>	<u>Robert Alan Oakley</u>	<u>Mark David Phelan</u>
<u>Kathleen Dunbar Ricord #</u>	<u>Douglas Craig Robinette</u>	<u>John Stephen Skubik</u>
<u>Mark Raymond Thresher</u>	<u>Richard Michael Waggoner</u>	<u>Susan Ackerman Wolken</u>
<u>Robert Jay Woodward Jr</u>		

DIRECTORS OR TRUSTEES

<u>Galen Ross Barnes</u>	<u>David Ralph Jahn</u>	<u>Michael Dean Miller</u>
<u>Douglas Craig Robinette</u>	<u>Richard Michael Waggoner</u>	

State of Ohio }
County of Franklin } 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.

Galen Ross Barnes Glenn Warren Soden Michael Dean Miller
President and Chief Operating Officer Assoc. VP and Assistant Secretary Sr. VP- NI Finance

Subscribed and sworn to before me this _____ day of _____, 2002

STATEMENT AS OF JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

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	21,111,205		21,111,205	21,020,763
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	36,302		36,302	58,649
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$7,446 and short-term investments \$1,588,933)	1,596,379		1,596,379	1,443,554
6. Other invested assets				
7. Receivable for securities	6,500		6,500	9,790
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	22,750,385		22,750,385	22,532,756
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection				
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
10.3 Accrued retrospective premiums				
11. Funds held by or deposited with reinsured companies				
12. Bills receivable, taken for premiums				
13. Amounts billed and receivable under high deductible policies				
14. Reinsurance recoverables on loss and loss adjustment expense payments				
15. Federal and foreign income tax recoverable and interest thereon (including \$ net deferred tax asset)				
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software				
18. Interest, dividends and real estate income due and accrued	328,662		328,662	317,854
19. Net adjustments in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates	15,800		15,800	
21. Amounts due from /to protected cells				
22. Equities and deposits in pools and associations				
23. Amounts receivable relating to uninsured accident and health plans				
24. Other assets nonadmitted				
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding protected cell assets (Lines 9 through 25)	23,094,847		23,094,847	22,850,611
27. Protected cell assets				
28. TOTALS (Lines 26 and 27)	23,094,847		23,094,847	22,850,611
DETAILS OF WRITE-INS				
0801.			0	0
0802.			0	0
0803.			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)				
2501.			0	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)				

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$)		
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses		
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)		
6. Taxes, licenses and fees (excluding federal and foreign income taxes)		
7. Federal and foreign income taxes [including \$16,800 on realized capital gains (losses)] (including \$ net deferred tax liability)	10,476	163,482
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$150,099,565 and including warranty reserves of \$)		
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated	36,678	39,989
16. Provision for reinsurance		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		84,628
20. Payable for securities		
21. Liability for amounts held under uninsured accident and health plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities	7,037	7,037
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	54,191	295,136
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	54,191	295,136
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	3,000,000	3,000,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	3,000,000	3,000,000
33. Unassigned funds (surplus)	17,040,656	16,555,475
34. Less treasury stock, at cost		
34.1 shares common (value included in Line 28 \$)		
34.2 shares preferred (value included in Line 29 \$)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	23,040,656	22,555,475
36. TOTALS	23,094,847	22,850,611
DETAILS OF WRITE-INS		
2301. Reserve for state escheat payments	7,037	7,037
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)	7,037	7,037
2701.		0
2702.		0
2703.		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 \$ 263,422,408)	260,750,145	218,826,247	463,135,660
1.2 Assumed (written \$)			
1.3 Ceded (written \$ 263,422,408)	260,750,145	218,826,247	463,135,660
1.4 Net (written \$)	0		
DEDUCTIONS:			
2. Losses incurred (current accident year \$):			
2.1 Direct	181,899,781	185,905,100	360,169,993
2.2 Assumed			
2.3 Ceded	181,899,781	185,905,100	360,169,993
2.4 Net	0		
3. Loss expenses incurred			
4. Other underwriting expenses incurred			
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	0		
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	0		
INVESTMENT INCOME			
9. Net investment income earned	703,940	705,908	1,428,999
10. Net realized capital gains or (losses)		69,754	69,754
11. Net investment gain (loss) (Lines 9 + 10)	703,940	775,662	1,498,753
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)			
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income			
15. Total other income (Lines 12 through 14)			
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	703,940	775,662	1,498,753
17. Dividends to policyholders			
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	703,940	775,662	1,498,753
19. Federal and foreign income taxes incurred	201,266	177,867	274,933
20. Net income (Line 18 minus Line 19)(to Line 22)	502,674	597,795	1,223,820
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	22,555,475	21,300,032	21,300,032
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	502,674	597,795	1,223,820
23. Net unrealized capital gains or losses	(17,494)	26,298	31,624
24. Change in net unrealized foreign exchange capital gain (loss)			
25. Change in net deferred income tax		18,385	(18,000)
26. Change in nonadmitted assets			
27. Change in provision for reinsurance			
28. Change in surplus notes			
29. Surplus (contributed to) withdrawn from protected cells			
30. Cumulative effect of changes in accounting principles			18,000
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			
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)	485,180	642,478	1,255,443
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	23,040,656	21,942,510	22,555,475
DETAILS OF WRITE-INS			
0501.		0	0
0502.		0	0
0503.		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.		0	0
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)			
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		
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	3,320	(4,702)
3. Underwriting expenses paid		
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(3,320)	4,702
6. Net investment income	692,520	1,462,152
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others		
7.4 Aggregate write-ins for miscellaneous items		
7.5 Total other income (Lines 7.1 to 7.4)		
8. Dividends to policyholders on direct business, less \$ dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(354,272)	(118,361)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	334,928	1,348,492
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	1,195,622	3,367,184
11.2 Stocks		
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	3,300	
11.8 Total investment proceeds (Lines 11.1 to 11.7)	1,198,922	3,367,184
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,280,597	2,174,510
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		9,800
12.7 Total investments acquired (Lines 12.1 to 12.6)	1,280,597	2,184,310
13. Net Cash from investments (Line 11.8 minus Line 12.7)	(81,675)	1,182,874
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates		
14.4 Borrowed funds received		
14.5 Other cash provided		
14.6 Total (Lines 14.1 to 14.5)		
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	100,428	1,853,782
15.3 Borrowed funds repaid		
15.4 Other applications		
15.5 Total (Lines 15.1 to 15.4)	100,428	1,853,782
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(100,428)	(1,853,782)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	152,825	677,585
18. Cash and short-term investments:		
18.1 Beginning of year	1,443,554	765,969
18.2 End of year (Line 17 plus Line 18.1)	1,596,379	1,443,554
DETAILS OF WRITE-INS		
07.401		0
07.402		0
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)		

