

**QUARTERLY STATEMENT**AS OF SEPTEMBER 30, 2002
OF THE CONDITION AND AFFAIRS OF THE**NATIONWIDE INDEMNITY COMPANY**

NAIC Group Code	0140 (Current Period)	0140 (Prior Period)	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 (Street and Number)		Columbus, OH 43216 (City or Town, State and Zip Code)		
Main Administrative Office		One Nationwide Plaza (Street and Number)		One Nationwide Plaza Columbus, OH 43216 (Area Code) (Telephone Number) (Extension)		
Mail Address		One Nationwide Plaza (Street and Number or P.O. Box)		Columbus, OH 43216 (City or Town, State and Zip Code)		
Primary Location of Books and Records		One Nationwide Plaza Columbus, OH 43216 (Street and Number)		One Nationwide Plaza 614-249-1545 (Area Code) (Telephone Number)		
Internet Website Address		www.nationwide.com				
Statement Contact		Raymond T. Hohl hohlr@nationwide.com (E-mail Address)	614-249-1545 614-249-4718 (Area Code) (Telephone Number) (Extension)			
Policyowner Relations Contact		One Nationwide Plaza Columbus, OH 43216 (Street and Number)				
		614-249-6408 (Area Code) (Telephone Number) (Extension)				

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

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

Galen Ross Barnes President and Chief Operating Officer	Glenn Warren Soden Assoc. VP and Secretary	Michael Dean Miller Sr. VP-Finance
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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				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	31,790,761	33,837,372	(2,046,610)	8,438,655

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

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 AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY COMPANY

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)	11,503,319	15,427,320	17,488,025
1.2 Assumed (written \$ 12,038,560)	0	0	0
1.3 Ceded (written \$ 0)	0	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	90,646,632	52,238,486	67,033,003
2.2 Assumed	0	0	0
2.3 Ceded	0	0	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	0	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	0	0
13. Finance and service charges not included in premiums	0	0	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	0	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	0	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	0	0
28. Change in surplus notes	0	0	0
29. Surplus (contributed to) withdrawn from protected cells	0	0	0
30. Cumulative effect of changes in accounting principles	0	2,419,820	2,419,820
31. Capital changes:			
31.1 Paid in	0	0	0
31.2 Transferred from surplus (Stock Dividend)	0	0	0
31.3 Transferred to surplus	0	0	0
32. Surplus adjustments:			
32.1 Paid in	0	0	0
32.2 Transferred to capital (Stock Dividend)	0	0	0
32.3 Transferred from capital	0	0	0
33. Net remittances from or (to) Home Office	0	0	0
34. Dividends to stockholders	0	0	0
35. Change in treasury stock	0	0	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)			

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

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

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

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)

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

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 Liabilities	-	-	-	-
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 Liabilities	-	-	-
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)	(8,170,466)
2. Tax-exempt interest, net	-	-
3. Dividends received deduction, net	(1,401,160)	(490,406)
4. Dividends received deduction, 100% owned subs	-	-
5. Loss reserve discounting	(1,186,066)	(415,123)
6. Unearned premium adjustment	107,048	37,467
7. Agents security compensation	-	-
8. Investment related transactions	12,444,686	4,355,640
9. Depreciation/Amortization	-	-
10. All other	44,542	15,590
11. Separate company taxable income	(13,335,139)	(4,667,299)
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)

	Amount	Origination	Expiration
(1) Amount of operating loss carryforwards	-		
Amount of AMT tax credits	N/A		
Business credits	4,715,062	2001	2021

(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	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. Sales, Transfers and Servicing of Financial Assets and Extinguishment of Liabilities:

C. Wash Sales: None

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

.....

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

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 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 [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

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

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

NONE**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 commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale	702,767	737,583	2,868,083	1,675,431
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	139,794,525	187,535,943	192,101,304	140,497,292
10. Total valuation allowance	139,794,525	187,535,943	192,101,304	140,497,292
11. Subtotal (Lines 9 plus 10)				
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	22,241,879	25,145,435	44,032,101	25,911,361
11. Subtotal (Lines 9 plus 10)				
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
BONDS								
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
PREFERRED STOCK								
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 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
80999999 Totals	16,063,419	XXX	16,231,496	7,487	

SCHEDULE DA - PART 2- 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	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

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

SCHEDULE DB - PART F- SECTION 1

Summary of Replicated (Synthetic) Assets Open

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.....
9999999 Totals			8,873,846	6,322,772	XXX	(3,074,108)	XXX	XXX	8,404,160	9,396,880	XXX

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

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 Inventory1	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									
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

