



QUARTERLY STATEMENT

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

NATIONWIDE INSURANCE COMPANY OF FLORIDA

NAIC Group Code	0140 <small>(Current Period)</small>	0140 <small>(Prior Period)</small>	NAIC Company Code	10948	Employer's ID Number	31-1613686
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	Ohio	
Country of Domicile	United States of America					
Incorporated	08/18/1998			Commenced Business	08/18/1998	
Statutory Home Office	One Nationwide Plaza <small>(Street and Number)</small>			,	Columbus, OH 43216 <small>(City or Town, State and Zip Code)</small>	
Main Administrative Office				One Nationwide Plaza <small>(Street and Number)</small>		
	Columbus, OH 43216 <small>(City or Town, State and Zip Code)</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				One Nationwide Plaza <small>(Street and Number)</small>		
	Columbus, OH 43216 <small>(City or Town, State and Zip Code)</small>			614-249-1545 <small>(Area Code) (Telephone Number)</small>		
Internet Website Address	www.nationwide.com					
Statement Contact	Raymond Thomas 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				One Nationwide Plaza <small>(Street and Number)</small>		
	Columbus, OH 43216 <small>(City or Town, State and Zip Code)</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
Edwin Pugh McCausland Jr	Robert Alan Oakley	

DIRECTORS OR TRUSTEES

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

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

Galen Ross Barnes President and Chief Operating Officer	Glenn Warren Soden Assoc. VP and Secretary	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 INSURANCE COMPANY OF FLORIDA

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	425,372,781	0	425,372,781	388,952,217
2. Stocks:				
2.1 Preferred stocks	824,704	0	824,704	1,031,750
2.2 Common stocks	0	0		
3. Mortgage loans on real estate:				
3.1 First liens	0	0		
3.2 Other than first liens	0	0		
4. Real estate:				
4.1 Properties occupied by the company (less \$ 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 (\$(5,044,530) and short-term investments \$11,399,195)	6,354,665	0	6,354,665	13,998,426
6. Other invested assets	0	0		
7. Receivable for securities	28,508	0	28,508	157,357
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	432,580,658		432,580,658	404,139,749
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection	3,339,602	26,089	3,313,513	2,124,530
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	14,625,687	0	14,625,687	12,741,162
10.3 Accrued retrospective premiums	0	0		
11. Funds held by or deposited with reinsured companies	0	0		
12. Bills receivable, taken for premiums	2,368	0	2,368	6,390
13. Amounts billed and receivable under high deductible policies	0	0		
14. Reinsurance recoverables on loss and loss adjustment expense payments	0	0		
15. Federal and foreign income tax recoverable and interest thereon (including \$6,767,091 net deferred tax asset).....	7,094,281	163,763	6,930,518	13,055,142
16. Guaranty funds receivable or on deposit.....	0	0		
17. Electronic data processing equipment and software.....	0	0		
18. Interest, dividends and real estate income due and accrued	5,897,560	0	5,897,560	5,021,734
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0		
20. Receivable from parent, subsidiaries and affiliates	2,940,365	0	2,940,365	
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				
26. Total assets excluding protected cell assets (Lines 9 through 25)	466,480,521	189,852	466,290,669	437,088,707
27. Protected cell assets	0	0		
28. TOTALS (Lines 26 and 27)	466,480,521	189,852	466,290,669	437,088,707
DETAILS OF WRITE-INS				
0801.	0	0	0	0
0802.	0	0	0	0
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501.	0	0	0	0
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)				