STATEMENT AS OF JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying statutory financial statements of Nationwide Property and Casualty Insurance Company (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 the Preparation of the Financial Statements

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. Accounting Policies

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Expenses incurred in connections with acquiring new insurance business including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at amortized cost using the interest method. Non-investment grade bonds are stated at the lower of amortized value or fair value.
3. Common Stocks, other than investments in stocks of subsidiaries and affiliated, are stated at market.
4. Redeemable preferred stocks are stated at amortized value. Perpetual preferred stocks are stated at fair value. Non-investment grade preferred stocks are stated at the lower of amortized value or fair value.
5. First lien mortgage loans on real estate are stated at their unpaid principal balance. Mortgages other than first liens are nonadmitted.
6. Loan-backed securities are stated at amortized cost. The retrospective adjustment method is used to value all loan-backed securities. Non-investment grade securities are stated at the lower of amortized value or fair value.
7. Investments in subsidiary and affiliated companies are stated as follows:
Not applicable.
8. Investments in joint ventures and partnerships are stated at the underlying audited GAAP equity value.
Not applicable.
9. Accounting for derivatives
Not applicable.
10. The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums.
11. The liability for losses is provided based upon formula and case basis estimates for losses reported with respect to direct business, estimates of unreported losses based upon past experience, estimates based on information received relating to assumed reinsurance, and deduction for ceded reinsurance, including amounts placed with affiliates. The company reflects its liability for losses net of anticipated salvage and subrogation recoverables.

The liability for loss adjustment expenses is provided by estimating future expenses to be incurred in settlement of claims provided for in the liability for losses, and is stated after deduction for amounts to be recovered from reinsurers, including affiliates.

Note 2 - Accounting Changes and Corrections of Errors

A. Accounting Change or Correction of Error

Not applicable.

B. Accounting Changes as a Result of Codification

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the Ohio Insurance Department. The state of Ohio requires insurance companies domiciled in the state of Ohio to prepare their statutory financial statements in accordance with the NAIC *Accounting Practices and Procedures Manual*, subject to any deviations prescribed or permitted by the Ohio Insurance Department.

The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of policyholders' surplus at the beginning of the year and the amount of policyholders' surplus that would have been reported at that date if the new accounting

STATEMENT AS OF JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

principles had been applied retroactively for all prior periods. There were no surplus adjustments for changes in accounting principle.

Note 9 - Income Taxes

A. The components of the net deferred tax asset/(liability) at June 30 are as follows:

	6/30/02	12/31/01
(1) Total of all deferred tax assets (admitted and nonadmitted)	361,189	344,389
(2) Total of all deferred tax liabilities	(279,628)	(285,420)
(3) Total deferred tax assets nonadmitted	(81,561)	(58,969)
(4) Increase(decrease) in deferred tax assets non admitted	22,592	(93,031)

B. Deferred tax liabilities are not recognized for the following amounts:
N/A

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

	6/30/02	12/31/01
1. Current year expense	201,266	274,933
2. Tax credits	-	-
3. Prior year over/under accrual	-	-
4. Current income tax incurred	201,266	274,933

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

DTAs	Statutory	Tax	Difference	Tax Effect
6. Intercompany Receivable	(15,810)	(705,441)	689,631	241,371
7. Accts Payable&Other Liabilities	-	-	-	-
8. Capital Gains	-	(342,337)	342,337	119,818
9. Total DTAs	(15,810)	(1,047,778)	1,031,968	361,189
10. DTAs nonadmitted	81,561	N/A	81,561	81,561

DTLs	Statutory	Tax	Difference	Tax Effect
11. Bonds	21,111,205	20,924,701	(186,504)	(65,276)
12. Market Discount	-	(612,435)	(612,435)	(214,352)
13. Accts Payable&Other Liabilities	-	-	-	-
14. Accrued dividends	-	-	-	-
15. Total DTLs	21,111,205	20,312,266	(798,939)	(279,628)

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

DTAs	6/30/02	12/31/01	Change
16. Intercompany Receivable	241,371	241,371	(0)
17. Accts Payable&Other Liabilities	-	-	-
18. Capital Gains	119,818	-	119,818
19. Total DTAs	361,189	344,389	16,800
20. DTAs nonadmitted	81,561	58,969	22,592

DTLs	6/30/02	12/31/01	Change
21. Bonds	(65,276)	(71,399)	6,123
22. Market Discount	(214,352)	(214,021)	(331)
23. Accts Payable&Other Liabilities	-	-	-
24. Accrued dividends	-	-	-
25. Total DTLs	(279,628)	(285,420)	5,792

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

	Amount	Tax Effect
1. Income before taxes	703,940	246,379
2. Tax-exempt interest, net	(175,949)	(61,582)
3. Dividends received deduction, net	-	-
4. Dividends received deduction, 100% owned subs	-	-
5. Loss reserve discounting	-	-
6. Unearned premium adjustment	-	-
7. Agents security compensation	-	-
8. Investment related transactions	7,090	2,482
9.	-	-
10. All other	39,963	13,987
11. Separate company taxable income	575,044	201,266
12. Consolidation	-	-
13. Reclass to deferred taxes	-	-
14. Prior year over/under accrual	-	-
15. Other	-	-
16. Tax	-	201,266

STATEMENT AS OF JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

E.		<u>Amount</u>	<u>Origination</u>	<u>Expiration</u>
(1)	Amount of operating loss carryforwards	N/A		
	Amount of AMT 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			201,266
	2001			-
	2000			

F.