NONE

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

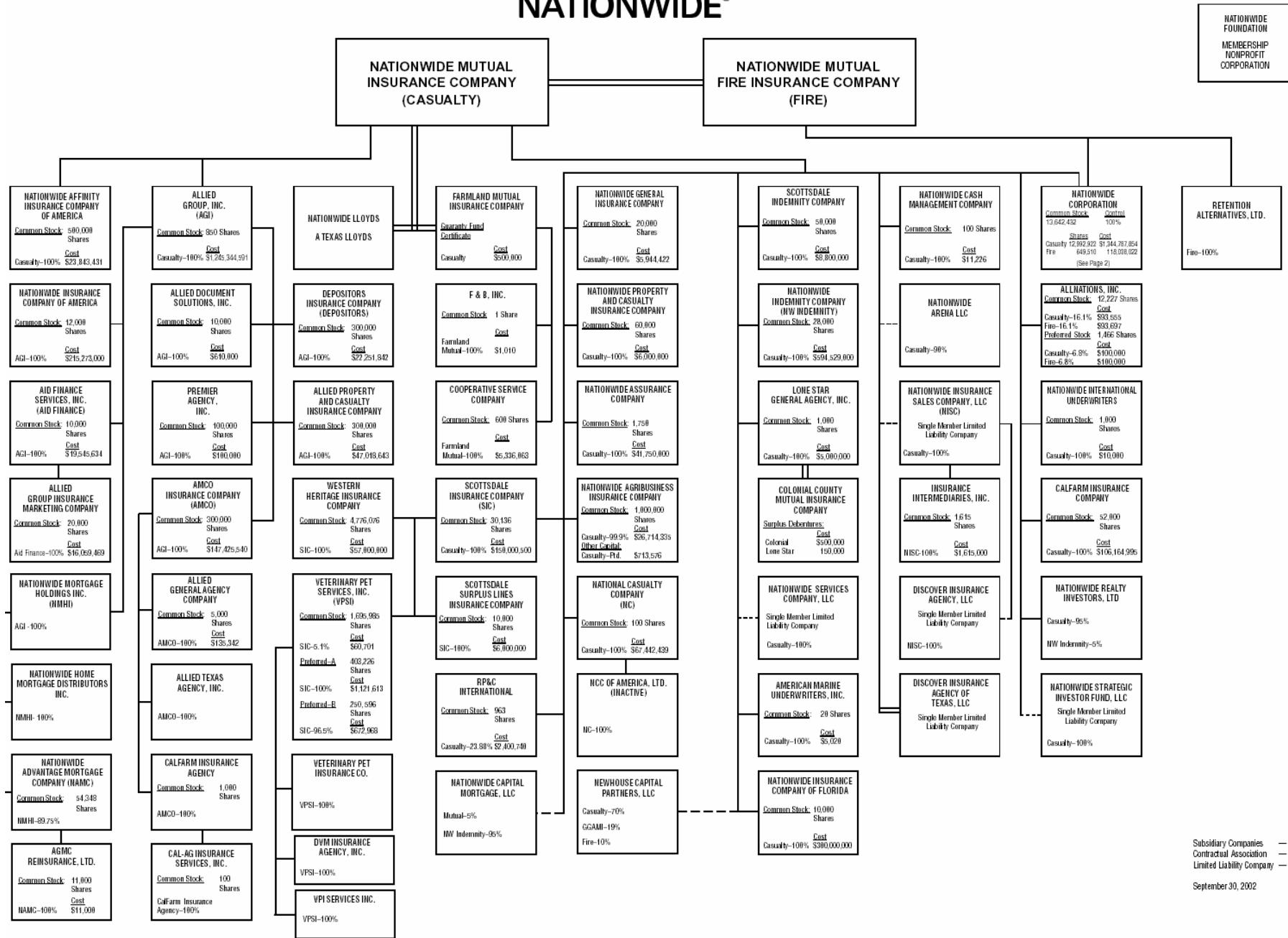
States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	No					
2. Alaska	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.

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

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

NATIONWIDE®



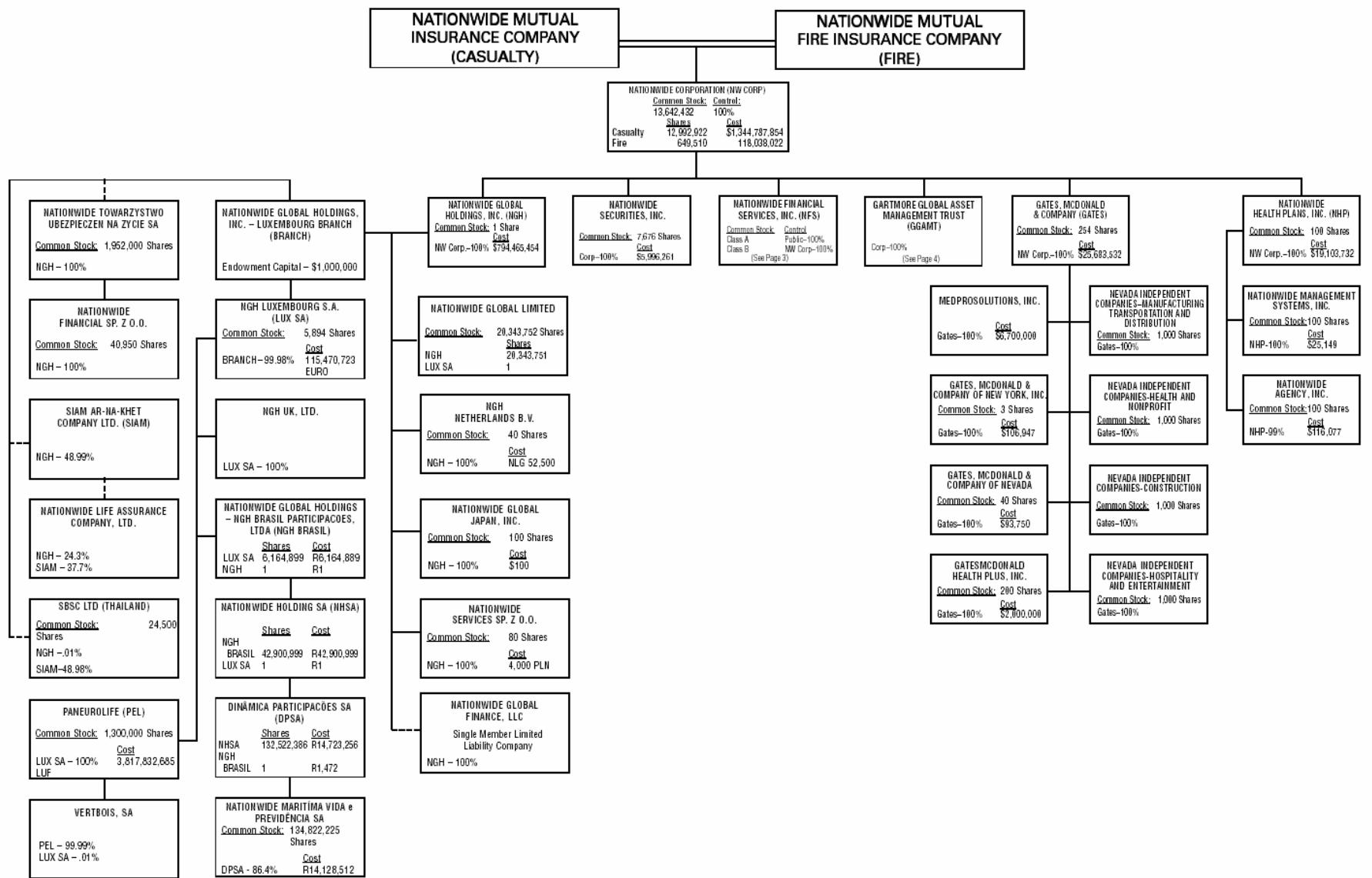
Subsidiary Companies — Solid Line
 Contractual Association — Double Line
 Limited Liability Company — Dotted Line