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$21,117,278)	30,209,024	22,043,204
2. Reinsurance payable on paid losses and loss adjustment expenses	0	
3. Loss adjustment expenses	3,165,975	2,404,622
4. Commissions payable, contingent commissions and other similar charges	826,957	1,159,552
5. Other expenses (excluding taxes, licenses and fees)	0	
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	0	
7. Federal and foreign income taxes [including \$10,732 on realized capital gains (losses)] (including \$0 net deferred tax liability)	0	
8. Borrowed money \$0 and interest thereon \$0	0	
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$1,278,354 and including warranty reserves of \$0)	89,111,863	81,077,950
10. Advance premium	9,459,817	
11. Dividends declared and unpaid:		
11.1 Stockholders	0	
11.2 Policyholders	0	
12. Ceded reinsurance premiums payable (net of ceding commissions)	(3,201,858)	1,896,770
13. Funds held by company under reinsurance treaties	0	
14. Amounts withheld or retained by company for account of others	4,963	6,600,328
15. Remittances and items not allocated	392,192	
16. Provision for reinsurance	0	
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	
18. Drafts outstanding	0	
19. Payable to parent, subsidiaries and affiliates	0	149,563
20. Payable for securities	0	
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	(4,346)	
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	129,964,588	115,331,989
25. Protected cell liabilities	0	
26. Total liabilities (Lines 24 and 25)	129,964,588	115,331,989
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	1,200,000	1,200,000
29. Preferred capital stock	0	
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes	0	
32. Gross paid in and contributed surplus	298,800,000	298,800,000
33. Unassigned funds (surplus)	36,326,080	21,756,717
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)	336,326,080	321,756,717
36. TOTALS	466,290,669	437,088,707
DETAILS OF WRITE-INS		
2301. Reserve for state escheat payment.....	(4,346)	0
2302.	0	0
2303.	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	(4,346)	
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 \$ 133,798,153)	125,434,270	100,441,593	141,330,407
1.2 Assumed (written \$ 0)	0		
1.3 Ceded (written \$ 31,335,683)	31,005,713	15,651,188	30,834,520
1.4 Net (written \$ 102,462,470)	94,428,557	84,790,405	110,495,887
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 48,836,120):			
2.1 Direct	50,569,242	32,143,199	59,842,022
2.2 Assumed	0		
2.3 Ceded	0		
2.4 Net	50,569,242	32,143,199	59,842,022
3. Loss expenses incurred	6,301,287	5,162,181	9,371,024
4. Other underwriting expenses incurred	35,838,116	36,242,933	48,800,235
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	92,708,646	73,548,313	118,013,282
7. Net income of protected cells	0		
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	1,719,911	11,242,092	(7,517,395)
INVESTMENT INCOME			
9. Net investment income earned	20,116,876	17,900,243	23,034,237
10. Net realized capital gains or (losses)	37,708	360,104	1,209,296
11. Net investment gain (loss) (Lines 9 + 10)	20,154,584	18,260,347	24,243,533
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 17,070 amount charged off \$ 55,526)	(38,456)	(33,952)	(49,004)
13. Finance and service charges not included in premiums	272,762	272,403	360,937
14. Aggregate write-ins for miscellaneous income	441,732	433,146	578,364
15. Total other income (Lines 12 through 14)	676,038	671,597	890,297
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	22,550,533	30,174,036	17,616,435
17. Dividends to policyholders	0		
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	22,550,533	30,174,036	17,616,435
19. Federal and foreign income taxes incurred	8,561,785	12,502,729	9,135,530
20. Net income (Line 18 minus Line 19)(to Line 22)	13,988,748	17,671,307	8,480,905
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	321,756,717	307,889,941	307,889,940
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	13,988,748	17,671,307	8,480,905
23. Net unrealized capital gains or losses	(496,725)	(280,497)	(189,027)
24. Change in net unrealized foreign exchange capital gain (loss)	0		
25. Change in net deferred income tax	1,246,724	4,392,032	3,523,367
26. Change in nonadmitted assets	(169,384)		(20,468)
27. Change in provision for reinsurance	0		75,000
28. Change in surplus notes	0		
29. Surplus (contributed to) withdrawn from protected cells	0		
30. Cumulative effect of changes in accounting principles	0		1,997,000
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)	14,569,363	21,782,842	13,866,777
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	336,326,080	329,672,784	321,756,717
DETAILS OF WRITE-INS			
0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)			
1401. Miscellaneous Income	441,732	433,146	578,364
1402.	0	0	0
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)	441,732	433,146	578,364
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	97,444,543	130,574,491
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	47,845,840	49,001,033
3. Underwriting expenses paid	36,170,711	48,463,551
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	13,427,991	33,109,906
6. Net investment income	20,543,388	25,104,465
7. Other income (expenses):		
7.1 Agents' balances charged off	(38,456)	(49,004)
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others	(3,593)	4,884,554
7.4 Aggregate write-ins for miscellaneous items	714,494	939,301
7.5 Total other income (Lines 7.1 to 7.4)	672,445	5,774,851
8. Dividends to policyholders on direct business , less \$ dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(1,354,200)	(20,206,210)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	33,289,624	43,783,012
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	26,581,097	104,727,056
11.2 Stocks		1,031,750
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds	128,849	
11.8 Total investment proceeds (Lines 11.1 to 11.7)	26,709,946	105,758,806
12. Cost of investments acquired (long-term only):		
12.1 Bonds	64,555,970	158,875,814
12.2 Stocks		1,031,750
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		150,556
12.7 Total investments acquired (Lines 12.1 to 12.6)	64,555,970	160,058,120
13. Net Cash from investments (Line 11.8 minus Line 12.7)	(37,846,024)	(54,299,314)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates		2,770,994
14.4 Borrowed funds received		
14.5 Other cash provided	2,567	
14.6 Total (Lines 14.1 to 14.5)	2,567	2,770,994
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	3,089,928	
15.3 Borrowed funds repaid		
15.4 Other applications		
15.5 Total (Lines 15.1 to 15.4)	3,089,928	
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(3,087,361)	2,770,994
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(7,643,760)	(7,745,309)
18. Cash and short-term investments:		
18.1 Beginning of year	13,998,426	21,743,734
18.2 End of year (Line 17 plus Line 18.1)	6,354,666	13,998,426
DETAILS OF WRITE-INS		
07.401 Finance and Service Charges.....	272,762	360,937
07.402 Miscellaneous Income.....	441,732	578,364
07.403		
07.498 Summary of remaining write-ins for Line 7.4 from overflow page		
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	714,494	939,301