- (1) The company's federal income tax return is consolidated with the following entities:
(Please include additions or deletions listed below to the most recent annual statement)

Additions	None
Deletions	None

- (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. 12/31/1996
- 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). 09/03/1998
- 7.4 By what department or departments?
Ohio, Delaware, California.....
- 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: \$

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

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 []

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
Bank of New York.....	One Wall Street, 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 JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

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	18,104,368	6,399,834	6,608,665	2,786	18,104,368	17,898,323		18,454,782
2. Class 2	3,606,189	1,199,800	500,000	(3,950)	3,606,189	4,302,039		3,513,988
3. Class 3	498,660			1,115	498,660	499,775		494,920
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	22,209,217	7,599,634	7,108,665	(49)	22,209,217	22,700,137		22,463,690
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	22,209,217	7,599,634	7,108,665	(49)	22,209,217	22,700,137		22,463,690

SCHEDULE DA - PART 1**Short-Term Investments Owned End of Current Quarter**

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	1,588,933	XXX	1,588,933	5,938	

SCHEDULE DA - PART 2- Verification**Short-Term Investments Owned**

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	1,442,926	1,372,403		764,078
2. Cost of short-term investments acquired	542,327	6,362,579		5,189,827
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	612,850	6,146,049		4,510,979
7. Book/adjusted carrying value, current period	1,372,403	1,588,933		1,442,926
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	1,372,403	1,588,933		1,442,926
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	1,372,403	1,588,933		1,442,926
12. Income collected during period	7,327	8,260		40,939
13. Income earned during period	7,327	8,260		40,939