September 30, 2002

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

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

NATIONWIDE®



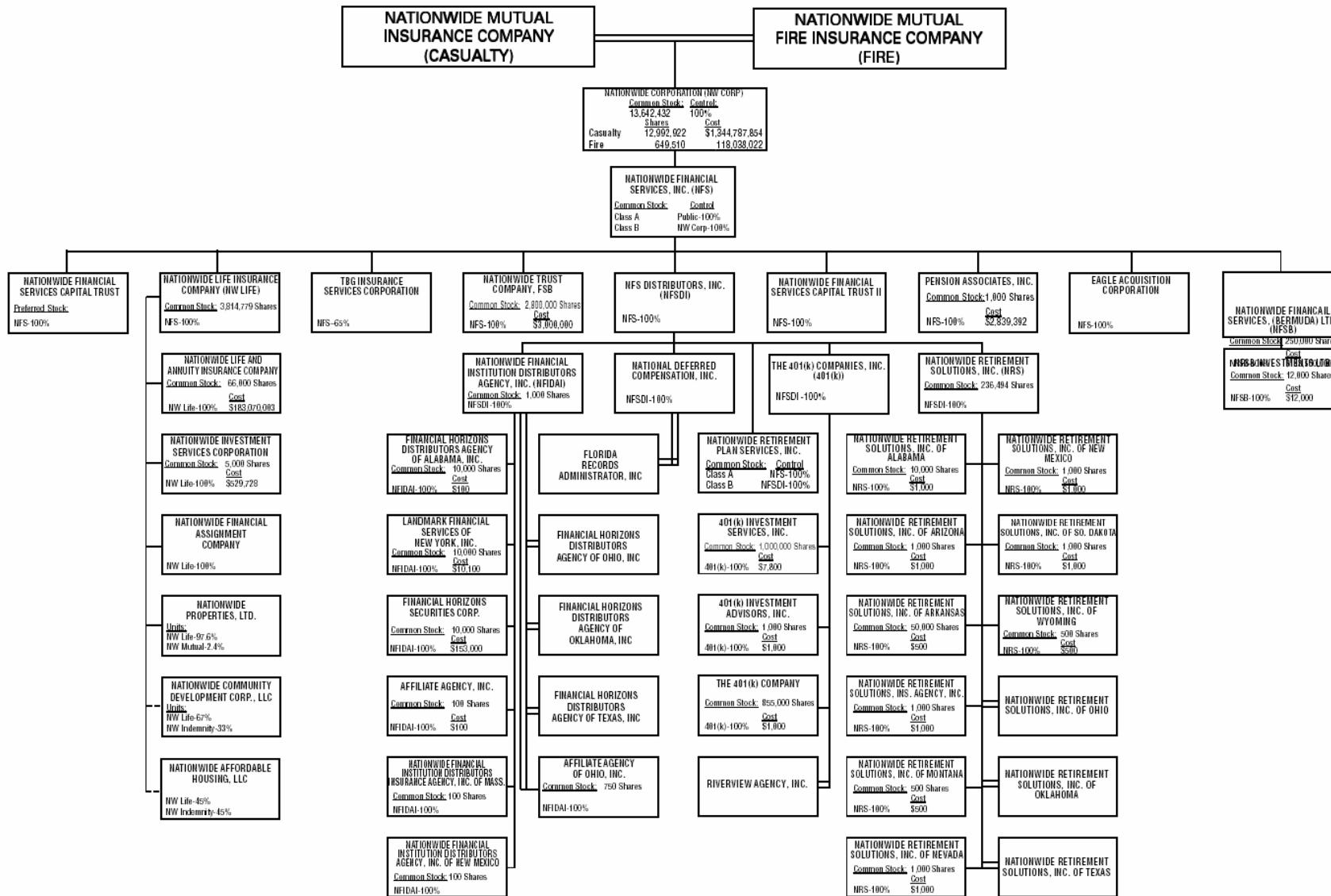
Subsidiary Companies — Solid Line
Contractual Association — Double Line
Limited Liability Company — Dotted Line

September 30, 2002

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

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

NATIONWIDE®



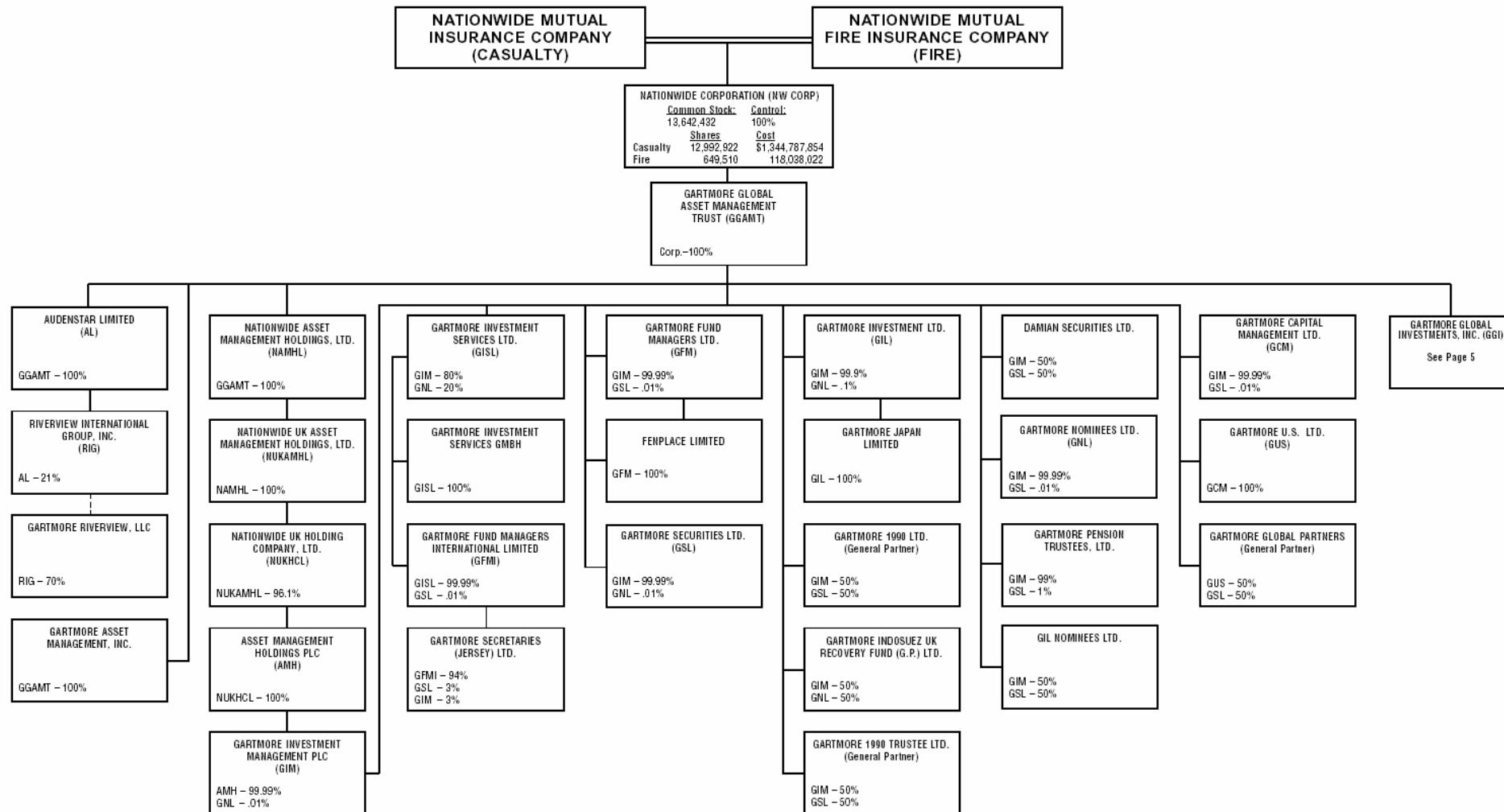
Subsidiary Companies — Solid Line
Contractual Association — Double Line
Limited Liability Company — Dotted Line

