



QUARTERLY STATEMENT  
AS OF SEPTEMBER 30, 2002  
OF THE CONDITION AND AFFAIRS OF THE

NATIONWIDE INDEMNITY COMPANY

NAIC Group Code	0140 <small>(Current Period)</small>	0140 <small>(Prior Period)</small>	NAIC Company Code	10070	Employer's ID Number	31-1399201
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	Ohio	
Country of Domicile	United States of America					
Incorporated	02/16/1994			Commenced Business	04/15/1994	
Statutory Home Office	One Nationwide Plaza <small>(Street and Number)</small>			,	Columbus, OH 43216 <small>(City or Town, State and Zip Code)</small>	
Main Administrative Office	Columbus, OH 43216 <small>(City or Town, State and Zip Code)</small>			One Nationwide Plaza <small>(Street and Number)</small>	614-249-7111 <small>(Area Code) (Telephone Number) (Extension)</small>	
Mail Address	One Nationwide Plaza <small>(Street and Number or P.O. Box)</small>			,	Columbus, OH 43216 <small>(City or Town, State and Zip Code)</small>	
Primary Location of Books and Records	Columbus, OH 43216 <small>(City or Town, State and Zip Code)</small>			One Nationwide Plaza <small>(Street and Number)</small>	614-249-1545 <small>(Area Code) (Telephone Number)</small>	
Internet Website Address	www.nationwide.com					
Statement Contact	Raymond T. Hohl <small>(Name)</small>				614-249-1545 <small>(Area Code) (Telephone Number) (Extension)</small>	
	hohlr@nationwide.com <small>(E-mail Address)</small>				614-249-4718 <small>(FAX Number)</small>	
Policyowner Relations Contact	Columbus, OH 43216 <small>(City or Town, State and Zip Code)</small>			One Nationwide Plaza <small>(Street and Number)</small>	614-249-6408 <small>(Area Code) (Telephone Number) (Extension)</small>	

OFFICERS

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

VICE PRESIDENTS

Patricia Ruth Hatler	David Karl Hollingsworth	David Ralph Jahn
John Hugh Jones Jr	Edwin Pugh McCausland Jr	Robert Harold McNaghten
Michael Dean Miller	Robert Alan Oakley	

DIRECTORS OR TRUSTEES

Galen Ross Barnes	Michael Dean Miller	Robert Alan Oakley
Douglas Craig Robinette		

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 President and Chief Operating Officer	Glenn Warren Soden Assoc. VP and Secretary	Michael Dean Miller Sr. VP-Finance
Subscribed and sworn to before me this _____ day of _____, 2002		
_____		

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY 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 .....	2,179,153,406	0	2,179,153,406	2,226,323,598
2. Stocks:				
2.1 Preferred stocks .....	20,935,760	0	20,935,760	20,762,990
2.2 Common stocks .....	144,676,297	0	144,676,297	192,830,275
3. Mortgage loans on real estate:				
3.1 First liens .....	192,101,304	0	192,101,304	140,497,292
3.2 Other than first liens .....	0	0		
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....	0	0		
4.2 Properties held for the production of income (less \$ ..... 0 encumbrances) .....	0	0		
4.3 Properties held for sale (less \$ ..... encumbrances) .....	0	0		
5. Cash (\$ ..... (3,976,441) and short-term investments \$ ..... 16,063,419 ) .....	12,086,978	0	12,086,978	37,883,135
6. Other invested assets .....	44,032,100	5,738,503	38,293,597	25,911,361
7. Receivable for securities .....	249,133	0	249,133	2,156,977
8. Aggregate write-ins for invested assets .....				
9. Subtotals, cash and invested assets (Lines 1 to 8) .....	2,593,234,978	5,738,503	2,587,496,475	2,646,365,627
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection .....	2,371,815	2,371,815	0	
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	0	0		
10.3 Accrued retrospective premiums .....	0	0		
11. Funds held by or deposited with reinsured companies .....	11,025,207	0	11,025,207	9,592,842
12. Bills receivable, taken for premiums .....	0	0		
13. Amounts billed and receivable under high deductible policies .....	0	0		
14. Reinsurance recoverables on loss and loss adjustment expense payments .....	16,817,668	2,832,104	13,985,564	5,558,812
15. Federal and foreign income tax recoverable and interest thereon (including \$ ..... 77,675,452 net deferred tax asset) .....	77,675,452	63,969,401	13,706,051	10,911,234
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 .....	28,782,628	0	28,782,628	27,415,291
19. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0		
20. Receivable from parent, subsidiaries and affiliates .....	0	0		
21. Amounts due from /to protected cells .....	0	0		
22. Equities and deposits in pools and associations .....	0	0		
23. Amounts receivable relating to uninsured accident and health plans .....	0	0		
24. Other assets nonadmitted .....				
25. Aggregate write-ins for other than invested assets .....	31,790,761	33,837,372	(2,046,610)	8,438,655
26. Total assets excluding protected cell assets (Lines 9 through 25) .....	2,761,698,510	108,749,195	2,652,949,315	2,708,282,460
27. Protected cell assets .....	0	0		
28. TOTALS (Lines 26 and 27)	2,761,698,510	108,749,195	2,652,949,315	2,708,282,460
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)				
2501. Miscellaneous .....	31,790,761	33,837,372	(2,046,610)	8,438,655
2502. ....	0	0	0	0
2503. ....	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....		0	0	
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	31,790,761	33,837,372	(2,046,610)	8,438,655

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ .....1,343,299 ) .....	1,452,609,057	1,448,980,926
2. Reinsurance payable on paid losses and loss adjustment expenses .....	9,172,220	758,816
3. Loss adjustment expenses .....	559,392,075	585,330,952
4. Commissions payable, contingent commissions and other similar charges .....	332,387	335,265
5. Other expenses (excluding taxes, licenses and fees) .....	609,729	3,012,718
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	0	
7. Federal and foreign income taxes [including \$ ..... (1,240,007) on realized capital gains (losses)] (including \$ .....0 net deferred tax liability) .....	12,821,168	6,664,516
8. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ .....0 and including warranty reserves of \$ .....0 ) .....	2,870,983	2,335,742
10. Advance premium .....	0	
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	
11.2 Policyholders .....	0	
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	0	
13. Funds held by company under reinsurance treaties .....	0	
14. Amounts withheld or retained by company for account of others .....	3,743,250	13,842,514
15. Remittances and items not allocated .....	366,882	
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 .....	10,364,891	4,599,219
20. Payable for securities .....	2,265,351	
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 .....	30,317,646	31,875,717
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23) .....	2,084,865,639	2,097,736,385
25. Protected cell liabilities .....	0	
26. Total liabilities (Lines 24 and 25) .....	2,084,865,639	2,097,736,385
27. Aggregate write-ins for special surplus funds .....		
28. Common capital stock .....	3,080,000	3,080,000
29. Preferred capital stock .....	0	
30. Aggregate write-ins for other than special surplus funds .....		
31. Surplus notes .....	0	
32. Gross paid in and contributed surplus .....	591,449,000	591,449,000
33. Unassigned funds (surplus) .....	(26,445,324)	16,017,075
34. Less treasury stock, at cost		
34.1 .....0 shares common (value included in Line 28 \$ .....0 ) .....	0	
34.2 .....0 shares preferred (value included in Line 29 \$ .....0 ) .....	0	
35. Surplus as regards policyholders (Lines 27 to 33, less 34) .....	568,083,676	610,546,075
36. TOTALS .....	2,652,949,316	2,708,282,460
DETAILS OF WRITE-INS		
2301. Assumed Reinsurance Balances Payable.....	30,317,646	31,875,717
2302. ....	0	0
2303. ....	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page .....		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above) .....	30,317,646	31,875,717
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	0
3002. ....	0	0
3003. ....	0	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 \$ .....0 )			
1.2 Assumed (written \$ .....12,038,560 )	11,503,319	15,427,320	17,488,025
1.3 Ceded (written \$ .....0 )	0		
1.4 Net (written \$ .....12,038,560 )	11,503,319	15,427,320	17,488,025
DEDUCTIONS:			
2. Losses incurred (current accident year \$ .....3,055,557 ):			
2.1 Direct			
2.2 Assumed	90,646,632	52,238,486	67,033,003
2.3 Ceded	0		
2.4 Net	90,646,632	52,238,486	67,033,003
3. Loss expenses incurred	51,612,875	58,429,641	120,501,698
4. Other underwriting expenses incurred	25,913	200,634	4,224,827
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	142,285,420	110,868,761	191,759,528
7. Net income of protected cells	0		
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(130,782,101)	(95,441,440)	(174,271,503)
INVESTMENT INCOME			
9. Net investment income earned	122,087,580	120,203,090	158,724,018
10. Net realized capital gains or (losses)	(18,469,066)	(266,202)	(14,349,246)
11. Net investment gain (loss) (Lines 9 + 10)	103,618,514	119,936,888	144,374,773
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ .....0 amount charged off \$ .....0 )	0		
13. Finance and service charges not included in premiums	0		
14. Aggregate write-ins for miscellaneous income	3,819,398	4,004,615	7,913,192
15. Total other income (Lines 12 through 14)	3,819,398	4,004,615	7,913,192
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	(23,344,189)	28,500,063	(21,983,538)
17. Dividends to policyholders	0		
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(23,344,189)	28,500,063	(21,983,538)
19. Federal and foreign income taxes incurred	(12,423,091)	7,686,730	(20,918,886)
20. Net income (Line 18 minus Line 19)(to Line 22)	(10,921,098)	20,813,333	(1,064,652)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	610,546,076	632,007,287	632,007,287
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	(10,921,098)	20,813,333	(1,064,652)
23. Net unrealized capital gains or losses	(42,568,829)	(41,200,261)	(12,521,810)
24. Change in net unrealized foreign exchange capital gain (loss)	0		
25. Change in net deferred income tax	15,284,236	4,932,808	62,391,216
26. Change in nonadmitted assets	(4,256,708)	(7,451,798)	(72,685,785)
27. Change in provision for reinsurance	0		
28. Change in surplus notes	0		
29. Surplus (contributed to) withdrawn from protected cells	0		
30. Cumulative effect of changes in accounting principles	0	2,419,820	2,419,820
31. Capital changes:			
31.1 Paid in	0		
31.2 Transferred from surplus (Stock Dividend)	0		
31.3 Transferred to surplus	0		
32. Surplus adjustments:			
32.1 Paid in	0		
32.2 Transferred to capital (Stock Dividend)	0		
32.3 Transferred from capital	0		
33. Net remittances from or (to) Home Office	0		
34. Dividends to stockholders	0		
35. Change in treasury stock	0		
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	(42,462,399)	(20,486,098)	(21,461,211)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	568,083,677	611,521,189	610,546,076
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	3,819,398	4,004,615	3,801,217
1402. Contingent Suit Liability	0	0	4,111,975
1403.	0	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)	3,819,398	4,004,615	7,913,192
3601.	0	0	0
3602.	0	0	0
3603.	0	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	12,522,931	44,036,991
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	156,369,386	263,194,630
3. Underwriting expenses paid	2,433,551	7,412,869
4. Other underwriting income (expenses)	2,995,609	4,330,310
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(143,284,397)	(222,240,198)
6. Net investment income	124,694,338	170,984,010
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties	(1,432,365)	(785,637)
7.3 Net amount withheld or retained for account of others	1,334,280	2,477,900
7.4 Aggregate write-ins for miscellaneous items	3,819,398	3,801,217
7.5 Total other income (Lines 7.1 to 7.4)	3,721,314	5,493,481
8. Dividends to policyholders on direct business, less \$ dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	18,579,743	30,343,985
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	3,710,997	(15,418,722)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	367,215,712	494,843,371
11.2 Stocks	26,731,321	23,830,165
11.3 Mortgage loans	4,308,433	1,675,431
11.4 Real estate		
11.5 Other invested assets	5,256,911	939,965
11.6 Net gains or (losses) on cash and short-term investments		41,250
11.7 Miscellaneous proceeds	4,310,746	
11.8 Total investment proceeds (Lines 11.1 to 11.7)	407,823,123	521,330,182
12. Cost of investments acquired (long-term only):		
12.1 Bonds	333,829,580	441,289,986
12.2 Stocks	27,693,844	44,119,669
12.3 Mortgage loans	55,912,445	84,112,557
12.4 Real estate		
12.5 Other invested assets	25,690,283	19,597,622
12.6 Miscellaneous applications	0	775,985
12.7 Total investments acquired (Lines 12.1 to 12.6)	443,126,151	589,895,820
13. Net Cash from investments (Line 11.8 minus Line 12.7)	(35,303,029)	(68,565,638)
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	5,765,672	114,481
14.4 Borrowed funds received		
14.5 Other cash provided	30,201	
14.6 Total (Lines 14.1 to 14.5)	5,795,873	114,481
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	0	
15.3 Borrowed funds repaid		
15.4 Other applications		198,278
15.5 Total (Lines 15.1 to 15.4)	0	198,278
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	5,795,873	(83,798)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(25,796,158)	(84,068,158)
18. Cash and short-term investments:		
18.1 Beginning of year	37,883,136	121,951,294
18.2 End of year (Line 17 plus Line 18.1)	12,086,978	37,883,136
DETAILS OF WRITE-INS		
07.401 Miscellaneous income	3,819,398	3,801,217
07.402		
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)	3,819,398	3,801,217