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F

NONE

STATEMENT AS OF JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

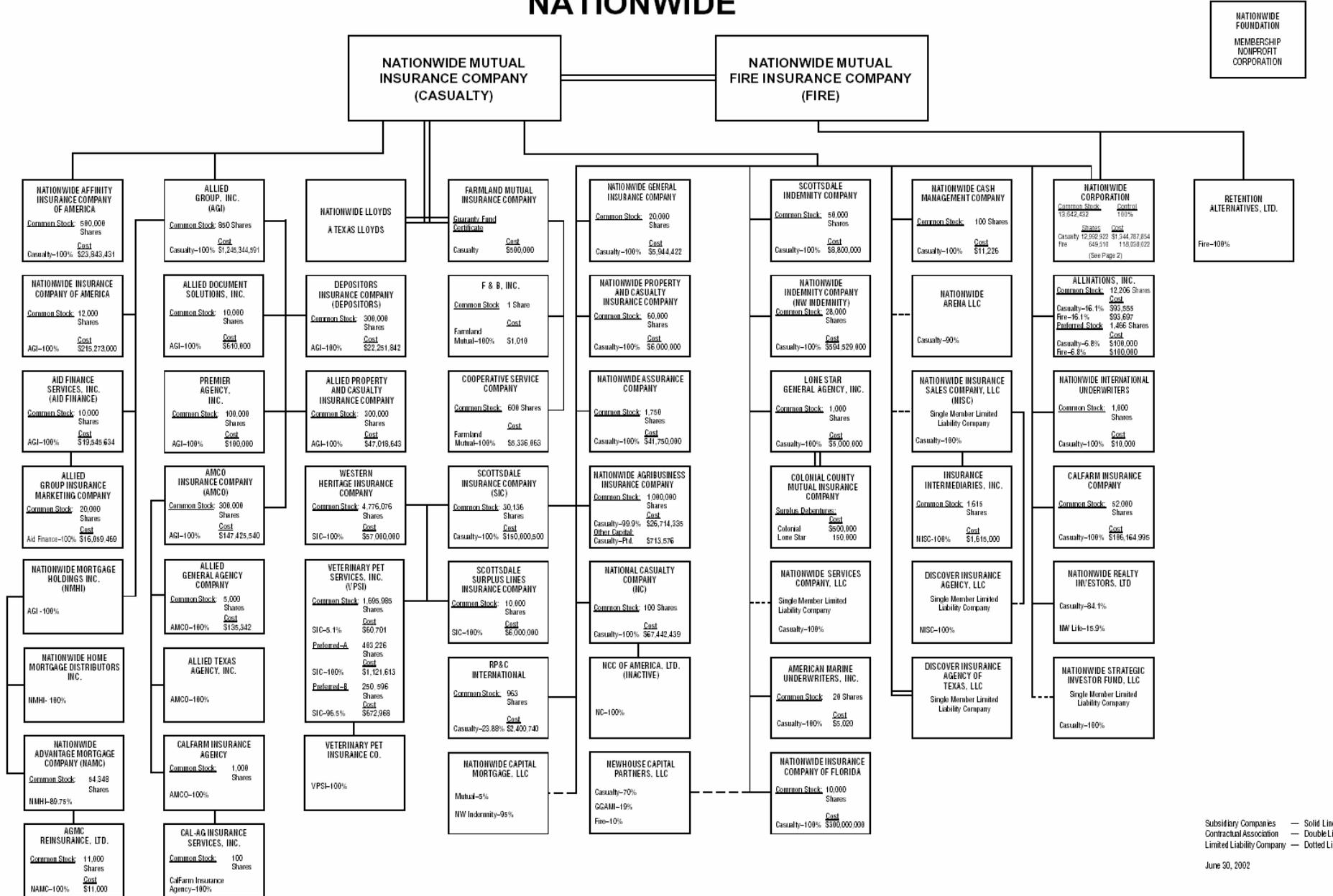
States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date	
1. Alabama	AL	Yes	1,362,333	1,330,945	804,296	1,376,788	1,436,999	1,782,211
2. Alaska	AK	Yes	355,427	359,985	218,732	110,491	330,013	106,726
3. Arizona	AZ	Yes	2,471,600	1,382,423	1,124,514	688,326	1,014,908	395,559
4. Arkansas	AR	Yes	546,506	602,984	729,966	761,831	588,821	339,249
5. California	CA	Yes	4,173,605	5,464,334	3,801,246	3,633,288	4,382,811	3,618,983
6. Colorado	CO	Yes	1,719,040	783,203	941,829	313,948	1,344,310	581,707
7. Connecticut	CT	Yes	16,838,520	11,187,311	11,052,448	10,284,517	24,246,417	21,960,860
8. Delaware	DE	Yes	5,387,061	5,028,612	5,734,478	3,135,800	7,704,967	7,556,447
9. District of Columbia	DC	Yes	1,449,873	1,275,864	1,464,520	1,291,727	2,529,554	1,943,591
10. Florida	FL	Yes	32,113,584	25,852,060	22,325,755	17,551,648	31,368,148	27,328,997
11. Georgia	GA	Yes	2,035,596	2,071,286	1,917,286	1,949,898	2,925,098	3,397,124
12. Hawaii	HI	No						
13. Idaho	ID	Yes	131,023	73,732	80,606	38,798	47,882	34,522
14. Illinois	IL	Yes	2,125,046	1,383,536	603,457	1,843,614	2,583,517	2,368,189
15. Indiana	IN	Yes	2,258,191	1,728,685	1,281,263	1,040,085	2,231,804	1,591,054
16. Iowa	IA	Yes	65,229	36,069	53,146	10,462	42,388	9,991
17. Kansas	KS	Yes	163,470	58,346	97,575	14,503	237,225	208,495
18. Kentucky	KY	Yes	4,592,389	2,970,815	2,860,380	2,288,058	3,018,652	2,570,176
19. Louisiana	LA	No					0	2,212
20. Maine	ME	No					0	
21. Maryland	MD	Yes	17,410,928	18,753,149	13,427,241	18,012,137	25,662,932	27,340,484
22. Massachusetts	MA	Yes		1,639			9,380	11,168
23. Michigan	MI	Yes	676,390	457,706	66,607	1,149,171	713,091	829,511
24. Minnesota	MN	Yes					3,736	5,334
25. Mississippi	MS	Yes	5,430,747	4,267,307	2,359,494	2,858,811	3,690,604	3,099,705
26. Missouri	MO	Yes	398,024	202,290	(2,278)	62,033	816,184	821,714
27. Montana	MT	Yes	169,089	75,969	110,838	43,154	125,227	62,009
28. Nebraska	NE	Yes	75,969	53,462	32,390	28,623	86,304	39,721
29. Nevada	NV	Yes	775,388	659,700	558,585	386,326	513,656	345,306
30. New Hampshire	NH	Yes	276,661	213,086	38,644	44,335	130,116	88,724
31. New Jersey	NJ	No						
32. New Mexico	NM	Yes					3,972	2,406
33. New York	NY	Yes	16,189,686	10,607,595	14,023,043	10,162,428	59,875,064	57,812,262
34. North Carolina	NC	Yes	5,210,653	5,328,932	2,694,576	2,774,477	7,494,621	5,789,304
35. North Dakota	ND	Yes	15,706	6,784	33,480	2,961	36,976	5,489
36. Ohio	OH	Yes	36,958,991	25,420,514	17,066,505	15,084,503	32,423,996	22,532,067
37. Oklahoma	OK	Yes	153,097	115,247	90,482	32,975	129,799	79,289
38. Oregon	OR	Yes	1,550,262	1,258,090	1,002,664	604,477	1,344,419	745,277
39. Pennsylvania	PA	Yes	27,029,258	29,278,741	18,917,563	17,834,463	35,552,729	34,601,865
40. Rhode Island	RI	Yes	4,869,537	3,368,594	2,809,089	1,907,028	6,190,157	5,058,838
41. South Carolina	SC	Yes	29,307,374	28,493,307	17,086,691	20,332,195	18,624,184	18,077,249
42. South Dakota	SD	Yes	30,821	7,406	4,402	(2,171)	4,536	921
43. Tennessee	TN	Yes	10,141,158	8,072,907	6,515,986	5,690,019	7,027,407	6,033,514
44. Texas	TX	Yes	9,297,280	12,187,866	7,537,110	9,144,885	8,633,125	6,804,355
45. Utah	UT	Yes	532,264	436,089	237,962	314,543	234,176	218,978
46. Vermont	VT	Yes	1,665,932	1,187,666	900,864	946,330	1,484,420	1,391,905
47. Virginia	VA	Yes	3,659,675	3,654,915	(5,612,159)	4,546,460	5,965,388	6,666,418
48. Washington	WA	Yes	2,994,980	2,129,216	1,733,842	1,391,836	2,936,436	1,500,811
49. West Virginia	WV	Yes	10,698,420	7,491,203	6,936,472	6,370,862	8,638,157	6,455,127
50. Wisconsin	WI	Yes	115,626	52,072	35,091	23,900	39,696	10,044
51. Wyoming	WY	No						
52. American Samoa	AS	No						
53. Guam	GU	No						
54. Puerto Rico	PR	No						
55. U.S. Virgin Islands	VI	No						
56. Canada	CN	No						
57. Aggregate Other Aliens	OT	XXX						
58. Totals	(a) 46	263,422,409	225,371,642	163,696,681	166,080,543	314,424,002	282,225,888	
DETAILS OF WRITE-INS								
5701.	XXX							
5702.	XXX							
5703.	XXX							
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.