September 30, 2002

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

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

NATIONWIDE®



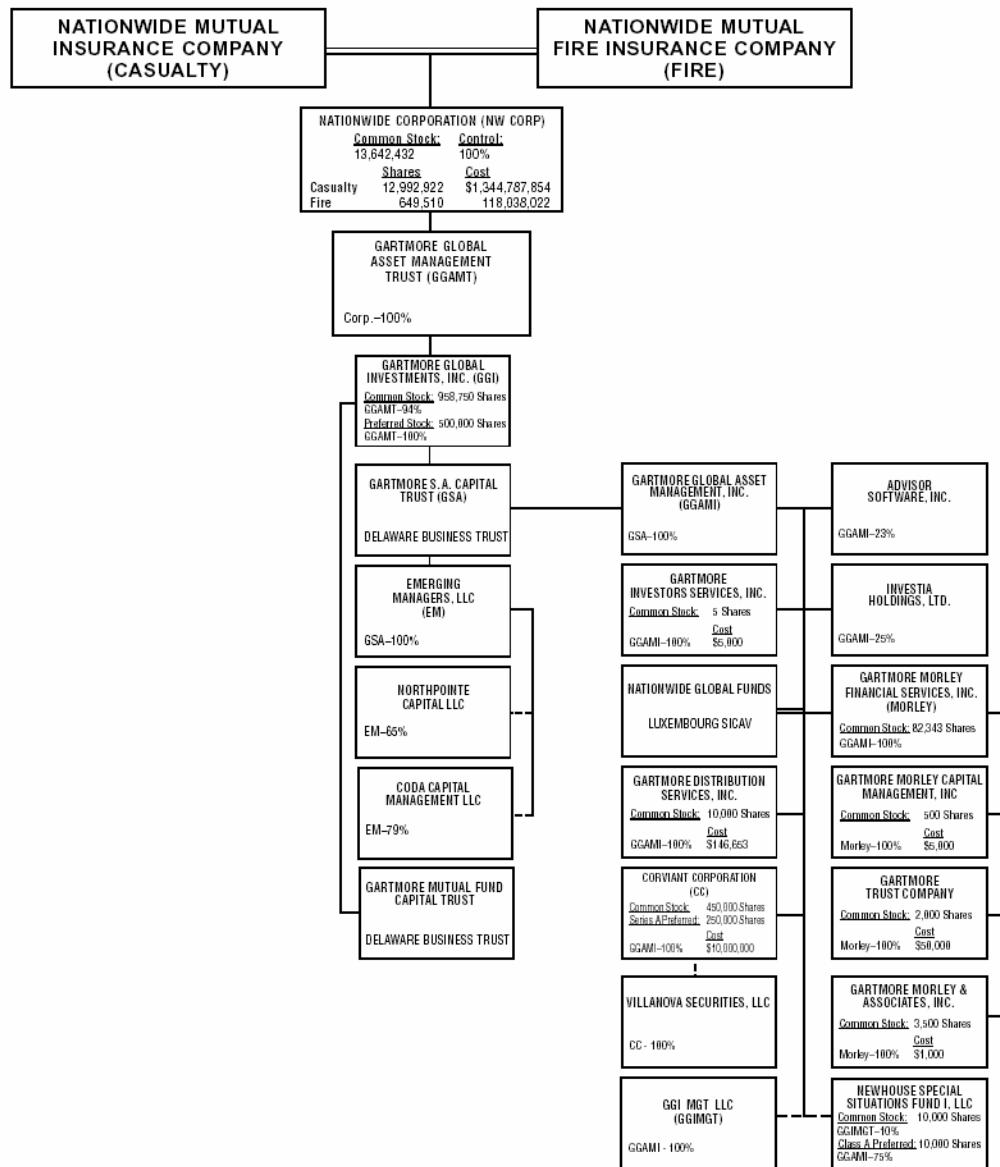
Subsidiary Companies — Solid Line
 Contractual Association — Double Line
 Limited Liability Company — Dotted Line

September 30, 2002

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INDEMNITY 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

September 30, 2002

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

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)				

NONE

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

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	4 2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2002 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss and LAE Reserves (b) (Cols. 7 + 8 + 9)	10 Total Q.S. Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (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											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			
			610,546								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:

Trusted 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

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Current Quarter, including Payments during the Final Year on "Sales under Contract"

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

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

Showing all Mortgage Loans ACQUIRED during the Current Quarter											
1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation	
	2 City	3 State									
00-1000875	Scottsdale	AZ		09/18/2002	8.080	3,433,445	0	0	5,295,652	04/29/2002	
00-1000967	San Diego	CA		07/10/2002	7.420	4,000,000	0	0	7,125,000	05/01/2002	
0599999 - Mortgages in good standing - Commercial Mortgages - All Other						7,433,445	0	0	12,420,652	XXX	
0799999 - Total - Mortgages in Good Standing						7,433,445	0	0	12,420,652	XXX	
9999999 Totals						7,433,445	0	0	12,420,652	XXX	