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A) Basis of Presentation

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

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

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

C) Basis of Valuation of Invested Assets

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

The Company does not have any derivative instruments.

The Company does not own any real estate.

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

2. Accounting Changes and Corrections of Errors

A) Accounting Change or Correction of Error - None

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

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

9. Income Taxes:

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

	9/30/02	12/31/01
(1) Total of all deferred tax assets (admitted and nonadmitted)	8,432,960	7,360,090
(2) Total of all deferred tax liabilities	(1,665,869)	(1,839,723)
(3) Total deferred tax assets nonadmitted	(163,763)	-
(4) Increase(decrease) in deferred tax assets non admitted	163,763	-

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	8,561,785	9,135,530
2. Tax credits	-	-
3. Prior year over/under accrual	-	-
4. Current income tax incurred	8,561,785	9,135,530

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

DTAs	Statutory	Tax	Difference	Tax Effect
6. Reserves	33,374,999	29,316,826	4,058,173	1,420,361
7. UPR	89,111,863	71,289,491	17,822,372	6,237,830
8. Accts Payable&Other Liabilities	-	-	-	-
9. Total DTAs	122,484,494	98,390,324	24,094,170	8,432,960
10. DTAs nonadmitted	-	N/A	467,894	163,763

DTLs	Statutory	Tax	Difference	Tax Effect
11. Bonds	425,372,781	420,613,156	(4,759,625)	(1,665,869)
12. Other Invested Assets	-	-	-	-
13. Accts Payable&Other Liabilities	-	-	-	-
14. Accrued dividends	-	-	-	-
15. Total DTLs	425,372,781	420,613,156	(4,759,625)	(1,665,869)

NOTES TO FINANCIAL STATEMENTS

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

DTAs	9/30/02	12/31/01	Change
16. Reserves	1,420,361	1,088,797	331,564
17. UPR	6,237,830	5,675,457	562,373
18. Accts Payable&Other Liabilities	-	-	-
19. Total DTAs	8,432,960	7,360,090	1,072,870
20. DTAs nonadmitted	-	-	-
DTLs	9/30/02	12/31/01	Change
21. Bonds	(1,665,869)	(1,839,723)	173,854
22. Other Invested Assets	-	-	-
23. Accts Payable&Other Liabilities	-	-	-
24. Accrued dividends	-	-	-
25. Total DTLs	(1,665,869)	(1,839,723)	173,854

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

	Amount	Tax Effect
1. Income before taxes	22,550,533	7,892,687
2. Tax-exempt interest, net	(1,127,546)	(394,641)
3. Dividends received deduction, net	-	-
4. Dividends received deduction, 100% owned subs	-	-
5. Loss reserve discounting	947,322	331,563
6. Unearned premium adjustment	1,606,783	562,374
7. Agents security compensation	-	-
8. Investment related transactions	433,809	151,833
9. Depreciation/Amortization	-	-
10. All other	51,341	17,969
11. Separate company taxable income	24,462,242	8,561,785
12. Consolidation		-
13. Reclass to deferred taxes		-
14. Prior year over/under accrual		-
15. Other		-
16. Tax		8,561,785

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

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

Current year	8,561,785
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	

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

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

C. Wash Sales: None

GENERAL INTERROGATORIES

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

PART 1 - COMMON INTERROGATORIES
GENERAL

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

1.2 If yes, explain:
.....

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

INVESTMENT

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

9.2 If yes, explain:
.....

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

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

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

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

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

13.2 If yes, please complete the following:

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

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

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

If no, attach a description with this statement.