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A) Basis of Presentation

The accompanying statutory financial statements of the Nationwide Indemnity 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 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; common and preferred stocks at market except for redeemable preferred stocks at cost; and other investments on the equity basis. Mortgage loans on real estate are stated at the aggregate unpaid balance.

The Company does not have any derivative instruments.

The Company does not own any real estate.

The Company has no directly owned subsidiaries.

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.

Investment income is considered as a factor in the premium deficiency calculation.

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.

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 March 1, 2001.

Accounting changes adopted to conform to the provisions are reported as changes in accounting principles. 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 capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that increased (decreased) unassigned funds (surplus), of \$2,419,820 as of January 1, 2001.

9. Income Taxes:

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

	9/30/02	12/31/01
(1) Total of all deferred tax assets (admitted and nonadmitted)	80,017,744	65,607,761
(2) Total of all deferred tax liabilities	(2,342,292)	(3,216,545)
(3) Total deferred tax assets nonadmitted	(63,969,401)	(51,479,982)
(4) Increase(decrease) in deferred tax assets non admitted	12,489,419	5,686,982

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

N/A

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

	9/30/02	12/31/01
1. Current year expense	(6,682,467)	(8,335,484)
2. Tax credits		-
4. Prior year over/under accrual	(5,740,624)	(2,583,472)
5. Current income tax incurred	(12,423,091)	(20,918,956)

NOTES TO FINANCIAL STATEMENTS

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

	DTAs	Statutory	Tax	Difference	Tax Effect
6.	Reserves	2,021,173,352	1,914,212,474	106,960,878	37,436,307
7.	Other Assets	(22,964,160)	(67,743,954)	44,779,794	15,672,928
8.	Bonds	(2,179,153,406)	(2,215,922,583)	36,769,177	12,869,212
9.	Total DTAs	(178,073,231)	(390,637,019)	212,563,788	80,017,745
10.	DTAs nonadmitted	63,969,401	N/A	63,969,401	63,969,401
	DTLs	Statutory	Tax	Difference	Tax Effect
11.	Bonds	-	-	-	-
12.	Market Discount	-	(6,401,717)	(6,401,717)	(2,240,601)
13.	Accts Payable&Other Liabilites	-	-	-	-
14.	Accrued dividends	-	-	-	-
15.	Total DTLs	(8,852,618)	(15,544,882)	(6,692,264)	(2,342,292)

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

	DTAs	9/30/02	12/31/01	Change
16.	Reserves	37,436,307	38,824,325	(1,388,018)
17.	Other Assets	15,672,928	18,506,234	(2,833,306)
18.	Bonds	12,869,212	-	12,869,212
19.	Total DTAs	80,017,745	65,607,761	14,409,984
20.	DTAs nonadmitted	63,969,401	51,479,982	12,489,419
	DTLs	9/30/02	12/31/01	Change
21.	Bonds	-	(1,762,457)	1,762,457
22.	Market Discount	(2,240,601)	(1,409,967)	(830,634)
23.	Accts Payable&Other Liabilites	-	-	-
24.	Accrued dividends	-	-	-
25.	Total DTLs	(2,342,292)	(3,216,545)	874,253

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

	Amount	Tax Effect
1.	Income before taxes	(23,344,189)
2.	Tax-exempt interest, net	-
3.	Dividends received deduction, net	(1,401,160)
4.	Dividends received deduction, 100% owned subs	-
5.	Loss reserve discounting	(1,186,066)
6.	Unearned premium adjustment	107,048
7.	Agents security compensation	-
8.	Investment related transactions	12,444,686
9.	Depreciation/Amortization	-
10.	All other	44,542
11.	Separate company taxable income	(13,335,139)
12.	Consolidation	-
13.	Reclass to deferred taxes	(2,015,168)
14.	Prior year over/under accrual	(5,740,624)
15.	Other	-
16.	Tax	(12,423,091)

E.

	Amount	Origination	Expiration
(1)	Amount of operating loss carryforwards	-	
	Amount of AMT tax credits	N/A	
	Business credits	4,715,062	2001
(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		-
	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

Deletions

None

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. Sales, Transfers and Servicing of Financial Assets and Extinguishment 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 [X] No [ ]

3.2 If yes, date of change: ..... 06/18/2002  
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 [X] NA [ ]

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). .... 11/10/1998

7.4 By what department or departments?  
Ohio, California, Delaware.....

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: .....\$ .....37,954,461

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	2
		Prior Year-End Statement Value	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 [X] No [ ]

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

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, 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)
SPX Corporation.....	Chase Manhattan Bank.....	Term Loan.....
AMI Semiconductor Inc.....	Credit Suisse First Boston.....	Term Loan.....
Collins & Aikman Floor Inc.....	Credit Suisse First Boston.....	Term Loan.....
International Multifoods.....	CIBC World Markets.....	Term Loan.....
Allied Waste Industries.....	Donaldson Lufkin Jenrette.....	Term Loan.....

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
109367.....	Gartmore SA Capital Trust.....	1200 River Road, Conshohocken, PA 19428.....

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 .....	140,497,292	139,794,525	187,535,943	58,060,166
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions .....		48,479,000	7,433,445	78,475,347
2.2. Additional investment made after acquisitions .....				5,637,210
3. Accrual of discount and mortgage interest points and committment fees .....				
4. Increase (decrease) by adjustment .....				
5. Total profit (loss) on sale .....				
6. Amounts paid on account or in full during the period .....	702,767	737,583	2,868,083	1,675,431
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 .....	139,794,525	187,535,943	192,101,304	140,497,292
10. Total valuation allowance .....				
11. Subtotal (Lines 9 plus 10) .....	139,794,525	187,535,943	192,101,304	140,497,292
12. Total nonadmitted amounts .....				
13. Statement value of mortgages owned at end of current period	139,794,525	187,535,943	192,101,304	140,497,292

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 .....	25,911,361	22,241,879	25,145,435	11,697,715
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions .....		142,500	17,968,052	2,500,000
2.2. Additional investment made after acquisitions .....	2,063,696	3,429,657	1,578,739	17,097,622
3. Accrual of discount .....				
4. Increase (decrease) by adjustment .....	(485,953)	(661,284)	(657,755)	(4,444,012)
5. Total profit (loss) on sale .....				
6. Amounts paid on account or in full during the period .....	5,247,225	7,317	2,370	939,965
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 .....	22,241,879	25,145,435	44,032,101	25,911,361
10. Total valuation allowance .....				
11. Subtotal (Lines 9 plus 10) .....	22,241,879	25,145,435	44,032,101	25,911,361
12. Total nonadmitted amounts .....			5,738,503	
13. Statement value of long-term invested assets at end of current period	22,241,879	25,145,435	38,293,598	25,911,361

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY 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
<b>BONDS</b>								
1. Class 1 .....	1,687,364,158	312,822,433	338,434,162	(25,152,769)	1,729,724,881	1,687,364,158	1,636,599,660	1,766,886,135
2. Class 2 .....	399,701,376	28,014,322	29,401,340	16,686,545	389,648,577	399,701,376	415,000,903	353,106,045
3. Class 3 .....	118,358,265	29,801,090	36,634,467	(7,305,314)	109,854,843	118,358,265	104,219,574	122,291,949
4. Class 4 .....	36,152,572	2,957,255	7,131,001	7,402,081	35,641,509	36,152,572	39,380,907	25,730,018
5. Class 5 .....	18,414		2,616	(19)	22,753	18,414	15,779	
6. Class 6								
7. Total Bonds	2,241,594,785	373,595,100	411,603,586	(8,369,476)	2,264,892,563	2,241,594,785	2,195,216,823	2,268,014,147
<b>PREFERRED STOCK</b>								
8. Class 1 .....	12,796,620			291,900	17,847,710	12,796,620	13,088,520	18,062,990
9. Class 2 .....	7,847,240				2,685,690	7,847,240	7,847,240	2,700,000
10. Class 3 .....								
11. Class 4 .....								
12. Class 5 .....								
13. Class 6								
14. Total Preferred Stock	20,643,860			291,900	20,533,400	20,643,860	20,935,760	20,762,990
15. Total Bonds and Preferred Stock	2,262,238,645	373,595,100	411,603,586	(8,077,576)	2,285,425,963	2,262,238,645	2,216,152,583	2,288,777,137

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	16,063,419	XXX	16,231,496	7,487	

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 .....	41,690,551	41,112,733	37,220,780	117,919,422
2. Cost of short-term investments acquired .....	286,969,445	292,573,899	265,992,295	989,285,029
3. Increase (decrease) by adjustment .....	165,734	21,242	(156,775)	(136,716)
4. Increase (decrease) by foreign exchange adjustment .....				
5. Total profit (loss) on disposal of short-term investments .....				41,250
6. Consideration received on disposal of short-term investments .....	287,712,997	296,487,094	286,992,881	1,065,418,434
7. Book/adjusted carrying value, current period .....	41,112,733	37,220,780	16,063,419	41,690,551
8. Total valuation allowance .....				
9. Subtotal (Lines 7 plus 8) .....	41,112,733	37,220,780	16,063,419	41,690,551
10. Total nonadmitted amounts .....				
11. Statement value (Lines 9 minus 10) .....	41,112,733	37,220,780	16,063,419	41,690,551
12. Income collected during period .....	327,244	295,357	269,212	2,737,180
13. Income earned during period .....	318,716	308,315	227,361	2,805,142