STATEMENT AS OF JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

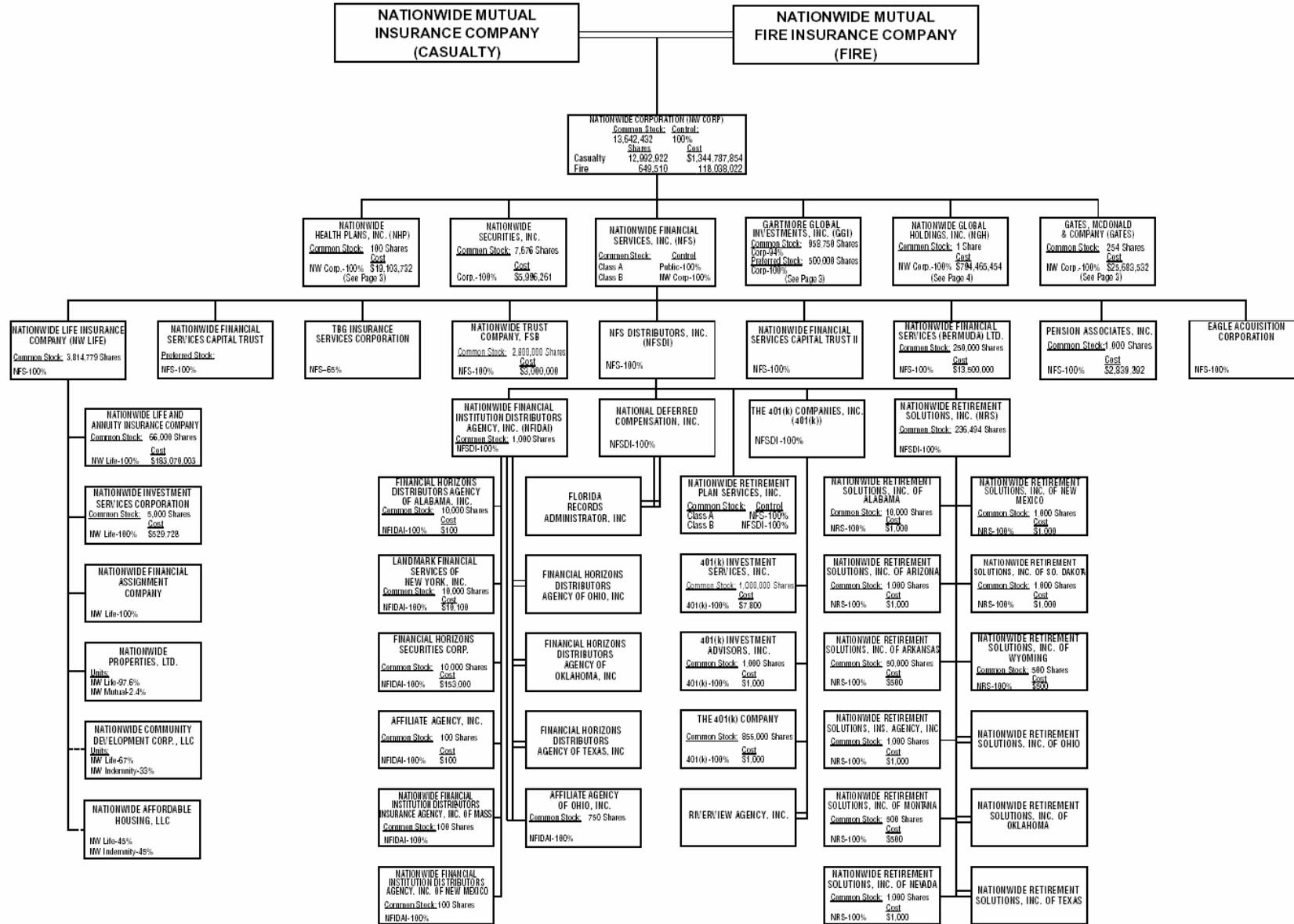
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