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

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

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

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

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

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

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address

GENERAL INTERROGATORIES
(continued)

PART 2
PROPERTY & CASUALTY INTERROGATORIES

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

If yes, attach an explanation.

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

If yes, attach an explanation.

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

3.2 If yes, give full and complete information thereto.

.....

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

4.2 If yes, complete the following schedule:

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

SCHEDULE A - VERIFICATION

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

SCHEDULE B - VERIFICATION

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

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

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

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

SCHEDULE D - PART 1B

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

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	364,912,841	48,857,913	52,920,138	(2,369,303)	355,309,396	364,912,841	358,481,313	346,299,764
2. Class 2	65,029,383	3,051,263	1,067,931	980,636	58,699,181	65,029,383	67,993,351	53,746,686
3. Class 3	7,709,534			(300,964)	6,779,731	7,709,534	7,408,570	6,640,148
4. Class 4	1,986,042			902,701	1,985,044	1,986,042	2,888,743	
5. Class 5								
6. Class 6								
7. Total Bonds	439,637,800	51,909,176	53,988,069	(786,930)	422,773,352	439,637,800	436,771,977	406,686,598
PREFERRED STOCK								
8. Class 1	824,704				1,031,750	824,704	824,704	1,031,750
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	824,704				1,031,750	824,704	824,704	1,031,750
15. Total Bonds and Preferred Stock	440,462,504	51,909,176	53,988,069	(786,930)	423,805,102	440,462,504	437,596,681	407,718,348

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999 Totals	11,399,195	XXX	11,399,195	24,960	

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned				
	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	17,734,385	16,916,749	23,754,493	22,066,668
2. Cost of short-term investments acquired	31,966,021	30,494,683	31,581,732	208,050,919
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments	32,783,657	23,656,939	43,937,030	212,383,202
7. Book/adjusted carrying value, current period	16,916,749	23,754,493	11,399,195	17,734,385
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	16,916,749	23,754,493	11,399,195	17,734,385
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	16,916,749	23,754,493	11,399,195	17,734,385
12. Income collected during period	58,919	104,759	78,019	1,051,164
13. Income earned during period	58,919	104,759	78,019	1,051,164