## SCHEDULE DB - PART F- SECTION 1

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1 Replication RSAT Number	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	Derivative Instruments Open		Cash Instrument(s) Held				
					6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description
219350B*5.....	Fixed rate note tied to Corning Inc through a credit default swap.....	1.....	8,873,846	6,322,772	Credit default swap on Corning Inc., 0.00%, 11/08/15.....	(3,074,108)	55262T-EU-3.....	MBNA MASTER CCT II 99-J, 7%, 02/15/2012.....	8,404,160	9,396,880	1PE.....
<b>9999999 Totals</b>			8,873,846	6,322,772	XXX	(3,074,108)	XXX	XXX	8,404,160	9,396,880	XXX

SCHEDULE DB - PART F - SECTION 2

	Reconciliation of Replicated (Synthetic) Assets Open									
	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory .....	1	7,510,400	1	7,510,400	1	7,510,400			1	7,510,400
2. Add: Opened or Acquired Transactions .....										
3. Add: Increases in Replicated Asset Statement Value .....	XXX		XXX		XXX	1,363,446	XXX		XXX	1,363,446
4. Less: Closed or Disposed of Transactions .....										
5. Less: Positions Disposed of for Failing Effectiveness Criteria .....										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX		XXX		XXX		XXX		XXX	
7. Ending Inventory	1	7,510,400	1	7,510,400	1	8,873,846			1	8,873,846

**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY COMPANY**

## SCHEDULE F—CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

[illegible]

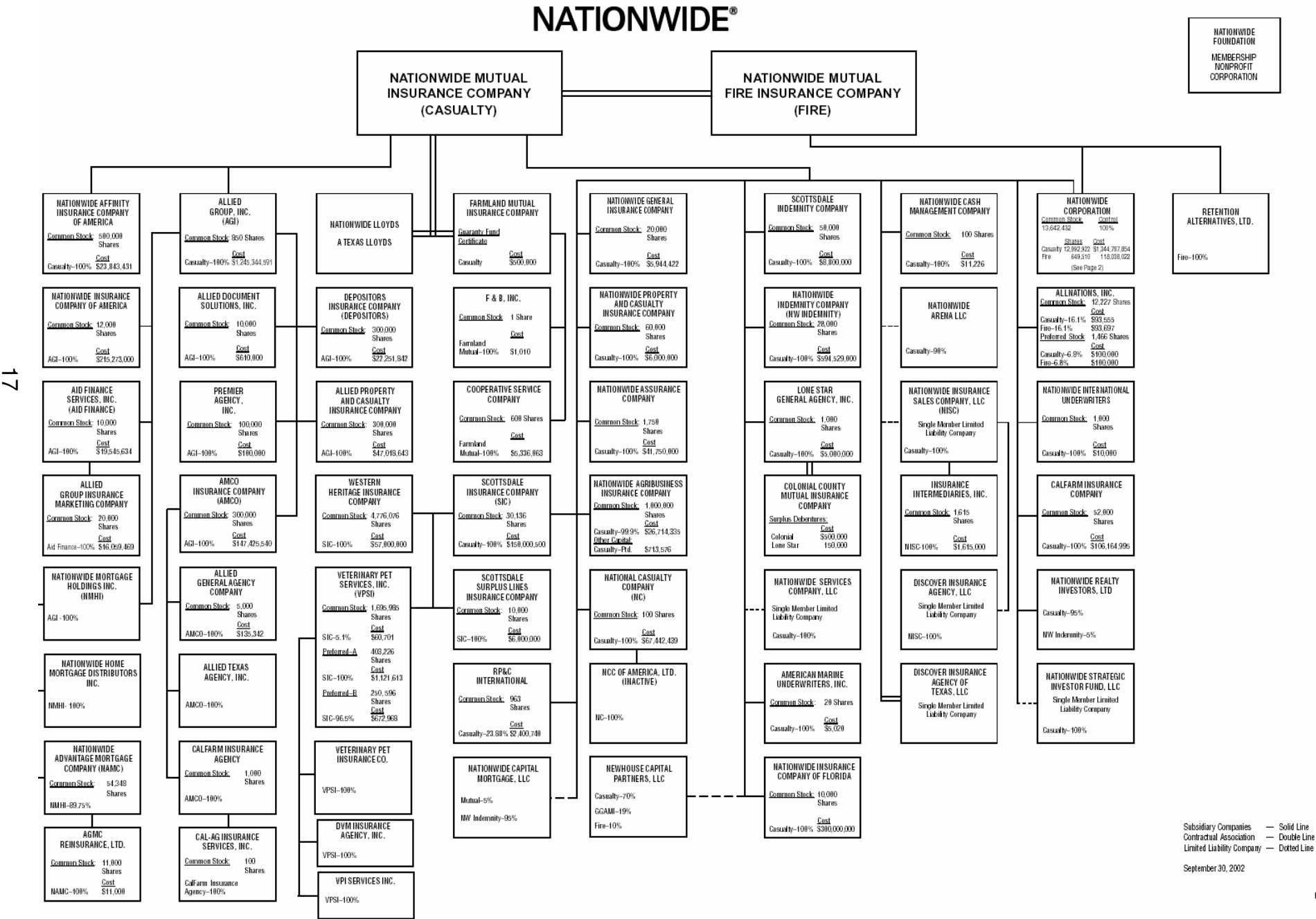


SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

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.						
2. Alaska .....	AK.....No.						
3. Arizona .....	AZ.....No.						
4. Arkansas .....	AR.....No.						
5. California .....	CA.....No.						
6. Colorado .....	CO.....No.						
7. Connecticut .....	CT.....No.						
8. Delaware .....	DE.....No.						
9. District of Columbia .....	DC.....No.						
10. Florida .....	FL.....No.						
11. Georgia .....	GA.....No.						
12. Hawaii .....	HI.....No.						
13. Idaho .....	ID.....No.						
14. Illinois .....	IL.....Yes.						
15. Indiana .....	IN.....No.						
16. Iowa .....	IA.....Yes.						
17. Kansas .....	KS.....No.						
18. Kentucky .....	KY.....No.						
19. Louisiana .....	LA.....No.						
20. Maine .....	ME.....No.						
21. Maryland .....	MD.....No.						
22. Massachusetts .....	MA.....No.						
23. Michigan .....	MI.....No.						
24. Minnesota .....	MN.....No.						
25. Mississippi .....	MS.....No.						
26. Missouri .....	MO.....No.						
27. Montana .....	MT.....No.						
28. Nebraska .....	NE.....No.						
29. Nevada .....	NV.....No.						
30. New Hampshire .....	NH.....No.						
31. New Jersey .....	NJ.....No.						
32. New Mexico .....	NM.....No.						
33. New York .....	NY.....Yes.						
34. North Carolina .....	NC.....No.						
35. North Dakota .....	ND.....No.						
36. Ohio .....	OH.....Yes.						
37. Oklahoma .....	OK.....No.						
38. Oregon .....	OR.....No.						
39. Pennsylvania .....	PA.....No.						
40. Rhode Island .....	RI.....No.						
41. South Carolina .....	SC.....No.						
42. South Dakota .....	SD.....No.						
43. Tennessee .....	TN.....No.						
44. Texas .....	TX.....No.						
45. Utah .....	UT.....No.						
46. Vermont .....	VT.....No.						
47. Virginia .....	VA.....No.						
48. Washington .....	WA.....No.						
49. West Virginia .....	WV.....No.						
50. Wisconsin .....	WI.....Yes.						
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) 5						
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.

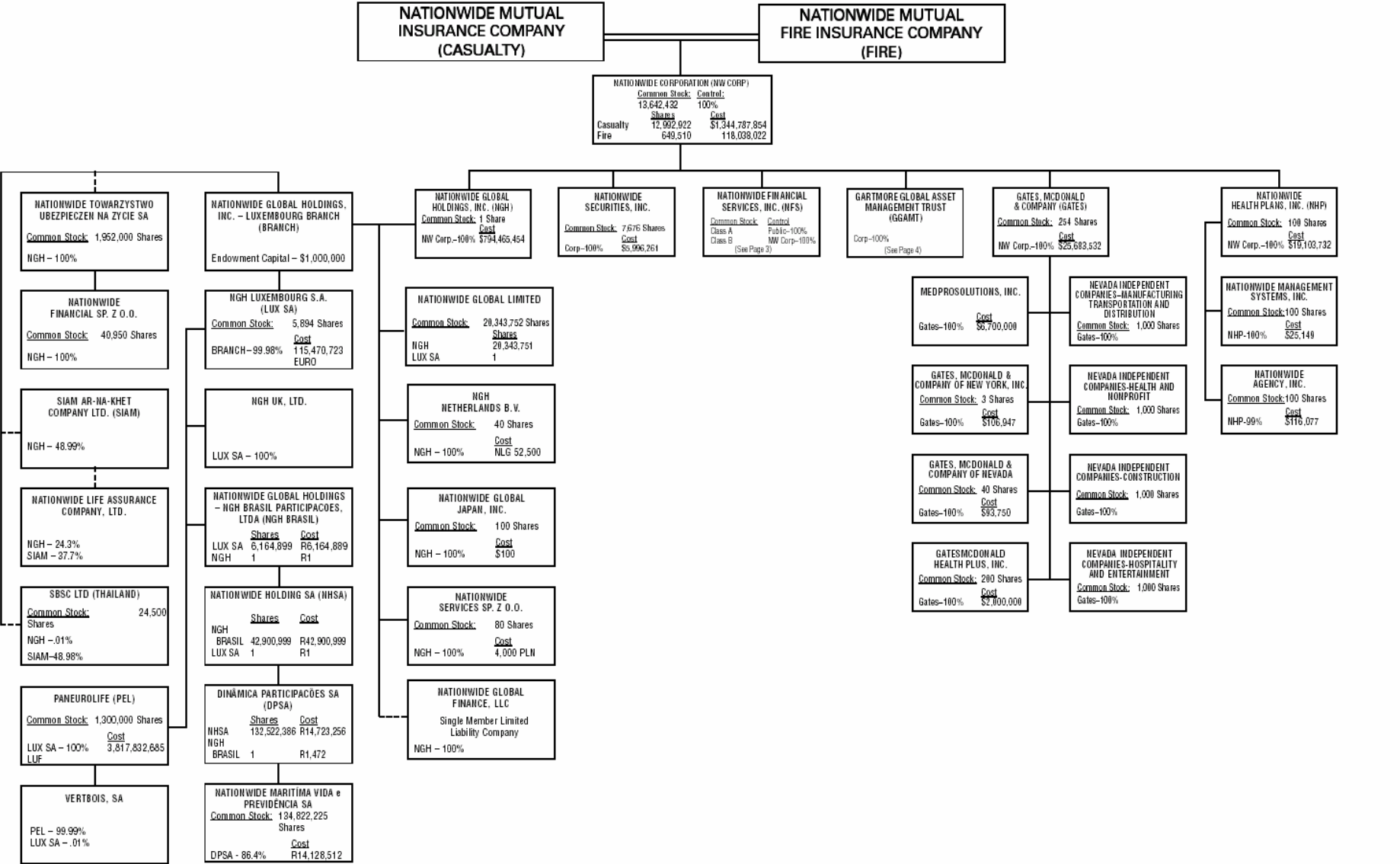
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART



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

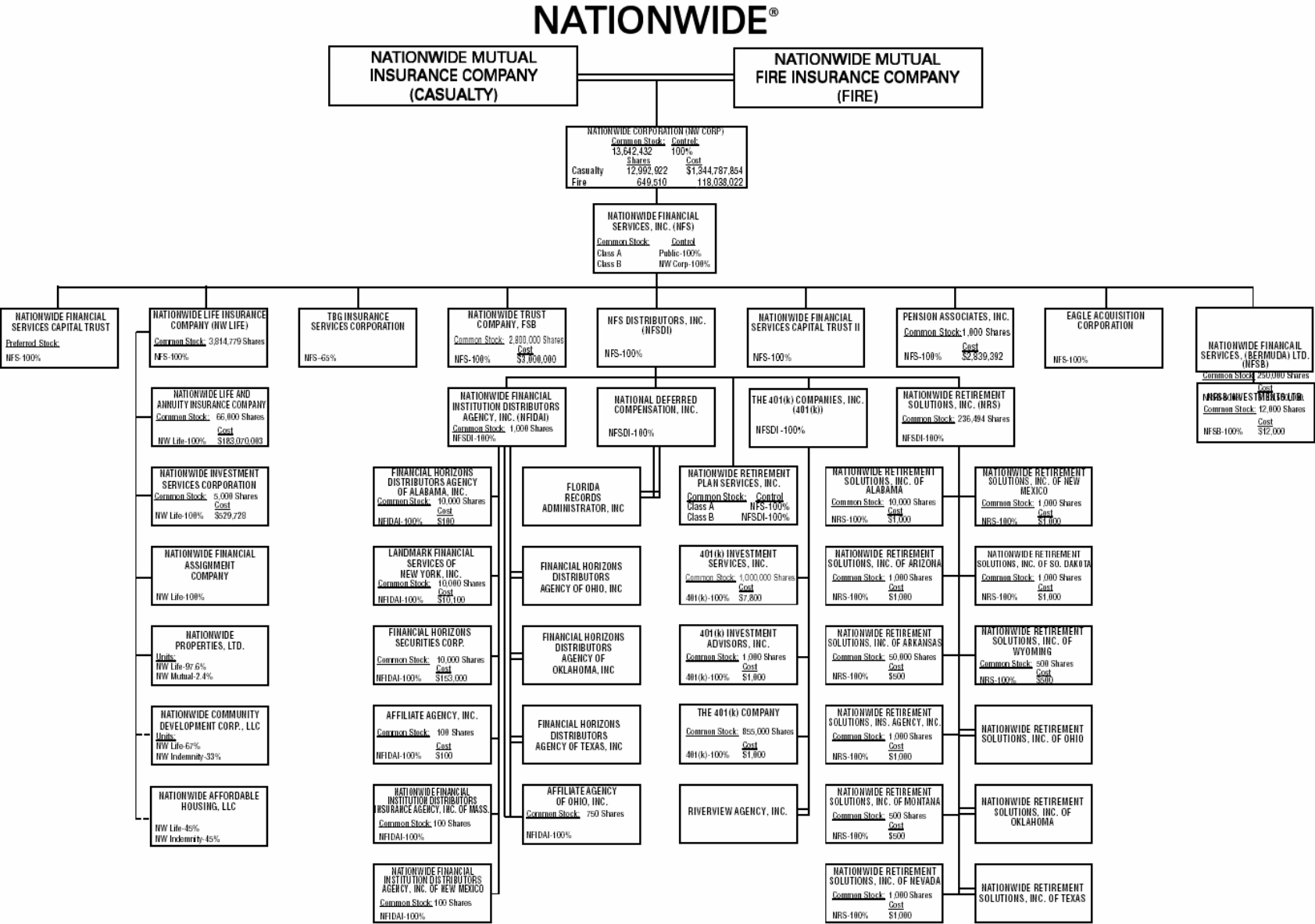
NATIONWIDE®

17.1



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

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

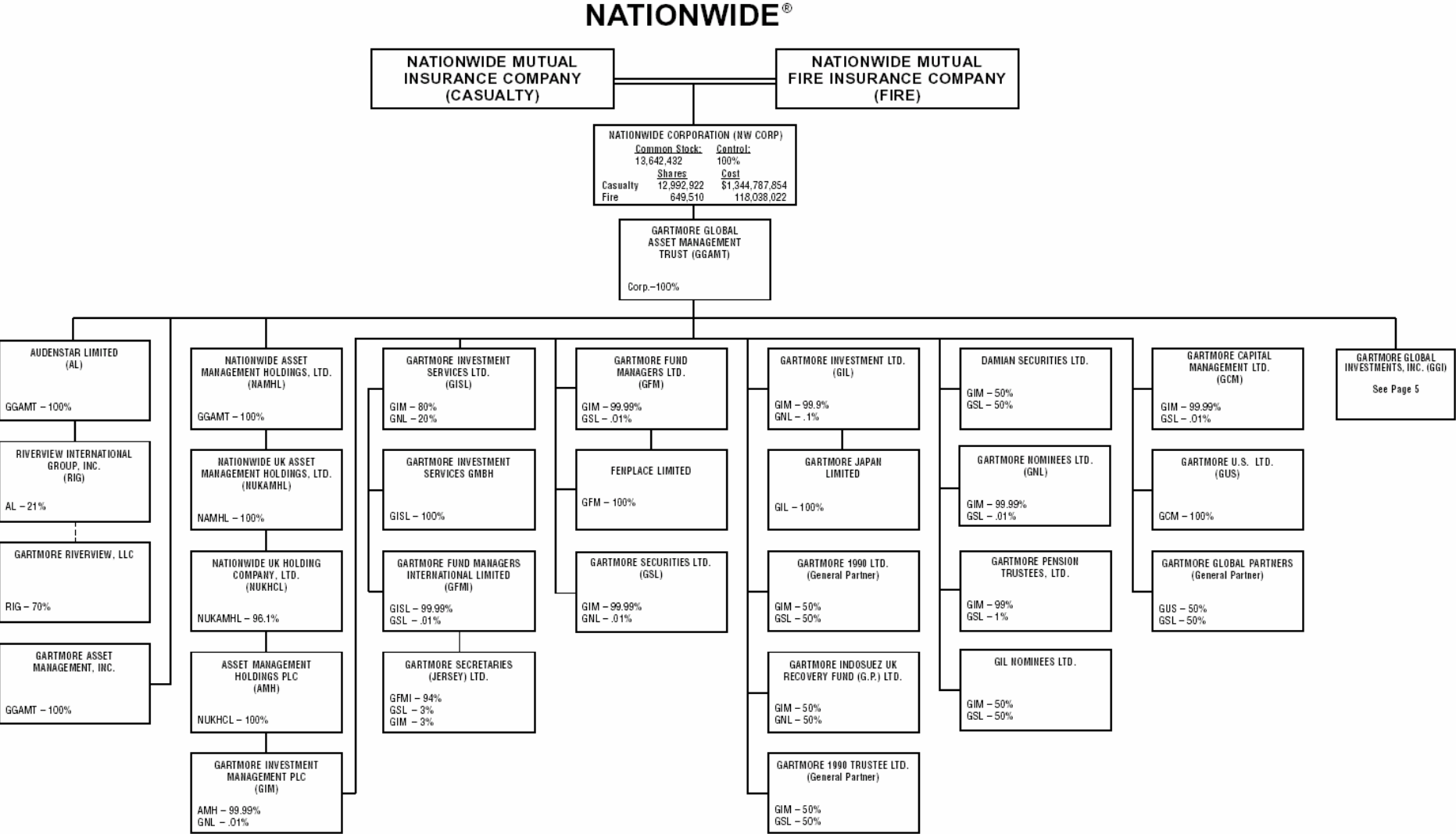


Subsidiary Companies — Solid Line  
Contractual Association — Double Line  
Limited Liability Company — Dotted Line

September 30, 2002

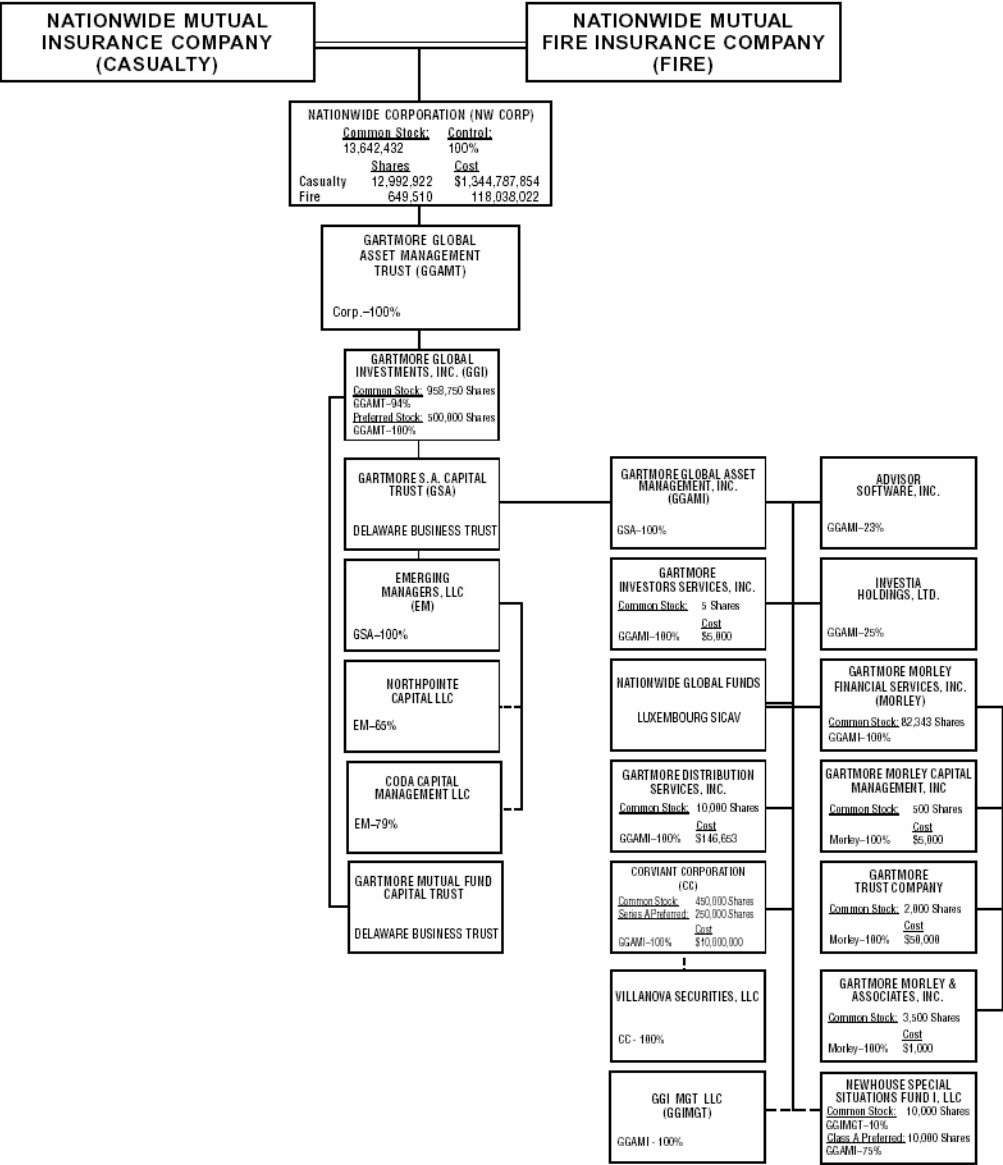
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART

17.3



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

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 .....				
2.	Allied Lines .....				
3.	Farmowners multiple peril .....				
4.	Homeowners multiple peril .....				
5.	Commercial multiple peril .....				
6.	Mortgage guaranty .....				
8.	Ocean marine .....				
9.	Inland marine .....				
10.	Financial guaranty .....				
11.1	Medical malpractice - occurrence .....				
11.2	Medical malpractice - claims-made .....				
12.	Earthquake .....				
13.	Group accident and health .....				
14.	Credit accident and health .....				
15.	Other accident and health .....				
16.	Workers' compensation .....				
17.1	Other liability - occurrence .....				
17.2	Other liability - claims-made .....				
18.1	Products liability - occurrence .....				
18.2	Products liability - claims-made .....				
19.1,19.2	Private passenger auto liability .....				
19.3,19.4	Commercial auto liability .....				
21.	Auto physical damage .....				
22.	Aircraft (all perils) .....				
23.	Fidelity .....				
24.	Surety .....				
26.	Burglary and theft .....				
27.	Boiler and machinery .....				
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 .....				
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

		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire .....			
2.	Allied Lines .....			
3.	Farmowners multiple peril .....			
4.	Homeowners multiple peril .....			
5.	Commercial multiple peril .....			
6.	Mortgage guaranty .....			
8.	Ocean marine .....			
9.	Inland marine .....			
10.	Financial guaranty .....			
11.1	Medical malpractice - occurrence .....			
11.2	Medical malpractice - claims-made .....			
12.	Earthquake .....			
13.	Group accident and health .....			
14.	Credit accident and health .....			
15.	Other accident and health .....			
16.	Workers' compensation .....			
17.1	Other liability - occurrence .....			
17.2	Other liability - claims-made .....			
18.1	Products liability - occurrence .....			
18.2	Products liability - claims-made .....			
19.1,19.2	Private passenger auto liability .....			
19.3,19.4	Commercial auto liability .....			
21.	Auto physical damage .....			
22.	Aircraft (all perils) .....			
23.	Fidelity .....			
24.	Surety .....			
26.	Burglary and theft .....			
27.	Boiler and machinery .....			
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 .....			
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)			

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY COMPANY

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 .....	735,064	1,293,015	2,028,078	165,678	12,565	178,243	836,038	0	1,147,663	1,983,701	266,653	(132,787)	133,866
2. 2000 .....	630	2,209	2,840	(8,034)	42	(7,992)	3,981	0	7,748	11,729	(4,683)	5,580	897
3. Subtotals 2000 + Prior .....	735,694	1,295,224	2,030,918	157,644	12,606	170,251	840,019		1,155,411	1,995,430	261,969	(127,207)	134,762
4. 2001.....	1,225	2,169	3,394	(8,307)	111	(8,195)	3,507	0	10,696	14,203	(6,025)	8,638	2,614
5. Subtotals 2001 + Prior .....	736,919	1,297,393	2,034,312	149,338	12,717	162,055	843,526		1,166,106	2,009,633	255,945	(118,569)	137,376
6. 2002 .....	XXX	XXX	XXX	XXX	2,515	2,515	XXX	1,416	952	2,369	XXX	XXX	XXX
7. Totals .....	736,919	1,297,393	2,034,312	149,338	15,232	164,570	843,526	1,416	1,167,059	2,012,001	255,945	(118,569)	137,376
8. Prior Year-End's Surplus As Regards Policyholders	610,546										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, 34.7	2, (9.1)	3, 6.8
											Col. 13, Line 7 As a % of Col. 1 Line 8		
											4, 22.5		

(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

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY COMPANY

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter								
1  Description of Property	Location		4  Date Acquired	5  Name of Vendor	6  Actual Cost	7  Amount of Encumbrances	8  Book/Adjusted Carrying Value Less Encumbrances	9  Expended for Additions and Permanent Improvements
	2  City	3  State						
				NONE				
9999999 - Totals								

SCHEDULE A - PART 3

1	Location		4	5	6	7	8	9	10	11	12	13	14	15	16
	2	3													
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
					NONE										
9999999 Totals															

# STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY COMPANY

## SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

[illegible]

## SCHEDULE B - PART 2

**Showing all Mortgage Loans SOLD, transferred or paid in full during the Current Quarter**

[illegible]

## E03

## E03

E03

E03

## E03

E03

E03

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY 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 <sup>(a)</sup>
BONDS								
Special Revenue & Assessment								
United States								
312915-UF-6	FHLMC REMIC Ser 1504 Z 7.000% 05/15/23	09/01/2002	Interest Capitalization		87,104	87,104		1
3133T3-X8-6	FHLMC REMIC Ser 1683 Z 6.500% 02/15/24	09/01/2002	Interest Capitalization		172,319	172,319		1
3133TB-QM-5	FHLMC REMIC Ser 7.000% 10/15/27	09/01/2002	Interest Capitalization		90,205	90,205		1
31359K-2K-2	2006-ZB FNMA REMIC Ser 1996-M7 6.801% 05/17/36	09/01/2002	Interest Capitalization		92,613	92,613		1
31392P-6N-0	CI Z FHLMC REMIC Ser 2458 6.500% 04/15/18	07/17/2002	UBS Warburg-CMO		6,185,625	6,000,000	22,750	1Z
31392P-VF-9	VL FHLMC REMIC Ser 2473 6.500% 10/15/18	07/17/2002	Various		5,130,859	5,000,000	26,181	1Z
38373V-AC-4	VK GNMA Ser 2002-59 CI BG 6.000% 09/20/31	08/09/2002	Bank of America-CMO		5,069,141	5,000,000	24,167	1Z
38373V-HZ-6	GNMA Ser 2002-60 CI PE 6.000% 07/20/31	08/29/2002	Salomon Smith Barney		5,115,625	5,000,000	2,500	1
911760-EJ-1	Vendee Mtg Tr REMIC 6.500% 06/15/24	09/01/2002	Interest Capitalization		59,002	59,002		1
911760-HH-2	Ser 1994-2 3ZB Vendee Mtg Tr REMIC 6.750% 06/15/26	09/01/2002	Interest Capitalization		177,901	177,901		1
000000-00-0	Ser 1996-2 1Z FHLMC REMIC Ser 2512 5.500% 08/15/22	09/24/2002	Greenwich Capital Markets Inc.		1,995,938	2,000,000	8,861	1Z
Total United States					24,176,331	23,679,143	84,458	XXX
3199999 - Total - Bonds - Special Revenue					24,176,331	23,679,143	84,458	XXX
Public Utilities (unaffiliated)								
United States								
86765B-AB-5	Sunoco Logistics Ptnrs 7.250% 02/15/12	08/12/2002	Tax Free Exchange		1,987,027	2,000,000	74,111	2PE
Total United States					1,987,027	2,000,000	74,111	XXX
Other Country								
60369@-AC-0	Anglian Water Services 7.010% 07/25/08	09/24/2002	Tax Free Exchange		5,000,000	5,000,000	57,443	1Z
Total Other Country					5,000,000	5,000,000	57,443	XXX
3899999 - Total - Bonds - Public Utilities					6,987,027	7,000,000	131,554	XXX
Industrial & Miscellaneous								
United States								
12660U-AM-1	CVC Capital Funding 9.583% 09/15/12	08/30/2002	Tax Free Exchange		3,750,172	3,750,000	164,708	2
12669C-E4-8	LLC Ser 1A CI B1 CWMBS Inc Ser 2002-8 6.500% 07/25/32	08/29/2002	Greenwich Capital Markets Inc.		5,181,250	5,000,000	2,708	1PE
15189@-AA-7	CI A4 Centerpoint Anchorage 7.899% 09/15/22	09/18/2002	SPP Hambro		6,000,000	6,000,000		2Z
171327-AB-5	Tr CTL Lease Bkd PTC Chumash Casino & 9.000% 07/15/10	07/26/2002	Bank of America-CMO		1,017,500	1,000,000	7,000	3
20854P-AB-5	Resort Sr Nt Consol Energy Inc Nt 7.875% 03/01/12	07/25/2002	Tax Free Exchange		2,975,799	3,000,000	90,563	2PE
349631-AD-3	Fortune Brands Inc Deb 8.625% 11/15/21	08/22/2002	Morgan Stanley & Co Inc.		1,249,810	1,000,000	24,438	1PE
41078T-AC-1	Nt Hanover Equip Tr Sr Nt 8.750% 09/01/11	09/12/2002	Various		481,250	500,000	1,094	4
442488-AL-6	Ser 2001-B CI A K Hovnanian 8.000% 04/01/12	09/24/2002	Tax Free Exchange		991,820	1,000,000	39,556	3Z
443510-AD-4	Enterprises Sr Nt Hubbel Inc Nt 6.375% 05/15/12	08/12/2002	Tax Free Exchange		1,987,543	2,000,000	30,813	1PE
459200-AG-6	International Bus 8.375% 11/01/19	07/23/2002	Spear Leeds		3,052,738	2,600,000	51,413	1PE
463556-AD-2	Machs Corp Deb Nt Iroquois Gas 6.100% 10/31/27	08/08/2002	Morgan/JP/Securities - Bonds		1,500,000	1,500,000		2PE
50026*-AA-3	Transmission Sys Nt Shelby Creek LLC Cr 7.600% 12/15/22	09/11/2002	Blair William & Company		2,112,939	2,000,000		1Z
514666-AE-6	Tenant Lease Land O Lakes Inc Sr Nt 8.750% 11/15/11	07/18/2002	Tax Free Exchange		1,246,079	1,250,000	19,141	3
589643-A@-4	Meridian Ind 7.300% 11/20/09	09/11/2002	Tax Free Exchange		3,960,492	4,000,000	90,033	2
61166W-AA-9	(Prologis) Inc Sr Nt Monsanto Co Nt 7.375% 08/15/12	08/09/2002	Salomon Smith Barney		2,485,375	2,500,000		2PE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY 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 <sup>(a)</sup>
67020B-AA-8	NRRC-D Facilities Corp 6.500% 11/07/23 CTL Lease Rental Rev Bonds	09/19/2002	Direct		4,000,000	4,000,000		1
686079-AB-0	Oregon Steel 1st Mtg 10.000% 07/15/09 Bd	07/10/2002	Goldman Sachs & Company		375,340	375,000		4
74438G-AE-1	Prudential Holdings Sr 8.695% 12/18/23 Nt	07/16/2002	Lehman Brothers Inc.		3,289,470	3,000,000	22,462	1
782352-AA-6	Russell Corp Sr Nt 9.250% 05/01/10 Wells Fargo Bank 6.650% 08/01/27	08/15/2002	Morgan/JP/Securities - Bonds		805,606	785,000	24,543	3
94978#-AT-4	Northwest NA Cr Tenant Lease Ser 2002 Cl 20 Williams Companies Inc 9.250% 03/15/04	07/28/2002	Legg Mason Wood Walker Inc.		1,997,391	1,997,391		1Z
969457-BN-9	Nt	07/01/2002	Tax Free Exchange		5,000,000	5,000,000	121,458	4
Total United States					53,460,574	52,257,391	689,929	XXX
Canada								
959053-AD-1	Western Oil Sands Inc 8.375% 05/01/12 Sr Nt	09/26/2002	Direct		250,625	250,000	9,189	3
959053-AD-1	Western Oil Sands Inc 8.375% 05/01/12 Sr Nt	08/27/2002	Tax Free Exchange		500,000	500,000	14,424	3
Total Canada					750,625	750,000	23,613	XXX
Other Country								
N4281@-AQ-8	Koninklijke Vopak NV 8.370% 06/19/11 Sr Nt Ser C	07/01/2002	Tax Free Exchange		2,000,000	2,000,000	3,935	2
Total Other Country					2,000,000	2,000,000	3,935	XXX
4599999 - Total - Bonds - Industrial, Misc.					56,211,199	55,007,391	717,477	XXX
Credit Tenant Loans United States								
01082#-AA-3	Alameda Cnty CA Cr 7.500% 06/15/21 Tenant Lease Ser 2002-A	08/15/2002	Blair William & Company		3,706,963	3,497,135		1Z
12486*-AA-6	CBAR 11 LLC Cr Tenant 6.530% 08/15/17 Lease Ser A	09/04/2002	Direct		1,000,000	1,000,000		1Z
52467@-AH-8	Legg Mason Mtg Cap 7.750% 01/15/21 Corp Cr Tenant Lease	07/02/2002	Legg Mason Wood Walker Inc.		1,563,594	1,490,865	5,456	2Z
636516-AB-2	National Inst of Hlth 7.000% 01/15/24 Fishers Pl I Bldg Fin Lease Tr 2002-II	07/09/2002	Direct		2,190,000	2,190,000		1
636517-AA-2	National Inst of Hlth 7.070% 07/15/22 Fishers Pl II Bldg Fin Lease Tr 2002-I	07/09/2002	Direct		6,500,000	6,500,000		1
653240-AA-9	Newtown Cr Tenant 6.082% 12/15/23 Lease Ser 2002-CTL	08/08/2002	Lehman Brothers Inc.		4,998,228	4,998,404		1Z
Total United States					19,958,785	19,676,404	5,456	XXX
4699999 - Total - Bonds - Credit Tenant Loans					19,958,785	19,676,404	5,456	XXX
6099997 - Total - Bonds - Part 3					107,333,341	105,362,938	938,945	XXX
6099998 - Total - Bonds - Part 5					266,464	266,205	3,862	XXX
6099999 - Total - Bonds					107,602,805	105,629,143	942,807	XXX
6599999 - Total - Preferred Stocks						XXX		XXX
COMMON STOCK Banks, Trust & Insurance Companies United States								
026874-10-7	American Intl Group Inc Com	07/23/2002	Merrill Lynch	3,200,000	167,009			L
55262L-10-0	MBNA Corp Com	07/23/2002	Various	68,200,000	1,105,265			L
55262L-10-0	MBNA Corp Com	07/16/2002	Stock Split	49,183,000				L
552848-10-3	MGIC Investment Corp Com	09/17/2002	Various	21,900,000	1,153,251			L
Total United States					2,425,525	XXX	0	XXX
6799999 - Total - Common Stocks - Banks, Trusts, Insurance					2,425,525	XXX	0	XXX
Industrial & Miscellaneous United States								
002824-10-0	Abbott Labs Com	08/01/2002	Prudential Securities Inc.	2,500,000	98,877			L
031162-10-0	Amgen Inc Com	07/16/2002	Taxable Exchange	79,200,000	1,548,360			L
053015-10-3	Automatic Data Processing Com	07/18/2002	Broadcort Cap Corp/Sub MLPF&S	17,000,000	538,640			L
235851-10-2	Danaher Corp	07/16/2002	Various	4,500,000	272,916			L
437076-10-2	Home Depot Inc Com	07/12/2002	Merrill Lynch	16,500,000	477,675			L
608554-20-0	Molex Inc Cl A Com	08/07/2002	Lehman Brothers Inc.	6,300,000	151,969			L
718154-10-7	Philip Morris Cos Inc Com	08/06/2002	Merrill Lynch	25,300,000	1,228,763			L
784635-10-4	SPX Corporation	07/03/2002	JP Morgan - Equity	4,800,000	465,457			L

## STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY COMPANY

## 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 issues .....0 .

## E04.2



STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY 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 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																
US Governments																
United States																
912827-18-3	U S Treasury Nt 5.750% 08/15/03	09/27/2002	Nationwide Mutual		5,183,849	5,001,000	5,221,357	5,059,007	(12,394)			137,236	137,236	178,473		1
912827-08-8	U S Treasury Nt 7.250% 08/15/04	09/27/2002	Nationwide Mutual		2,203,438	2,000,000	2,068,750	2,033,989	(3,761)			173,210	173,210	90,625		1
Total United States					7,387,287	7,001,000	7,290,107	7,092,996	(16,155)	0	0	310,446	310,446	269,098	XXX	XXX
0399999 - Bonds - U.S. Governments					7,387,287	7,001,000	7,290,107	7,092,996	(16,155)	0	0	310,446	310,446	269,098	XXX	XXX
Special Revenue & Assessment																
United States																
3128HJ-AH-9	FHLMC Gold PC FGW 7.645% 05/01/25 30008	09/01/2002	Paydown		33,436	33,436	36,048	36,025	(2,589)			.0	.0	427		1
312903-86-5	FHLMC REMIC Ser 179-A 9.300% 07/15/21	08/15/2002	Paydown		91,449	91,449	96,328	93,374	(1,925)			.0	.0	1,239		1Z
312903-HR-1	FHLMC REMIC Ser 113-C 8.500% 05/15/21	08/15/2002	Paydown		197,562	197,562	205,834	206,231	(8,669)			.0	.0	2,764		1Z
312905-YJ-5	FHLMC REMIC Ser 1077-E 9.000% 05/15/21	09/01/2002	Paydown		164,616	164,616	171,484	173,264	(8,648)			.0	.0	2,586		1Z
312906-E5-5	FHLMC REMIC Ser 8.400% 08/15/21 1116-XA	09/01/2002	Paydown		114,290	114,290	117,522	117,030	(2,741)			.0	.0	1,513		1
312908-WU-6	FHLMC REMIC Ser 1219-J 7.500% 03/15/07	09/01/2002	Paydown		517,170	517,170	537,552	523,634	(6,464)			.0	.0	6,691		1
312909-MY-7	FHLMC REMIC Ser 1251-Z 8.000% 04/15/22	09/01/2002	Paydown		1,311,929	1,311,929	1,371,797	1,360,970	(49,041)			.0	.0	17,447		1Z
312909-VT-8	FHLMC REMIC Ser 1260-I 7.000% 05/15/07	09/01/2002	Paydown		934,404	934,404	960,465	941,520	(7,116)			.0	.0	11,170		1Z
312910-E3-2	FHLMC REMIC Ser 1320-H 7.000% 07/15/07	09/01/2002	Paydown		281,157	281,157	289,403	283,541	(2,385)			.0	.0	4,294		1
312911-ER-7	FHLMC REMIC Ser 1344-D 6.000% 08/15/07	09/01/2002	Paydown		660,068	660,068	658,847	658,662	1,406			.0	.0	6,544		1
312912-PR-3	FHLMC REMIC Ser 6.500% 06/15/07 1389-PK	09/01/2002	Paydown		1,229,972	1,229,972	1,252,124	1,233,007	(3,035)			.0	.0	13,311		1
312912-RN-0	FHLMC REMIC Ser 1387-E 7.000% 10/15/07	09/01/2002	Paydown		335,816	335,816	344,080	339,852	(4,036)			.0	.0	4,190		1
312913-4Q-6	FHLMC REMIC Ser 1449-H 7.000% 12/15/07	09/01/2002	Paydown		363,215	363,215	372,161	366,197	(2,982)			.0	.0	4,284		1
312913-CV-6	FHLMC REMIC Ser 1417-H 7.000% 11/15/07	09/01/2002	Paydown		376,625	376,625	386,922	379,167	(2,542)			.0	.0	4,366		1
312913-G7-5	FHLMC REMIC Ser 1425-H 7.000% 12/15/07	09/01/2002	Paydown		1,381,719	1,381,719	1,420,172	1,391,508	(9,789)			.0	.0	16,018		1
312913-U3-8	FHLMC REMIC Ser 1445-K 7.000% 10/15/07	09/01/2002	Paydown		864,771	864,771	888,137	869,114	(4,343)			.0	.0	10,041		1
312914-E4-2	FHLMC REMIC Ser 1471-G 7.000% 03/15/08	09/01/2002	Paydown		772,152	772,152	796,205	780,449	(8,296)			.0	.0	9,295		1
312914-RD-8	FHLMC REMIC Ser 1476-H 6.000% 12/15/07	09/01/2002	Paydown		1,259,340	1,259,340	1,260,650	1,257,773	1,567			.0	.0	12,409		1
312914-VD-3	FHLMC REMIC Ser 1465-G 7.000% 12/15/07	09/01/2002	Paydown		1,038,031	1,038,031	1,068,061	1,045,238	(7,207)			.0	.0	12,270		1
312914-YL-2	FHLMC REMIC Ser 1472-H 7.000% 07/15/07	09/01/2002	Paydown		2,449,312	2,449,312	2,513,190	2,451,549	(2,237)			.0	.0	28,663		1
312916-CR-8	FHLMC REMIC Ser 6.500% 05/15/08 1513-AD	09/01/2002	Paydown		1,077,104	1,077,104	1,089,728	1,079,092	(1,988)			.0	.0	11,626		1
312916-NH-8	FHLMC REMIC Ser 1537-J 6.000% 06/15/08	09/01/2002	Paydown		1,165,457	1,165,457	1,166,564	1,164,281	1,175			.0	.0	12,605		1
312916-PW-3	FHLMC REMIC Ser 1538-H 6.500% 04/15/08	09/01/2002	Paydown		1,640,119	1,640,119	1,670,625	1,648,154	(8,036)			.0	.0	18,267		1