NATIONWIDE®



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

NATIONWIDE®



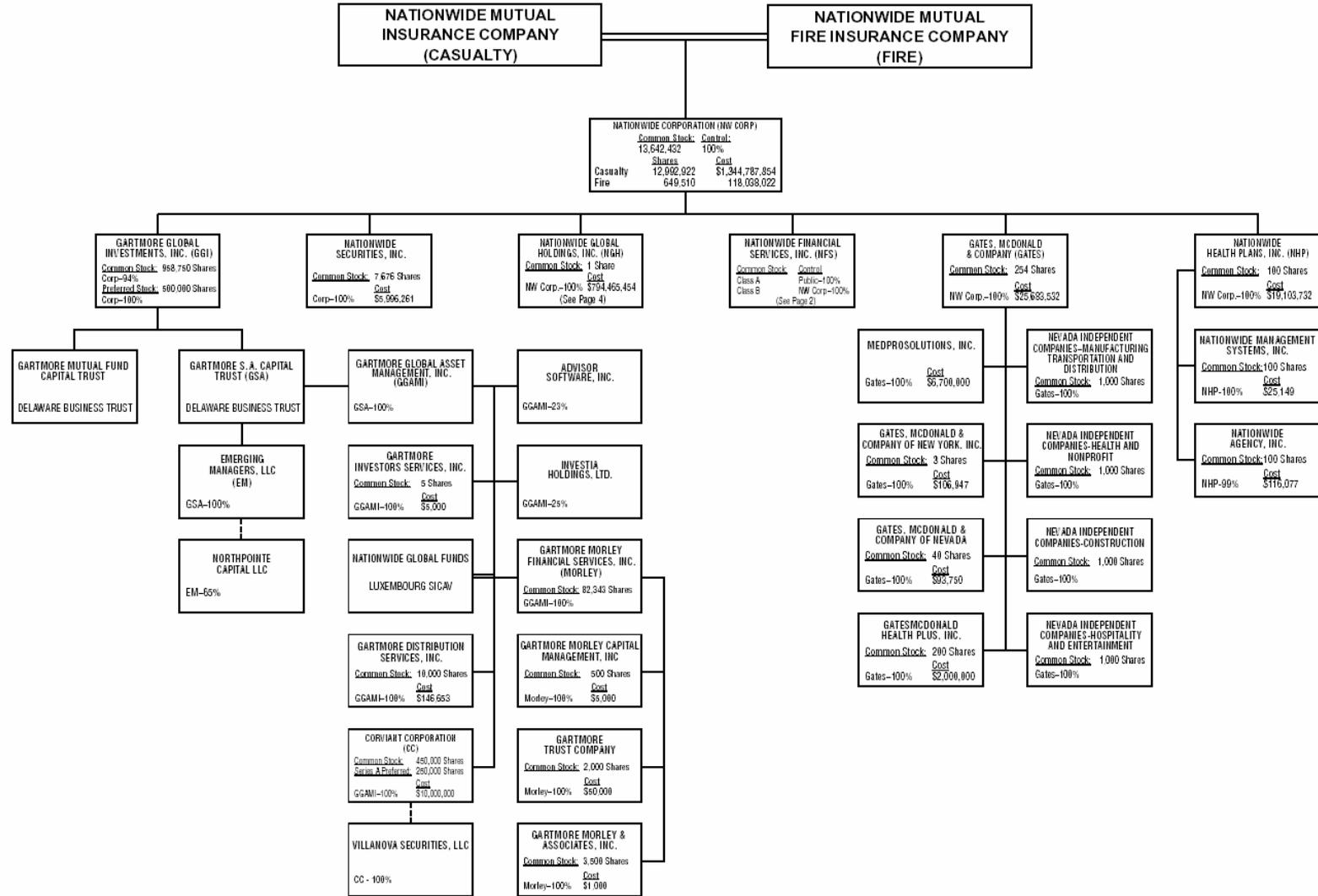
17.1

Subsidiary Companies — Solid Line
Contractual Association — Double Line
Limited Liability Company — Dotted Line
June 30, 2002