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F

NONE

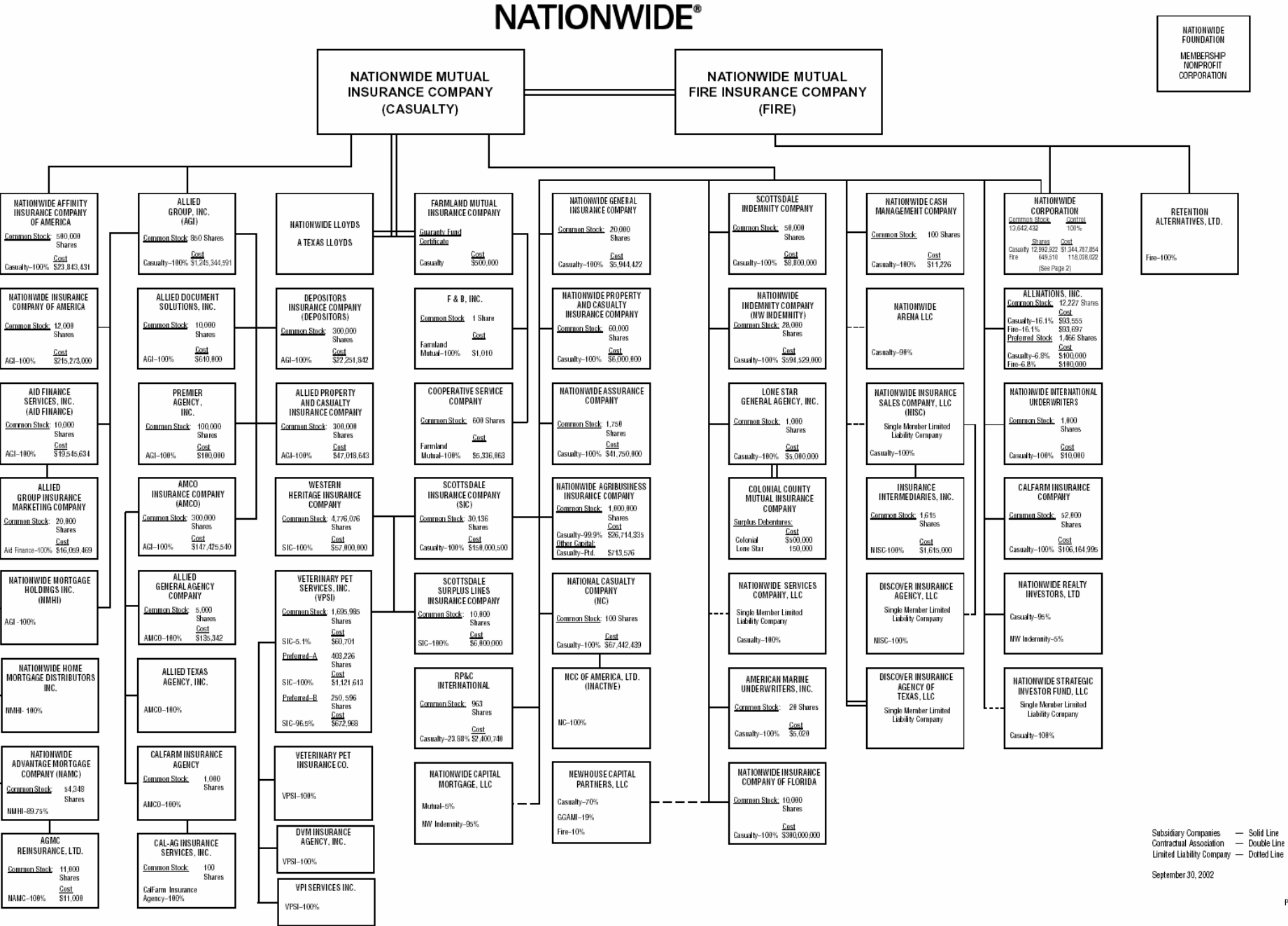
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories							
States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	No	0	0		0	
2. Alaska	AK	No	0	0		0	
3. Arizona	AZ	No	0	0		0	
4. Arkansas	AR	No	0	0		0	
5. California	CA	No	0	0		0	
6. Colorado	CO	No	0	0		0	
7. Connecticut	CT	No	0	0		0	
8. Delaware	DE	No	0	0		0	
9. District of Columbia	DC	No	0	0		0	
10. Florida	FL	Yes	133,798,153	122,053,125	42,403,423	26,557,191	30,209,024
11. Georgia	GA	No	0	0		0	
12. Hawaii	HI	No	0	0		0	
13. Idaho	ID	No	0	0		0	
14. Illinois	IL	No	0	0		0	
15. Indiana	IN	No	0	0		0	
16. Iowa	IA	No	0	0		0	
17. Kansas	KS	No	0	0		0	
18. Kentucky	KY	No	0	0		0	
19. Louisiana	LA	No	0	0		0	
20. Maine	ME	No	0	0		0	
21. Maryland	MD	No	0	0		0	
22. Massachusetts	MA	No	0	0		0	
23. Michigan	MI	No	0	0		0	
24. Minnesota	MN	No	0	0		0	
25. Mississippi	MS	No	0	0		0	
26. Missouri	MO	No	0	0		0	
27. Montana	MT	No	0	0		0	
28. Nebraska	NE	No	0	0		0	
29. Nevada	NV	No	0	0		0	
30. New Hampshire	NH	No	0	0		0	
31. New Jersey	NJ	No	0	0		0	
32. New Mexico	NM	No	0	0		0	
33. New York	NY	No	0	0		0	
34. North Carolina	NC	No	0	0		0	
35. North Dakota	ND	No	0	0		0	
36. Ohio	OH	Yes	0	0		0	
37. Oklahoma	OK	No	0	0		0	
38. Oregon	OR	No	0	0		0	
39. Pennsylvania	PA	No	0	0		0	
40. Rhode Island	RI	No	0	0		0	
41. South Carolina	SC	No	0	0		0	
42. South Dakota	SD	No	0	0		0	
43. Tennessee	TN	No	0	0		0	
44. Texas	TX	No	0	0		0	
45. Utah	UT	No	0	0		0	
46. Vermont	VT	No	0	0		0	
47. Virginia	VA	No	0	0		0	
48. Washington	WA	No	0	0		0	
49. West Virginia	WV	No	0	0		0	
50. Wisconsin	WI	No	0	0		0	
51. Wyoming	WY	No	0	0		0	
52. American Samoa	AS	No	0	0		0	
53. Guam	GU	No	0	0		0	
54. Puerto Rico	PR	No	0	0		0	
55. U.S. Virgin Islands	VI	No	0	0		0	
56. Canada	CN	No	0	0		0	
57. Aggregate Other Aliens	OT	XXX					
58. Totals	(a) 2	133,798,153	122,053,125	42,403,423	26,557,191	30,209,024	9,597,773
DETAILS OF WRITE-INS							
5701.	XXX	0		0		0	
5702.	XXX	0		0		0	
5703.	XXX	0		0		0	
5798. Summary of remaining write-ins for Line 57 from overflow page.	XXX						
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX						