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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)
312916-RH-4	FHLMC REMIC Ser 6.500% 05/15/08 1539-PL	09/01/2002	Paydown		1,012,687	1,012,687	1,035,817	1,019,406	(6,719)				.0	10,913		1
31339V-AA-6	FHLMC REMIC Ser MH-1A 10.150% 06/15/06 Hsg Ctf	08/15/2002	Paydown		1,654	1,654	1,672	1,522	132				.0	27		1
3133T2-3V-0	FHLMC REMIC Ser 1635-H 5.950% 12/15/08	09/01/2002	Paydown		1,053,680	1,053,680	1,052,531	1,051,782	1,898				.0	13,105		1
3133T2-QX-1	FHLMC REMIC Ser 6.500% 02/15/22 1609-FA	09/01/2002	Paydown		730,872	730,872	742,361	738,355	(7,483)				.0	7,907		1
3133T5-FS-7	FHLMC REMIC Ser G-29-Q 7.500% 06/25/20	09/01/2002	Paydown		522,055	522,055	537,487	521,666	389				.0	6,488		1
3133TA-CQ-3	FHLMC REMIC Ser 7.000% 06/17/27 1967-BA	09/01/2002	Paydown		1,280,568	1,280,568	1,310,418	1,298,270	(17,702)				.0	15,696		1Z
3133TA-D6-6	FHLMC REMIC Ser 1967-H 7.250% 06/17/07	08/01/2002	Paydown		602,915	602,915	616,324	601,201	1,714				.0	5,094		1
3133TA-TV-4	FHLMC REMIC Ser T-6 A7 6.860% 09/25/28 PT Ctf	09/01/2002	Paydown		129,475	129,475	131,574	130,771	(1,296)				.0	1,564		1
31340Y-2E-8	FHLMC REMIC Ser 87-D 8.650% 11/15/20	08/15/2002	Paydown		168,455	168,455	173,719	171,042	(2,587)				.0	2,187		1
31340Y-BH-1	FHLMC REMIC Ser 6-C 9.050% 06/15/19 FHLMC REMIC Ser 12-A 9.250%	08/15/2002	Paydown		30,682	30,682	32,163	32,191	(1,509)				.0	415		1
31340Y-DB-2	FHLMC REMIC Ser 11/15/19 FHLMC REMIC Ser 31-E 7.550%	08/15/2002	Paydown		21,453	21,453	22,552	22,510	(1,057)				.0	272		1
31340Y-KF-5	FHLMC REMIC Ser 05/15/20 FHLMC REMIC Ser 33-D 8.000%	08/15/2002	Paydown		174,261	174,261	179,814	178,424	(4,163)				.0	1,919		1
31340Y-KX-6	FHLMC REMIC Ser 04/15/20 FHLMC REMIC Ser 46-B 7.800%	08/15/2002	Paydown		197,478	197,478	204,512	203,862	(6,385)				.0	2,767		1
31340Y-QS-1	FHLMC REMIC Ser 09/15/20 FNMA REMIC Ser 9.250% 07/25/20	08/15/2002	Paydown		170,951	170,951	175,893	175,542	(4,592)				.0	2,118		1
31358E-XG-2	1990-83A FNMA REMIC Ser 8.600% 06/25/21	09/01/2002	Paydown		117,860	117,860	125,613	126,496	(8,636)				.0	1,846		1
31358G-X4-4	1991-56G FNMA REMIC Ser 7.500% 03/25/07	09/01/2002	Paydown		78,146	78,146	81,821	82,146	(4,000)				.0	1,111		1
31358L-W3-7	1992-24J FNMA REMIC Ser 7.500% 10/25/05	09/01/2002	Paydown		119,183	119,183	123,765	120,379	(1,196)				.0	2,235		1
31358T-B7-3	1993-26MC FNMA REMIC Ser 6.750% 08/25/21	09/01/2002	Paydown		242,032	242,032	250,902	245,342	(3,310)				.0	3,032		1
31358U-FW-1	1993-38K FNMA REMIC Ser 6.500% 06/25/08	09/01/2002	Paydown		3,198,821	3,198,821	3,230,298	3,189,359	9,462				.0	36,826		1
31359A-B3-2	1993-107E FNMA REMIC Ser 6.500% 11/25/22	09/01/2002	Paydown		830,318	830,318	844,824	834,224	(3,906)				.0	8,921		1
31359B-HK-6	1993-110GA FNMA REMIC Ser 6.500% 01/25/23	09/01/2002	Paydown		921,084	921,084	935,029	923,950	(2,867)				.0	9,921		1
31359B-ZJ-9	1993-119G FNMA REMIC Ser 7.000% 08/25/23	09/01/2002	Paydown		752,323	752,323	762,269	754,149	(1,826)				.0	8,103		1
31359D-FS-7	1993-139GA FNMA REMIC Ser 7.000% 09/25/23	09/01/2002	Paydown		1,464,002	1,464,002	1,534,143	1,507,578	(43,575)				.0	17,054		1
31359E-AT-8	1993-167GA FNMA REMIC Ser 6.500% 10/25/23	09/01/2002	Paydown		1,041,832	1,041,832	1,061,533	1,052,967	(11,135)				.0	12,136		1
31359E-YL-9	1993-199PF FNMA REMIC Ser 6.500% 11/25/23	09/01/2002	Paydown		691,434	691,434	702,698	695,516	(4,082)				.0	7,479		1
31359F-DE-5	1993-202ML FNMA REMIC REMIC Ser 6.000% 12/25/08	09/01/2002	Paydown		1,101,676	1,101,676	1,120,030	1,108,141	(6,465)				.0	11,918		1
31359K-DN-4	1996-21PE FNMA REMIC REMIC Ser 7.000% 06/25/07	09/01/2002	Paydown		2,795,496	2,795,496	2,818,978	2,788,903	6,594				.0	27,824		1
31359K-ZB-6	1996-49BG FNMA REMIC Ser 1996-45 7.000% 09/25/21	09/01/2002	Paydown		153,397	153,397	157,897	154,260	(863)				.0	1,793		1
31359K-ZR-1	CI K	09/01/2002	Paydown		240,279	240,279	245,085	244,793	(4,514)				.0	2,703		1

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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)
31359N-X7-1	FNMA REMIC Ser 7.000% 10/18/07 1997-17AH	09/01/2002	Paydown		217,278	217,278	224,337	218,898	(1,620)				.0	2,540		1Z
31359P-2L-9	FNMA REMIC Ser 7.000% 12/18/26 1997-43VE	09/01/2002	Paydown		9,005,959	9,005,959	9,232,819	8,985,169	20,790				.0	106,282		1
31359P-JN-7	FNMA REMIC Ser 7.500% 08/18/06 1997-30VB	09/01/2002	Paydown		544,645	544,645	563,364	543,744	900				.0	10,212		1
313602-2S-2	FNMA REMIC Ser 9.000% 10/25/19 1989-64E	09/01/2002	Paydown		206,065	206,065	214,629	207,128	(1,064)				.0	3,067		1Z
313602-GQ-1	FNMA REMIC Ser 9.250% 10/25/18 1988-25B	09/01/2002	Paydown		23,917	23,917	25,386	25,296	(1,379)				.0	323		1
313603-2H-4	FNMA REMIC Ser 9.500% 04/25/20 1990-35E	09/01/2002	Paydown		19,761	19,761	20,958	21,144	(1,384)				.0	284		1Z
313603-5J-7	FNMA REMIC Ser 9.500% 04/25/20 1990-41D	09/01/2002	Paydown		125,654	125,654	133,350	134,455	(8,801)				.0	2,341		1Z
31377F-HE-9	FNMA DUS Pool #375629 6.650% 01/01/08	09/01/2002	Paydown		32,151	32,151	33,032	32,676	(526)				.0	357		1
Total United States					48,280,210	48,280,210	49,333,494	48,542,894	(262,684)	0	0	0	0	560,796	XXX	XXX
3199999 - Bonds - Special Revenues					48,280,210	48,280,210	49,333,494	48,542,894	(262,684)	0	0	0	0	560,796	XXX	XXX
Public Utilities (unaffiliated) United States																
01028Q-AP-3	Alabama Gas Corp MT Nt 6.610% 08/01/02	08/01/2002	Maturity		3,500,000	3,500,000	3,487,470	3,499,785	215				.0	57,838		1PE
86765B-AA-7	Sunoco Logistics Ptnrs 7.250% 02/15/12	08/12/2002	Tax Free Exchange		1,987,027	2,000,000	1,986,500	1,986,902	124				.0	74,111		2PE
Total United States					5,487,027	5,500,000	5,473,970	5,486,687	339	0	0	0	0	131,949	XXX	XXX
Other Country																
00369#-AC-8	Anglian Water Services 7.010% 07/25/08	09/24/2002	Tax Free Exchange		5,000,000	5,000,000	5,000,000	5,000,000					.0	232,693		1
Total Other Country					5,000,000	5,000,000	5,000,000	5,000,000	0	0	0	0	0	232,693	XXX	XXX
3899999 - Bonds - Public Utilities					10,487,027	10,500,000	10,473,970	10,486,687	339	0	0	0	0	364,642	XXX	XXX
Industrial & Miscellaneous United States																
00130H-AV-7	AES Corp Nt 8.750% 06/15/08	08/01/2002	UBS, Warburg, Dillon Read		400,000	1,000,000	997,570	640,000	357,924			(597,924)	(597,924)	11,424		3
001546-AC-4	AK Steel Corp Sr Nt 9.125% 12/15/06	07/11/2002	Call 104.5600		2,091,200	2,000,000	1,970,000	1,978,656	112,544				.0	13,181		4
03215P-CD-9	Amresco Resdntl Sec Mtg 7.570% 06/25/27	09/01/2002	Paydown		581,909	581,909	589,910	587,256	(5,348)				.0	7,210		1PE
045424-AN-8	Asset Securitization 7.100% 08/13/29 Corp REMIC Ser 1995-MD4 A1	09/11/2002	Paydown		203,638	203,638	211,655	207,602	(3,964)				.0	1,275		1
045424-BF-4	Asset Securitization 6.920% 02/14/29 Corp REMIC Ser 1996-D2 A1	09/11/2002	Paydown		432,545	432,545	452,346	443,595	(11,051)				.0	4,473		1
09536#-AA-8	Blue Cross and Blue 7.100% 03/15/19 Shield/NC Lease Obligation PTC	09/15/2002	Redemption 100.0000		38,481	38,481	38,577	38,573	(92)				.0	456		1
097014-AC-8	Boeing Cap Corp Sr Nt 7.375% 09/27/10	08/16/2002	BNP Paribas Securities		1,328,913	1,250,000	1,341,775	1,338,641	(1,144)			(8,585)	(8,585)	36,875		1PE
11448*-BU-0	Brookshire Grocery Co 7.010% 09/01/14	09/01/2002	Redemption 100.0000		31,356	31,356	31,356	31,356					.0	367		2
11448*-BV-8	Brookshire Grocery Co 7.010% 09/01/14	09/01/2002	Redemption 100.0000		30,203	30,203	30,203	30,203					.0	354		2
12660U-AF-6	CVC Capital Funding 9.435% 09/15/12 LLC Sub Nt	08/30/2002	Tax Free Exchange		1,000,000	1,000,000	1,000,000	1,000,000					.0	43,244		2
12660U-AH-2	CVC Capital Funding 9.460% 09/15/12 LLC Sub Nt	08/30/2002	Tax Free Exchange		1,000,000	1,000,000	1,000,000	1,000,000					.0	43,358		2
12660U-AJ-8	CVC Capital Funding 9.725% 09/15/12 LLC Subordinated Nt	08/30/2002	Tax Free Exchange		1,250,000	1,250,000	1,250,000	1,250,000					.0	55,716		2