SCHEDULE B - PART 2

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

NONE

E02

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

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED during the Current Quarter

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
Nationwide Affordable Housing Fund I 50%	Columbus	OH	Nationwide Affordable Housing Fund I	12/20/1999	129,219	0	12,190,677	(170,236)	0
Nationwide Community Development Corp LLC 33%	Columbus	OH	Nationwide Community Development Corp LLC	11/03/2000	1,449,520	0	13,505,053	(353,820)	0
Nationwide Reality Investors 5%	Columbus	OH	Nationwide Realty Investors, LLC	07/02/2002	17,968,052	0	12,082,407	(147,141)	0
0999999 - Joint Venture Interests - Real Estate					19,546,791	0	37,778,137	(671,197)	0
9999999 Totals					19,546,791	0	37,778,137	(671,197)	0

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Book/Adjusted Carrying Value Less Encumbrances at Disposition	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
9999999 Totals												

NONE

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 (a)
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
313373-X8-6	FHLMC REMIC Ser 1683 Z 6.500% 02/15/24	09/01/2002	Interest Capitalization		172,319	172,319		1
31337B-QM-5	FHLMC REMIC Ser 7.000% 10/15/27		Interest Capitalization					
31337B-QM-5	2006-ZB	09/01/2002	Interest Capitalization		90,205	90,205		1
31359K-2K-2	FNMA REMIC Ser 1996-M7 6.801% 05/17/36		Interest Capitalization					
31359K-2K-2	CI Z	09/01/2002	Interest Capitalization		92,613	92,613		1
31392P-6N-0	VL	07/17/2002	UBS Warburg-CMO		6,185,625	6,000,000	22,750	1Z
31392P-VF-9	FHLMC REMIC Ser 2458 6.500% 04/15/18							
31392P-VF-9	VK	07/17/2002	Various		5,130,859	5,000,000	26,181	1Z
38373V-AC-4	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		Interest Capitalization					
911760-EJ-1	Ser 1994-2 3ZB	09/01/2002			59,002	59,002		1
911760-HH-2	Vendee Mtg Tr REMIC 6.750% 06/15/26		Interest Capitalization					
911760-HH-2	Ser 1996-2 1Z	09/01/2002			177,901	177,901		1
000000-00-0	FHLMC REMIC Ser 2512 5.500% 08/15/22							
000000-00-0	PG	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							
86765B-AB-5	Op LP Nt	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							
60369@-AC-0	Fin plc Sr Nt Ser C US\$	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							
12660U-AM-1	LLC Ser 1A CI B1	08/30/2002	Tax Free Exchange		3,750,172	3,750,000	164,708	2
12669C-E4-8	CMBS Inc Ser 2002-8 6.500% 07/25/32							
12669C-E4-8	CI A4	08/29/2002	Greenwich Capital Markets Inc		5,181,250	5,000,000	2,708	1PE
15189@-AA-7	Centerpoint Anchorage 7.899% 09/15/22							
15189@-AA-7	Tr CTL Lease Bkd PTC	09/18/2002	SPP Hambro		6,000,000	6,000,000		2Z
171327-AB-5	Chumash Casino & 9.000% 07/15/10							
171327-AB-5	Resort Sr Nt	07/26/2002	Bank of America-CMO		1,017,500	1,000,000	7,000	3
20854P-AB-5	Consol Energy Inc Nt 7.875% 03/01/12							
20854P-AB-5	Fortune Brands Inc Deb 8.625% 11/15/21	07/25/2002	Tax Free Exchange		2,975,799	3,000,000	90,563	2PE
349631-AD-3	Nt	08/22/2002	Morgan Stanley & Co Inc					
41078T-AC-1	Hanover Equip Tr Sr Nt 8.750% 09/01/11							
41078T-AC-1	Ser 2001-B CI A	09/12/2002	Various		481,250	500,000	1,094	4
442488-AL-6	K Hovnanian 8.000% 04/01/12							
442488-AL-6	Enterprises Sr Nt	09/24/2002	Tax Free Exchange		991,820	1,000,000	39,556	3Z
443510-AD-4	Hubbel Inc Nt 6.375% 05/15/12							
443510-AD-4	International Bus 8.375% 11/01/19	08/12/2002	Tax Free Exchange		1,987,543	2,000,000	30,813	1PE
459200-AG-6	Machs Corp Deb Nt	07/23/2002	Spear Leeds					
463556-AD-2	Iroquois Gas 6.100% 10/31/27							
463556-AD-2	Transmission Sys Nt	08/08/2002	Morgan/JP/Securities - Bonds		1,500,000	1,500,000		2PE
50026*-AA-3	Shelby Creek LLC Cr 7.600% 12/15/22							
514666-AE-6	Tenant Lease	09/11/2002	Blair William & Company		2,112,939	2,000,000		1Z
514666-AE-6	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							
589643-A@-4	(Prologis) Inc Sr Nt	09/11/2002	Tax Free Exchange		3,960,492	4,000,000	90,033	2
61166W-AA-9	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 (a)
.67020B-AA-8.	NRRC-D Facilities Corp 6.50% 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 10.00% 07/15/09 Bd.....	.07/10/2002	Goldman Sachs & Company.....		375,340	375,000		4
74438G-AE-1.	Prudential Holdings Sr 8.69% 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 9.25% 05/01/10 Wells Fargo Bank 6.65% 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 CI 20. Williams Companies Inc 9.25% 03/15/04.....	.07/28/2002	Legg Mason Wood Walker Inc.....		1,997,391	1,997,391		12
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								
M281@-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 7.50% 06/15/21 Tenant Lease Ser 2002-A.....	.08/15/2002	Blair William & Company.....		3,706,963	3,497,135		12
12486*-AA-6.	CBAR 11 LLC Cr Tenant 6.53% 08/15/17 Lease Ser A.....	.09/04/2002	Direct.....		1,000,000	1,000,000		12
52467@-AH-8.	Corp Cr Tenant Lease.....	.07/02/2002	Legg Mason Wood Walker Inc.....		1,563,594	1,490,865	5,456	22
636516-AB-2.	National Inst of Hlth 7.00% 01/15/24 Fishers PI 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 PI 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		12
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					269,464	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.	MoTrix 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