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

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

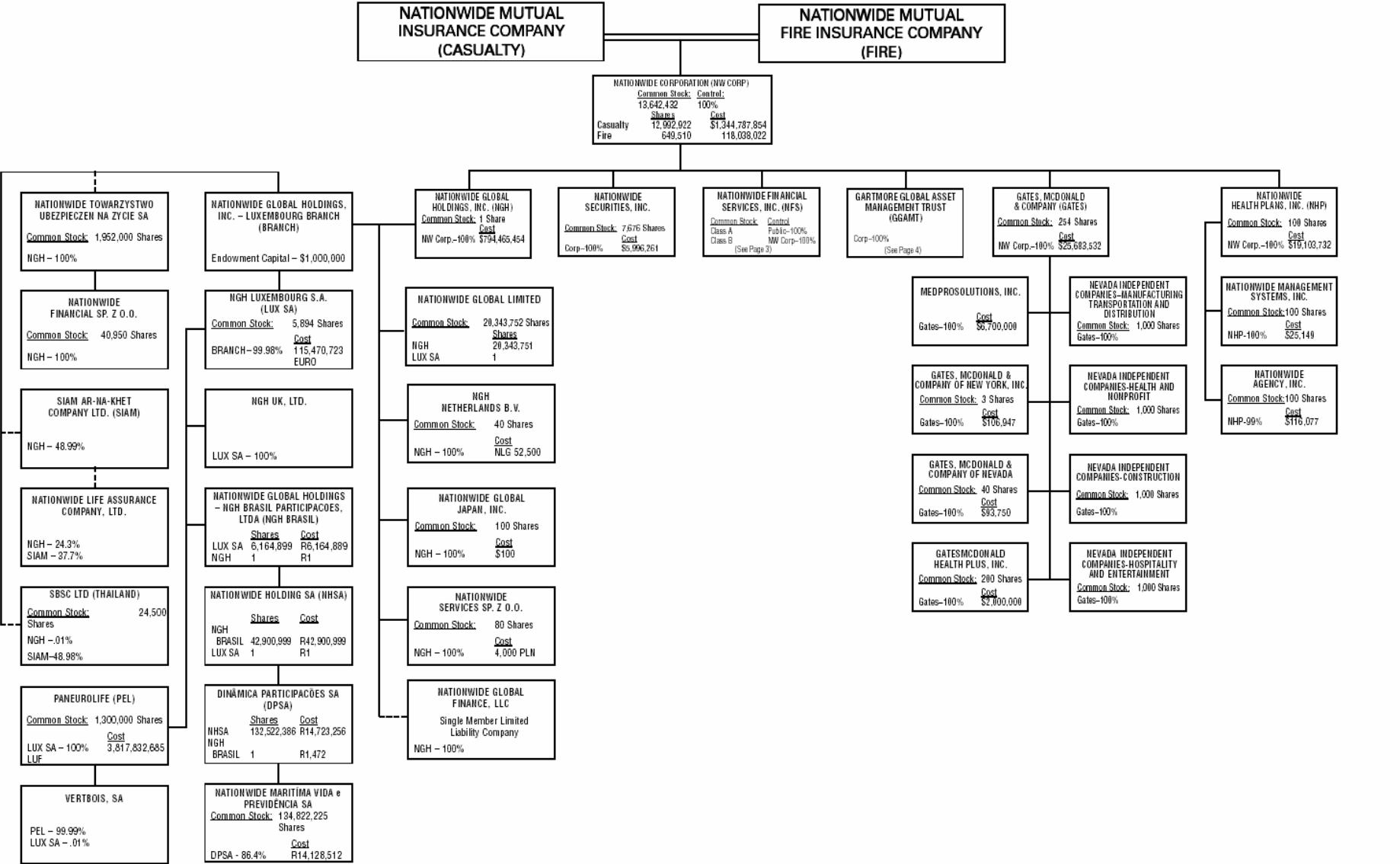
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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