STATEMENT AS OF JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

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

NATIONWIDE®

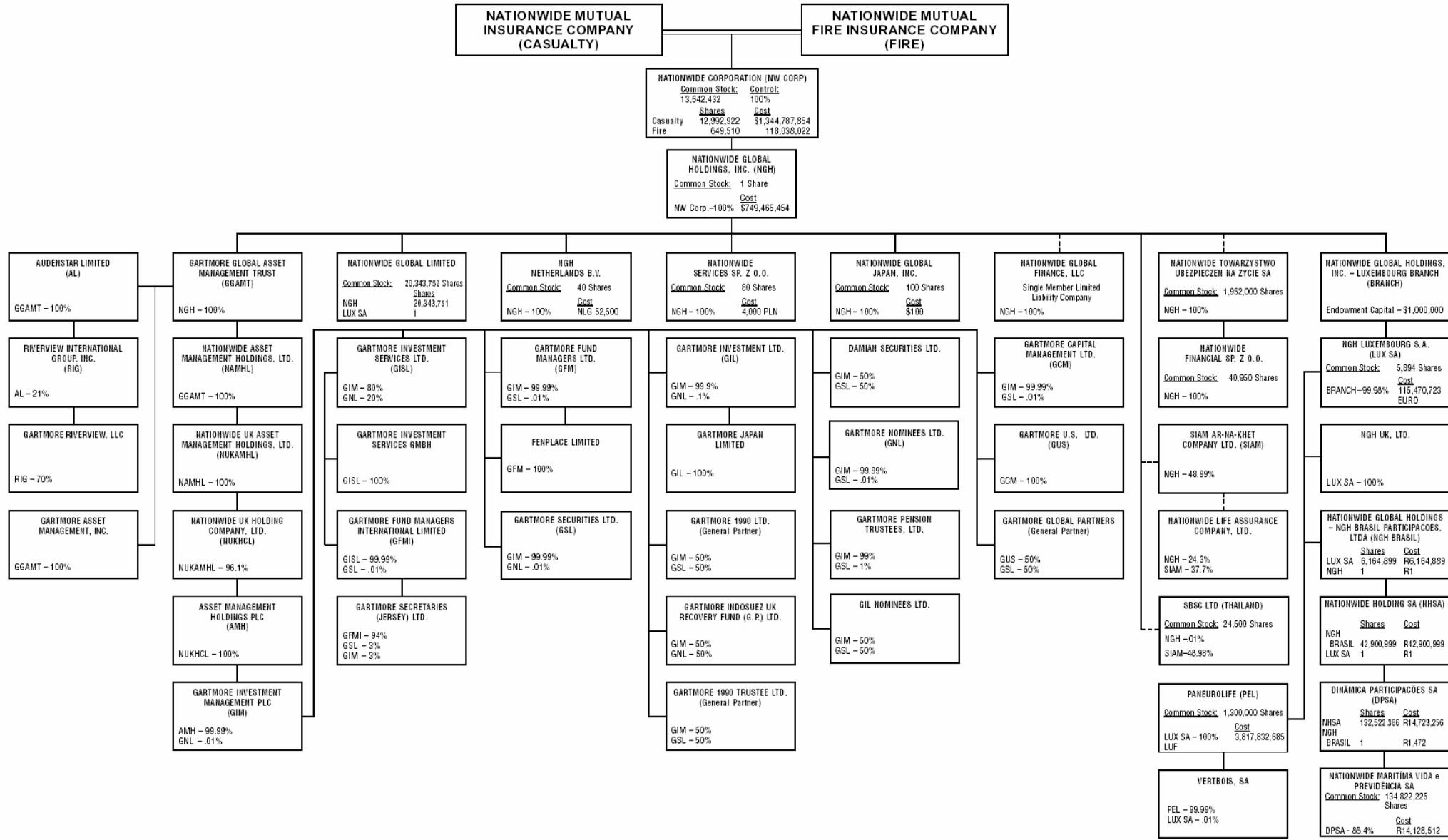


Subsidiary Companies — Solid Line
Contractual Association — Double Line
Limited Liability Company — Dotted Line

June 30, 2002

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

NATIONWIDE®



17.3

Subsidiary Companies — Solid Line
 Contractual Association — Double Line
 Limited Liability Company — Dotted Line

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	228,958	1,497,501	654.1	0.0
2. Allied Lines	293,680	91,750	31.2	34.8
3. Farmowners multiple peril		(2)		
4. Homeowners multiple peril		(11,692)		
5. Commercial multiple peril	36,146,540	13,042,208	36.1	70.9
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	31,614	50,706	160.4	11.9
10. Financial guaranty				
11.1 Medical malpractice - occurrence	424	(9)	(2.1)	
11.2 Medical malpractice - claims-made				
12. Earthquake	1,947	(185)	(9.5)	(4.1)
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation	3,382,325	2,581,372	76.3	72.5
17.1 Other liability - occurrence	166,793	24,667	14.8	(11.5)
17.2 Other liability - claims-made	170	(129)	(75.9)	(25.4)
18.1 Products liability - occurrence	1,130,126	(21,826)	(1.9)	22.7
18.2 Products liability - claims-made	(38)	(40)	105.6	38.9
19.1,19.2 Private passenger auto liability	137,410,104	102,893,340	74.9	87.5
19.3,19.4 Commercial auto liability	6,151,132	3,532,301	57.4	72.4
21. Auto physical damage	74,768,111	57,962,684	77.5	93.7
22. Aircraft (all perils)				
23. Fidelity	3,636	20,349	559.6	(25.8)
24. Surety	50	12	23.6	8.0
26. Burglary and theft	1,070	144	13.5	205.6
27. Boiler and machinery	1,033,501	236,630	22.9	18.9
28. Credit				
29. International				
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	260,750,145	181,899,781	69.8	85.0
DETAILS OF WRITE-INS				
3301.				
3302.				
3303.				
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

Lines of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire	108,279	222,233	198,686
2. Allied Lines	132,797	279,078	246,256
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril	16,835,372	35,943,756	36,730,565
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine	12,274	24,086	44,221
10. Financial guaranty			
11.1 Medical malpractice - occurrence	(112)	1,052	
11.2 Medical malpractice - claims-made			
12. Earthquake	886	1,925	1,819
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation	1,589,147	3,366,657	3,327,950
17.1 Other liability - occurrence	59,280	124,561	150,442
17.2 Other liability - claims-made	0	177	272
18.1 Products liability - occurrence	557,649	1,139,447	1,238,035
18.2 Products liability - claims-made	(282)	192	778
19.1,19.2 Private passenger auto liability	65,631,257	139,999,542	112,348,555
19.3,19.4 Commercial auto liability	2,997,434	6,343,032	6,635,923
21. Auto physical damage	35,064,314	74,961,875	63,566,616
22. Aircraft (all perils)			
23. Fidelity	1,104	2,547	3,866
24. Surety	100	100	100
26. Burglary and theft	267	1,627	1,413
27. Boiler and machinery	447,903	1,010,521	876,142
28. Credit			
29. International			
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	123,437,668	263,422,408	225,371,639
DETAILS OF WRITE-INS			
3301.			
3302.			
3303.			
3398. Summary of remaining write-ins for Line 33 from overflow page			
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)			

Part 3
NONE

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?Yes.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) 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 JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

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								
312913-ZE-9	FHLMC REMIC Ser 7.000% 12/15/22 1437-HD	06/01/2002	Interest Capitalization		17,792	17,792		1
31358L-WH-5	FNMA REMIC Ser 7.000% 02/25/22 1992-15KZ	06/01/2002	Interest Capitalization		19,463	19,463		1
Total United States					37,255	37,255	0	XXX
3199999 - Total - Bonds - Special Revenue					37,255	37,255	0	XXX
Industrial & Miscellaneous United States								
81238X-BN-0	Sears Roebuck & Co MT 10.000% 02/03/12 Nt Ser VI	05/15/2002	Merrill Lynch		1,199,800	1,000,000	13,611	2PE
Total United States					1,199,800	1,000,000	13,611	XXX
4599999 - Total - Bonds - Industrial, Misc.					1,199,800	1,000,000	13,611	XXX
6099997 - Total - Bonds - Part 3					1,237,055	1,037,255	13,611	XXX
6099999 - Total - Bonds					1,237,055	1,037,255	13,611	XXX
6599999 - Total - Preferred Stocks						XXX		XXX
7099999 - Total - Common Stocks						XXX		XXX
7199999 - Total - Preferred and Common Stocks						XXX		XXX
7299999 - Totals					1,237,055	XXX	13,611	XXX