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues 0

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

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 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (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	427			1
312903-8G-5...	FHLMC REMIC Ser 179-A 9.300%	08/15/2002	Paydown	91,449	91,449	96,328	93,374	(1,925)				0	1,239			1Z
312903-HR-1...	FHLMC REMIC Ser 113-C 8.500%	08/15/2002	Paydown	197,562	197,562	205,834	206,231	(8,669)				0	2,764			1Z
312905-YJ-5...	FHLMC REMIC Ser 1077-E 9.000%	05/15/2001	Paydown	164,616	164,616	171,484	173,264	(8,648)				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	1,513			1
312908-WU-6...	FHLMC REMIC Ser 1219-J 7.500%	03/15/2007	Paydown	517,170	517,170	537,552	523,634	(6,464)				0	6,691			1
312909-NY-7...	FHLMC REMIC Ser 1251-Z 8.000%	04/15/2002	Paydown	1,311,929	1,311,929	1,371,797	1,360,970	(49,041)				0	17,447			1Z
312909-VT-8...	FHLMC REMIC Ser 1260-I 7.000%	05/15/2007	Paydown	934,404	934,404	960,465	941,520	(7,116)				0	11,170			1Z
312910-E3-2...	FHLMC REMIC Ser 1320-H 7.000%	07/15/2007	Paydown	281,157	281,157	289,403	283,541	(2,385)				0	4,294			1
312911-ER-7...	FHLMC REMIC Ser 1344-D 6.000%	08/15/2007	Paydown	660,068	660,068	658,847	658,662	(1,406)				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	13,311			1
312912-RN-0...	FHLMC REMIC Ser 1387-E 7.000%	10/15/2007	Paydown	335,816	335,816	344,080	339,852	(4,036)				0	4,190			1
312913-4Q-6...	FHLMC REMIC Ser 1449-H 7.000%	12/15/2007	Paydown	363,215	363,215	372,161	366,197	(2,982)				0	4,284			1
312913-CV-6...	FHLMC REMIC Ser 1417-H 7.000%	11/15/2007	Paydown	376,625	376,625	386,922	379,167	(2,542)				0	4,366			1
312913-G7-5...	FHLMC REMIC Ser 1425-H 7.000%	12/15/2007	Paydown	1,381,719	1,381,719	1,420,172	1,391,508	(9,789)				0	16,018			1
312913-U3-8...	FHLMC REMIC Ser 1445-K 7.000%	10/15/2007	Paydown	864,771	864,771	888,137	869,114	(4,343)				0	10,041			1
312914-E4-2...	FHLMC REMIC Ser 1471-G 7.000%	03/15/2008	Paydown	772,152	772,152	796,205	780,449	(8,296)				0	9,295			1
312914-RD-8...	FHLMC REMIC Ser 1476-H 6.000%	12/15/2007	Paydown	1,259,340	1,259,340	1,260,650	1,257,773	(1,567)				0	12,409			1
312914-VD-3...	FHLMC REMIC Ser 1465-G 7.000%	12/15/2007	Paydown	1,038,031	1,038,031	1,068,061	1,045,238	(7,207)				0	12,270			1
312914-YL-2...	FHLMC REMIC Ser 1472-H 7.000%	07/15/2007	Paydown	2,449,312	2,449,312	2,513,190	2,451,549	(2,237)				0	28,663			1
312916-CR-8...	1513-AD	09/01/2002	Paydown	1,077,104	1,077,104	1,089,728	1,079,092	(1,988)				0	11,626			1
312916-NH-8...	FHLMC REMIC Ser 1537-J 6.000%	06/15/2008	Paydown	1,165,457	1,165,457	1,166,564	1,164,281	(1,175)				0	12,605			1
312916-PW-3...	FHLMC REMIC Ser 1538-H 6.500%	04/15/2008	Paydown	1,640,119	1,640,119	1,670,625	1,648,154	(8,036)				0	18,267			1