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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)
12660U-AK-5	CVC Capital Funding 9.845% 09/15/12 LLC Sub Nt	08/30/2002	Tax Free Exchange		500,000	500,000	500,000	500,000					.0	22,561		2
151895-A*-0	CenterPoint Properties 7.530% 10/31/14 Tr Credit Tenant Lease	09/01/2002	Redemption 100.0000		13,301	13,301	13,301	13,301					.0	167		1
191219-AP-9	Coca-Cola Enterprises 8.500% 02/01/22 Deb Nt	07/12/2002	AMCO		2,734,133	2,250,000	2,680,313	2,679,707	(373)			54,798	54,798	88,188		1PE
20854P-AA-7	DLJ Mtg Accept Tr I 11.000% 08/01/19	07/25/2002	Tax Free Exchange		2,975,799	3,000,000	2,975,220	2,975,700	99				.0	90,563		2PE
23321M-AL-9	CMO Ser 89-1-F	08/01/2002	Paydown		9,470	9,470	10,424	10,310	(840)				.0	167		1
23323C-BL-8	DLJ Mtg Accept Corp 8.254% 06/25/20	09/01/2002	Paydown		88,094	88,094	88,934	89,020	(926)				.0	0		1PE
26816L-AA-0	Ser 2000-S4 Cl B1	07/15/2002	Maturity		3,000,000	3,000,000	2,996,700	2,910,000	90,000				.0	103,125		3Z
320185-AA-9	Dynegy Inc Sr Nt 6.875% 07/15/02	09/01/2002	Paydown		2,576	2,576	2,658	2,616	(41)				.0	34		5*
339130-AX-4	First Federal S & L 8.750% 06/01/06	09/25/2002	Direct		495,313	625,000	625,000	615,625	9,375			(129,688)	(129,688)	16,380		4
36157R-3X-1	Assn Mtg Bk PTC Ser A	09/01/2002	Paydown		8,474	8,474	8,474	8,474					.0	108		1PE
36157R-B8-7	Fleming Cos Inc Sr Nt 9.250% 06/15/10	09/01/2002	Paydown		325,541	325,541	326,126	325,218	323				.0	3,391		1PE
36157R-D8-5	GE Cap Mtg Serv Inc 7.560% 07/25/29	09/01/2002	Paydown		133,973	133,973	133,973	133,973					.0	1,334		1PE
400756-B6-6	Ser 1999-HE2 Cl M	08/20/2002	Paydown		77,930	77,930	83,714	83,570	(5,640)				.0	1,143		1PE
41161P-AD-5	GE Cap Mtg Serv Inc 6.250% 03/25/14	09/01/2002	Paydown		159,268	159,268	164,046	163,451	(4,183)				.0	2,356		1PE
442488-AJ-1	Ser 1999-4 Cl A2	09/24/2002	Tax Free Exchange		991,820	1,000,000	991,520	975,000	16,820				.0	39,556		3
443510-AC-6	GE Cap Mtg Serv Inc 6.265% 04/25/29	08/12/2002	Tax Free Exchange		1,987,543	2,000,000	1,987,320	1,987,438	105				.0	30,813		1PE
45254S-AE-6	Ser 1999-HE1 Cl A7	09/01/2002	Paydown		573,619	573,619	580,566	575,293	(1,673)				.0	7,236		1PE
514666-AC-0	Guaranteed Mtg Corp 9.300% 07/20/19	07/18/2002	Tax Free Exchange		1,498,720	1,500,000	1,498,750	1,410,000	88,720				.0	22,969		3Z
52518R-AS-5	III CMO Ser L-5	07/01/2002	Paydown		22,128	22,128	21,934	21,944	184				.0	164		1
589929-RK-6	Harborview Mtg Loan Tr 7.316% 08/19/30	09/01/2002	Paydown		246,875	246,875	236,923	239,533	7,342				.0	3,320		1PE
591598-AG-2	Ser 2000-1 Cl IIIA	07/17/2002	Direct		325,000	500,000	480,000	460,000	23,070			(158,070)	(158,070)	26,297		4
617909-AD-8	K Hovnanian 8.000% 04/01/12	08/20/2002	Paydown		45,019	45,019	45,215	45,650	(631)				.0	948		1
63859C-CW-1	Enterprises Sr Nt	09/01/2002	Paydown		238,938	238,938	238,938	238,938					.0	2,547		1
74341*-AA-1	Hubbel Inc Nt 6.375% 05/15/12	09/16/2002	Redemption 100.0000		67,806	67,806	67,806	67,806					.0	879		1
743410-A*-3	IMPAC Secd Assets CMN 7.400% 05/25/25	09/11/2002	Tax Free Exchange		3,960,492	4,000,000	3,954,160	3,959,679	813				.0	90,033		2Z
74386N-AD-0	Owner Tr 1998-1 A5	08/25/2002	Paydown		4,719,128	4,719,128	4,708,794	4,717,656	1,473				.0	43,483		1PE
79548K-ZJ-0	Land O Lakes Inc Sr Nt 8.750% 11/15/11	09/01/2002	Paydown		438,770	438,770	442,609	441,441	(2,671)				.0	4,872		1PE

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Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

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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)
805564-BA-8	Saxon Asset Securities 6.690% 12/25/27 Tr Ser 1998-2 Cl MF1	09/01/2002	Paydown		206,457	206,457	205,360	205,425	1,032				.0	2,357		1PE
805564-CZ-2	Saxon Asset Securities 6.645% 02/25/29 Tr Ser 1999-1 Cl MF1	09/01/2002	Paydown		343,470	343,470	343,470	343,470					.0	4,065		1
805844-AC-1	Sbarro Inc Sr Nt 11.000% 09/15/09	09/06/2002	Dain Rauschar Inc		980,000	1,000,000	1,019,749	1,000,000	15,200			(35,200)	(35,200)	53,778		4
817565-AP-9	Service Corp Intl Nt 7.700% 04/15/09	08/08/2002	Morgan Stanley & Co Inc		840,000	1,000,000	936,563	938,737	780			(99,517)	(99,517)	25,239		4Z
832248-AC-2	Smithfield Foods Inc 7.625% 02/15/08 Sr Sub Nt	08/27/2002	Various		893,750	1,000,000	980,000	982,914	384			(89,548)	(89,548)	40,826		3
84474W-AA-8	Southwest Airlines Co 6.530% 07/02/19 PTC Ser 1998-A	07/02/2002	Redemption 100.0000		45,629	45,629	45,044	45,146	482				.0	1,490		1
883200-AD-9	Textron Fin Corp Rec 5.890% 01/15/05 Tr 1998-A Cl A2	09/15/2002	Paydown		739,995	739,995	737,568	739,784	211				.0	9,349		1PE
883200-AE-7	Textron Fin Corp Rec 6.440% 01/15/07 Tr 1998-A Cl B	09/15/2002	Paydown		5,230,000	5,230,000	5,187,532	5,222,179	7,821				.0	84,203		1PE
887367-AA-8	Times Square Hotel Tr 8.528% 08/01/26 Mtg and Lease Amortizing Nt	09/01/2002	Paydown		9,356	9,356	9,403	9,402	(46)				.0	133		2PE
89655M-AA-0	Trinity Rail Leasing I 6.740% 04/20/20 LLC PTC	09/20/2002	Redemption 100.0000		72,394	72,394	72,394	72,394					.0	815		1Z
907770-J@-1	Union Oil Co CA MT Nt 9.875% 08/15/02	08/15/2002	Maturity		5,000,000	5,000,000	5,582,650	5,021,973	(21,973)				.0	246,875		2PE
913458-AA-3	Universal Credit Tr 6.870% 05/05/09 Royalty Inc Loan Cft 1999-A	09/05/2002	Redemption 100.0000		73,766	73,766	73,766	73,766					.0	1,295		1
92925T-AA-3	WCG Note Trust Sr Nt 8.250% 03/15/04	07/01/2002	Tax Free Exchange		5,000,000	5,000,000	5,000,000	5,000,000					.0	121,458		2
958202-HU-0	Western Financial 9.625% 05/15/12 BK-FSB Sub Deb	07/17/2002	CS First Boston Corporation		242,500	250,000	248,795	248,810	7			(6,316)	(6,316)	5,280		4
96106@-AB-5	Westmoreland Mining 9.390% 12/31/08 LLC Sr Sec Nt	09/30/2002	Redemption 100.0000		52,500	52,500	52,500	52,500					.0	1,232		3
Total United States					53,757,788	54,387,607	55,271,602	54,153,723	674,114	0	0	(1,070,049)	(1,070,049)	1,418,961	XXX	XXX
Canada																
959053-AC-3	Western Oil Sands Inc 8.375% 05/01/12 Nt	08/27/2002	Tax Free Exchange		500,000	500,000	500,000	500,000					.0	14,424		3
Total Canada					500,000	500,000	500,000	500,000	0	0	0	0	0	14,424	XXX	XXX
Other Country																
293779-AB-0	Enterprise Oil Plc Nt 6.500% 05/01/05	08/05/2002	Direct		1,089,061	1,000,000	988,200	994,170	179			94,712	94,712	16,972		2PE
494386-AA-3	Kimberly-Clark de 8.875% 08/01/09 Mexico Sr Nt	09/13/2002	Nationwide General		217,988	200,000	222,672	222,291	(535)			(3,768)	(3,768)	11,291		2
N4281@-AC-9	Koninklijke Vopak NV 7.870% 06/19/11 Sr Nt Ser C	07/01/2002	Tax Free Exchange		2,000,000	2,000,000	2,000,000	2,000,000					.0	3,935		2
Total Other Country					3,307,049	3,200,000	3,210,872	3,216,461	(356)	0	0	90,944	90,944	32,198	XXX	XXX
4599996 - Bonds - Industrial and Misc - United States					0	0	0	0	0	0	0	0	0	66,487	XXX	XXX
4599999 - Bonds - Industrial and Miscellaneous					57,564,837	58,087,607	58,982,474	57,870,184	673,758	0	0	(979,105)	(979,105)	1,465,583	XXX	XXX
Credit Tenant Loans United States																
08183*-AA-0	Benenson Parsippany 7.050% 04/10/16 LLC Cr Tenant Lease	09/10/2002	Redemption 100.0000		17,500	17,500	17,500	17,500					.0	206		1
12644*-AC-1	CTL Cap Tr 2002-3 Cr 7.290% 12/15/26 Tenant Lease	09/15/2002	Redemption 100.0000		5,473	5,473	5,473	5,473					.0	67		1Z
12644@-AX-3	CTL Cap Tr Cr Tenant 7.070% 08/14/21 Lease	08/15/2002	Redemption 100.0000		60,980	60,980	60,980	60,980					.0	2,156		1

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SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
					NONE								
2599999 - Subtotal - Hedging Transactions								XXX					
2799999 - Subtotal - Other Derivative Transactions								XXX					
9999999 - Totals								XXX					

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis	Other Investment/ Miscellaneous Income
					NONE								
2599999 - Subtotal - Hedging Transactions								XXX					
2699999 - Subtotal - Income Generation Transactions								XXX					
2799999 - Subtotal - Other Derivative Transactions								XXX					
9999999 - Totals								XXX					

## SCHEDULE DB - PART C - SECTION 1

[illegible]

**Showing all Futures Contracts and Insurance Futures Contracts Open at Current Statement Date**

[illegible]

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**STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY COMPANY**

## SCHEDULE E - PART 1 - CASH

[illegible]