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

E04

STATEMENT AS OF JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

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 Identification	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 Designation (a)	
BONDS																	
Political Subdivisions of States																	
United States																	
Virginia																	
303820-VV-7	Fairfax Cnty VA GO Ref 5.600% 05/01/02 Pub Impt Ser B	05/01/2002	Maturity		295,000	295,000	292,728	295,000	68				0	8,260		1PE	
Total Virginia					295,000	295,000	292,728	295,000	68	0	0	0	0	8,260	XXX	XXX	
Total United States					295,000	295,000	292,728	295,000	68	0	0	0	0	8,260	XXX	XXX	
2499996 - Bonds - Political Subdivisions - United States					295,000	295,000	292,728	295,000	68	0	0	0	0	8,260	XXX	XXX	
2499999 - Bonds - Political Subdivisions					295,000	295,000	292,728	295,000	68	0	0	0	0	8,260	XXX	XXX	
Special Revenue & Assessment																	
United States																	
Arizona																	
566761-FS-6	Maricopa Cnty AZ Hosp 7.625% 01/01/08 Rev Ser 1978 (Samaritan Hlth Svc)	06/01/2002	Call 100.0000		(25,000)	(25,000)	(23,538)	(25,000)	419				0			1	
Total Arizona					(25,000)	(25,000)	(23,538)	(25,000)	419	0	0	0	0	0	0	XXX	XXX
United States																	
312903-8G-5	FHLMC REMIC Ser 179-A 9.300% 07/15/21	05/15/2002	Paydown		3,959	3,959	4,080	3,959	(12)				0	54		1Z	
312908-VL-7	FHLMC REMIC Ser 1218-K 7.500% 01/15/22	06/01/2002	Paydown		112,434	112,434	112,031	112,434	397				0	1,286		1	
312915-PF-2	FHLMC REMIC Ser 7.500% 04/15/03 1494-PN	06/01/2002	Paydown		55,786	55,786	59,491	55,786	(180)				0	699		1Z	
31340Y-BH-1	FHLMC REMIC Ser 6-C 9.050% 06/15/19	05/15/2002	Paydown		3,344	3,344	3,541	3,344	(134)				0	45		1	
313602-DV-3	FNMA REMIC Ser 9.000% 06/25/18 1988-15A	06/01/2002	Paydown		3,339	3,339	3,377	3,339	(18)				0	46		1	
Total United States					178,862	178,862	182,520	178,862	53	0	0	0	0	2,130	XXX	XXX	
3199996 - Bonds - Special Revenues - United States					153,862	153,862	158,982	153,862	472	0	0	0	0	2,130	XXX	XXX	
3199999 - Bonds - Special Revenues					153,862	153,862	158,982	153,862	472	0	0	0	0	2,130	XXX	XXX	
Public Utilities (unaffiliated)																	
United States																	
74533H-AH-6	Puget Sound Pwr & Lt 7.850% 05/29/02 Co MT Nt Tr #00008	05/29/2002	Maturity		500,000	500,000	535,590	500,000	(1,123)				0	24,422		2PE	
Total United States					500,000	500,000	535,590	500,000	(1,123)	0	0	0	0	24,422	XXX	XXX	
3899996 - Bonds - Public Utilities - United States					500,000	500,000	535,590	500,000	(1,123)	0	0	0	0	24,422	XXX	XXX	
3899999 - Bonds - Public Utilities					500,000	500,000	535,590	500,000	(1,123)	0	0	0	0	24,422	XXX	XXX	
Industrial & Miscellaneous																	
United States																	
761042-BF-6	Resecuritization Mtg 6.750% 06/19/28 Tr Ser 1999-B Cl A3	06/01/2002	Paydown		13,755	13,755	13,403	13,755	304				0	155		1PE	
Total United States					13,755	13,755	13,403	13,755	304	0	0	0	0	155	XXX	XXX	
4599996 - Bonds - Industrial and Misc - United States					13,755	13,755	13,403	13,755	304	0	0	0	0	155	XXX	XXX	
4599999 - Bonds - Industrial and Miscellaneous					13,755	13,755	13,403	13,755	304	0	0	0	0	155	XXX	XXX	
6099997 - Bonds - Part 4					962,617	962,617	1,000,703	962,617	(279)	0	0	0	0	34,967	XXX	XXX	
6099999 - Total - Bonds					962,617	962,617	1,000,703	962,617	(279)	0	0	0	0	34,967	XXX	XXX	
6599999 - Total - Preferred Stocks						XXX								XXX		XXX	
7099999 - Total - Common Stocks						XXX								XXX		XXX	
7199999 - Total - Preferred and Common Stocks						XXX								XXX		XXX	
7299999 Totals					962,617	XXX	1,000,703	962,617	(279)	0	0	0	0	34,967	0	XXX	

E05

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

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



SUPPLEMENT FOR JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Designate the type of health care providers reported on this page
Physicians

**SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES**

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT								
58. Totals								
NONE								
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Designate the type of health care providers reported on this page
Hospitals

**SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES**

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT								
58. Totals								
NONE								
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Designate the type of health care providers reported on this page
Other Health Care Professionals

**SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES**

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								0
10. Florida FL					(27)			170
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL	1,052	424			139			140
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD					(5)			4
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH					(3)			5
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA					(78)			362
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX					(2)			3
45. Utah UT								
46. Vermont VT								
47. Virginia VA					(33)			65
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT								
58. Totals	1,052	424			(9)			750
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Designate the type of health care providers reported on this page
Other Health Care Facilities

**SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES**

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT								
58. Totals								
NONE								
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR JUNE 30, 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Designate the type of health care providers reported on this page
 Medical Malpractice Policies

**SUPPLEMENT "A" TO SCHEDULE T
 EXHIBIT OF MEDICAL MALPRACTICE PREMIUMS WRITTEN
 ALLOCATED BY STATES AND TERRITORIES**

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT								
58. Totals								
NONE								
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								