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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 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (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
3133T2-0X-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 6-29-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		12
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 31-E 7.550% 05/15/20	08/15/2002	Paydown.		21,453	21,453	22,552	22,510	(1,057)				0	.272		1
31340Y-KF-5...	FHLMC REMIC Ser 33-D 8.000% 04/15/20	08/15/2002	Paydown.		174,261	174,261	179,814	178,424	(4,163)				0	1,919		1
31340Y-KX-6...	FHLMC REMIC Ser 46-B 7.800% 09/15/20	08/15/2002	Paydown.		197,478	197,478	204,512	203,862	(6,385)				0	2,767		1
31340Y-QS-1...	FNMA REMIC Ser 9.250% 07/25/20 1990-83A	08/15/2002	Paydown.		170,951	170,951	175,893	175,542	(4,592)				0	2,118		1
31358E-XG-2...	FNMA REMIC Ser 8.600% 06/25/21 1991-56C	09/01/2002	Paydown.		117,860	117,860	125,613	126,496	(8,636)				0	1,846		1
31358G-X4-4...	FNMA REMIC Ser 7.500% 03/25/07 1992-24J	09/01/2002	Paydown.		78,146	78,146	81,821	82,146	(4,000)				0	1,111		1
31358L-M3-7...	FNMA REMIC Ser 7.500% 10/25/05 1993-26MC	09/01/2002	Paydown.		119,183	119,183	123,765	120,379	(1,196)				0	2,235		1
31358T-B7-3...	FNMA REMIC Ser 6.750% 08/25/21 1993-38K	09/01/2002	Paydown.		242,032	242,032	250,902	245,342	(3,310)				0	3,032		1
31358U-FW-1...	FNMA REMIC Ser 6.500% 06/25/08 1993-107E	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...	FNMA REMIC Ser 6.500% 11/25/22 1993-110GA	09/01/2002	Paydown.		830,318	830,318	.844,824	.834,224	(3,906)				0	.8,921		1
31359B-HK-6...	FNMA REMIC Ser 6.500% 01/25/23 1993-119G	09/01/2002	Paydown.		921,084	921,084	.935,029	.923,950	(2,867)				0	.9,921		1
31359B-ZJ-9...	FNMA REMIC Ser 7.000% 08/25/23 1993-167GA	09/01/2002	Paydown.		752,323	752,323	.762,269	.754,149	(1,826)				0	.8,103		1
31359D-FS-7...	FNMA REMIC Ser 7.000% 09/25/23 1993-139GA	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...	FNMA REMIC Ser 6.500% 10/25/23 1993-199PF	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...	FNMA REMIC Ser 6.500% 11/25/23 1996-21PE	09/01/2002	Paydown.		.691,434	.691,434	.702,698	.695,516	(4,082)				0	.7,479		1
31359F-DE-5...	FNMA REMIC REMIC Ser 6.000% 12/25/08 1996-49BG	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...	FNMA REMIC REMIC Ser 7.000% 06/25/07 1996-49BG	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...	FNMA REMIC 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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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		12
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		12
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		12
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		12
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...	Suncor Logistics Ptnrs 7.250% 02/15/12 Op LP Nt	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																
G0369#-AC-8...	Anglian Water Services 7.010% 07/25/08 Ltd Sr Nt	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 Resrtl Sec Mtg 7.570% 06/25/27				581,909	.581,909	.589,910	.587,256	(5,348)				0	7,210		1PE
045424-AN-8...	Loan 1997-2 A7	09/01/2002	Paydown.....													
045424-BF-4...	Asset Securitization 7.100% 08/13/29	09/11/2002	Paydown.....		203,638	203,638	.211,655	.207,602	(3,964)				0	1,275		1
09536#-AA-8...	Corp REMIC Ser 1995-MD4 A1	09/11/2002	Paydown.....		432,545	.432,545	.452,346	.443,595	(11,051)				0	4,473		1
097014-AC-8...	Asset Securitization 6.920% 02/14/29	09/11/2002	Paydown.....													
11448*-BU-0...	Blue Cross and Blue 7.100% 03/15/19	09/15/2002	Redemption 100,0000.....		.38,481	.38,481	.38,577	.38,573	(.92)				0	.456		1
11448*-BV-8...	Shield/NC Lease Obligation PTC	09/27/10	Redemption 100,0000.....													
12660U-AH-2...	Boeing Cap Corp Sr Nt 7.375%	09/01/14	BNP Paribas Securities.....		1,328,913	.1,250,000	.1,341,775	.1,338,641	(1,144)			(8,585)	(8,585)	.36,875		1PE
12660U-AJ-8...	Brockshire Grocery Co 7.010%	08/16/2002										0	0	.367		2
12660U-AP-6...	Ser A-1	09/01/2002	Redemption 100,0000.....		.31,356	.31,356	.31,356	.31,356				0	0	367		2
12660U-AS-2...	Brockshire Grocery Co 7.010%	09/01/14										0	0	354		2
12660U-AF-6...	Ser A-2	09/01/2002	Redemption 100,0000.....		.30,203	.30,203	.30,203	.30,203				0	0	354		2
12660U-AH-2...	CVC Capital Funding 9.435% 09/15/12	08/30/2002	Tax Free Exchange.....		1,000,000	1,000,000	.1,000,000	.1,000,000				0	0	.43,244		2
12660U-AJ-8...	CVC Capital Funding 9.460% 09/15/12	08/30/2002	Tax Free Exchange.....		1,000,000	1,000,000	.1,000,000	.1,000,000				0	0	.43,358		2
12660U-AJ-8...	CVC Capital Funding 9.725% 09/15/12	08/30/2002	Tax Free Exchange.....		1,250,000	.1,250,000	.1,250,000	.1,250,000				0	0	.55,716		2

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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	.500,000					0	.22,561		2...
151895-A*-0...	CenterPoint Properties 7.530% 10/31/14	.09/01/2002	Redemption 100.0000	.13,301	.13,301	.13,301	.13,301	.13,301					0	.167		1...
191219-AP-9...	Tr Credit Tenant Lease Coca-Cola Enterprises 8.500% 02/01/22	.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...	Consol Energy Inc Nt 7.875% 03/01/12	.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...	DLJ Mtg Accep Tr I 11.000% 08/01/19 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 Accep Corp 8.254% 06/25/20 Ser 2000-S4 Cl B1	.09/01/2002	Paydown	.88,094	.88,094	.88,934	.89,020	-.926					0	.0		1PE...
26816L-AA-0...	Dynegy Inc Sr Nt 6.875% 07/15/02 First Federal S & L 8.750% 06/01/06	.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...	Assn Mtg Bk PTC Ser A Fleming Cos Inc Sr Nt 9.250%	.09/01/2002	Paydown	.2,576	.2,576	.2,658	.2,616	-.41					0	.34		5*
339130-AX-4...	06/15/10	.09/25/2002	Direct	.495,313	.625,000	.625,000	.615,625	.9,375				-.129,688	-.129,688	.16,380		4...
36157R-3X-1...	GE Cap Mtg Serv Inc 7.560% 07/25/29 Ser 1999-HE2 Cl M	.09/01/2002	Paydown	.8,474	.8,474	.8,474	.8,474						0	.108		1PE...
36157R-B8-7...	GE Cap Mtg Serv Inc 6.250% 03/25/14 Ser 1999-4 Cl A2	.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 6.265% 04/25/29 Ser 1999-HE1 Cl A7	.09/01/2002	Paydown	.133,973	.133,973	.133,973	.133,973						0	.1,334		1PE...
400756-BG-6...	Guaranteed Mtg Corp 9.300% 07/20/19 III CMO Ser L-5	.08/20/2002	Paydown	.77,930	.77,930	.83,714	.83,570	-.5,640					0	.1,143		1PE...
41161P-AD-5...	Harborview Mtg Loan Tr 7.316% 08/19/30	.09/01/2002	Paydown	.159,268	.159,268	.164,046	.163,451	-.4,183					0	.2,356		1PE...
442488-AJ-1...	Ser 2000-1 Cl IIIA K Hovnanian 8.000% 04/01/12	.09/24/2002	Tax Free Exchange	.991,820	.1,000,000	.991,520	.975,000	.16,820					0	.39,556		3...
443510-AC-6...	Enterprises Sr Nt Hubbel Inc Nt 6.375% 05/15/12	.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...	IMPAC Secd Assets CMN 7.400% 05/25/25	.09/01/2002	Paydown	.573,619	.573,619	.580,566	.575,293	-.1,673					0	.7,236		1PE...
514666-AC-0...	Owner Tr 1998-1 A5 Land O Lakes Inc Sr Nt 8.750% 11/15/11	.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...	Lehman Structured Sec 6.500% 11/28/21	.07/01/2002	Paydown	.22,128	.22,128	.21,934	.21,944	.184					0	.164		1...
589929-RK-6...	Corp Ser 1999-2 Cl A Merrill Lynch Mtg 7.500% 07/25/27	.09/01/2002	Paydown	.246,875	.246,875	.236,923	.239,533	.7,342					0	.3,320		1PE...
591598-AG-2...	Investors Ser 1998-GN2 Cl M2 Metris Companies Inc 10.125% 07/15/06	.07/17/2002	Direct	.325,000	.500,000	.480,000	.460,000	.23,070				-.158,070	-.158,070	.26,297		4...
617909-AD-8...	Sr Nt Morgan Stanley Mtg Tr 8.425% 09/20/18	.08/20/2002	Paydown	.45,019	.45,019	.45,215	.45,650	-.631					0	.948		1...
63859C-CW-1...	NationsLink Funding 6.922% 11/10/30 Corp 1999-SL B	.09/01/2002	Paydown	.238,938	.238,938	.238,938	.238,938						0	.2,547		1...
74341*-AA-1...	ProLogis RACER I LLC 7.760% 08/16/09 Nt Ser 2000-1	.09/16/2002	Redemption 100.0000	.67,806	.67,806	.67,806	.67,806						0	.879		1...
743410-A*-3...	ProLogis Tr Sr Nt 7.300% 11/20/09 Provident Bk Equip 5.750% 04/25/06	.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...	Lease Tr 1998-A A4 Salomon Bros Mtg Sec 6.630% 06/25/28	.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...	VII Inc Ser 1998-A01 Cl A6	.09/01/2002	Paydown	.438,770	.438,770	.442,609	.441,441	-.2,671					0	.4,872		1PE...

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	Saxon Asset Securities 6.690% 12/25/27															
805564-BA-8...	Tr Ser 1998-2 Cl MF1	09/01/2002	Paydown.....		206,457	206,457	205,360	205,425	.1,032				0	2,357		1PE
	Saxon Asset Securities 6.645% 02/25/29															
805564-CZ-2...	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...	Sr Sub Nt	08/27/2002	Varicus.....		893,750	1,000,000	980,000	982,914	.384		(89,548)	(89,548)	.40,826		3	
	Southwest Airlines Co 6.530% 07/02/19															
84474W-AA-8...	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	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	09/15/2002	Paydown.....		5,230,000	5,230,000	5,187,532	5,222,179	.7,821				0	.84,203		1PE
	Tr 1998-A Cl B 8.528% 08/01/26															
887367-AA-8...	Mtg and Lease Amortizing Nt	09/01/2002	Paydown.....		9,356	.9,356	.9,403	.9,402	.(46)				0	.133		2PE
	Trinity Rail Leasing I 6.740% 04/20/20															
89655M-AA-0...	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	09/05/2002	Redemption 100.0000.....		73,766	73,766	73,766	73,766					0	.1,295		1
929251-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	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...	BK-FSB Sub Deb.															
	Westmoreland Mining 9.390% 12/31/08												0	1,232		3
	LLC Sr Sec Nt	09/30/2002	Redemption 100.0000.....		52,500	52,500	52,500	52,500					0	1,418,961	XXX	XXX
	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)			
	Canada															
	Western Oil Sands Inc 8.375% 05/01/12												0	.14,424		3
959053-AC-3...	Nt	08/27/2002	Tax Free Exchange.....		500,000	500,000	500,000	500,000					0			
	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	09/13/2002	Nationwide General.....		217,988	200,000	222,672	222,291	(535)			(3,768)	(3,768)	.11,291		2
N4281@-AC-9...	Mexico Sr Nt															
	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	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	09/15/2002	Redemption 100.0000.....		5,473	.5,473	.5,473	.5,473					0	.67		.1Z
12644@-AX-3...	Tenant Lease	08/15/2002	Redemption 100.0000.....		60,980	60,980	60,980	60,980					0	.2,156		1

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

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues 0

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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 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/Option Premium	8 Book Value	*	9 Statement Value	10 Fair Value	11 Year to Date Increase/ (Decrease) by Adjustment	12 Used to Adjust Basis of Hedged Item	13 Other Investment/ Miscellaneous Income	14
259999 - Subtotal - Hedging Transactions									XXX					
279999 - 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 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	*	9 Statement Value	10 Fair Value	11 Year to Date Increase/ (Decrease) by Adjustment	12 Used to Adjust Basis	13 Other Investment/ Miscellaneous Income	14
259999 - Subtotal - Hedging Transactions									XXX					
269999 - Subtotal - Income Generation Transactions									XXX					
279999 - Subtotal - Other Derivative Transactions									XXX					
9999999 - Totals									XXX					

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

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open at Current Statement Date

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income	15 Potential Exposure
Credit default swap on Corning Inc., 0.00%, 11/08/15	8,000,000	05/01/2008		04/26/2001	Salomon Smith Barney					(3,074,108)			159,790	94,565
0799999 - Subtotal - Swaps - Other Derivative Transactions								XXX		(3,074,108)			159,790	94,565
0899999 - Subtotal - Swaps								XXX		(3,074,108)			159,790	94,565
2599999 - Subtotal - Hedging Transactions								XXX						
2799999 - Subtotal - Other Derivative Transactions								XXX		(3,074,108)			159,790	94,565
9999999 - Totals								XXX		(3,074,108)			159,790	94,565

SCHEDULE DB - PART D - SECTION 1

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

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information			13 Potential Exposure
									10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	
2599999 - Subtotal - Hedging Transactions						XXX		XXX				
2799999 - Subtotal - Other Derivative Transactions						XXX		XXX				
9999999 - Totals						XXX		XXX				

NONE

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances							
1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
				5 First Month	6 Second Month	7 Third Month	
Huntington National Bank..... Columbus, OH.....				(9,322,350)	(9,885,950)	(8,496,405)	
Bank of New York..... New York, NY.....				(1,096,163)	5,093,956	168,554	
Royal Trust of Canada..... Canada.....				4,051,218	4,051,218	4,051,218	
Marshall & Lislely Bank..... Milwaukee, WI.....				1,741,030	224,903	300,192	
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX						
0199999 Totals - Open Depositories	XXX			(4,626,265)	(515,873)	(3,976,441)	XXX
0399999 Total Cash on Deposit	XXX			(4,626,265)	(515,873)	(3,976,441)	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX				XXX
0599999 Total Cash	XXX			(4,626,265)	(515,873)	(3,976,441)	XXX