NATIONWIDE®

17.1



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

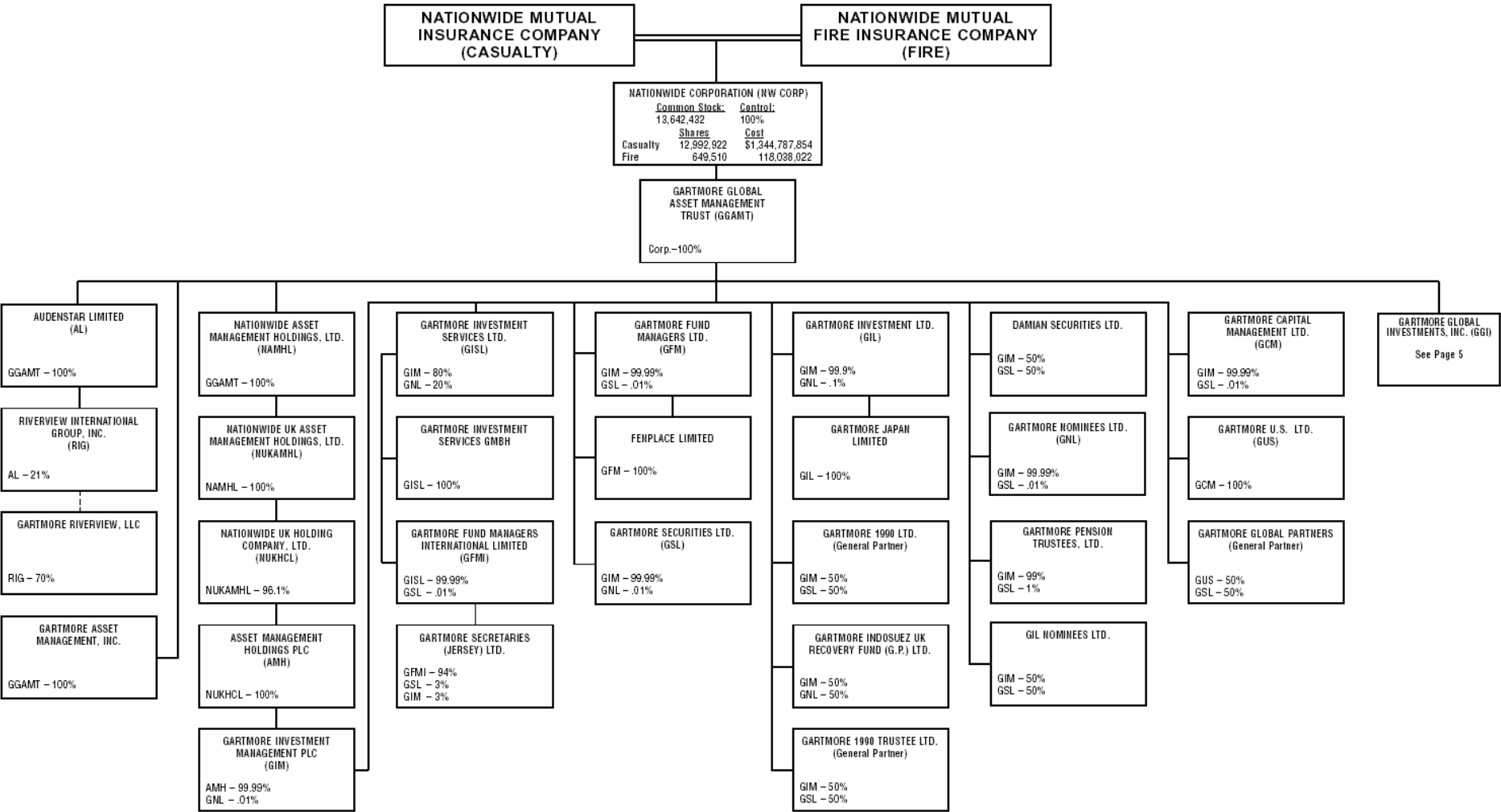
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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

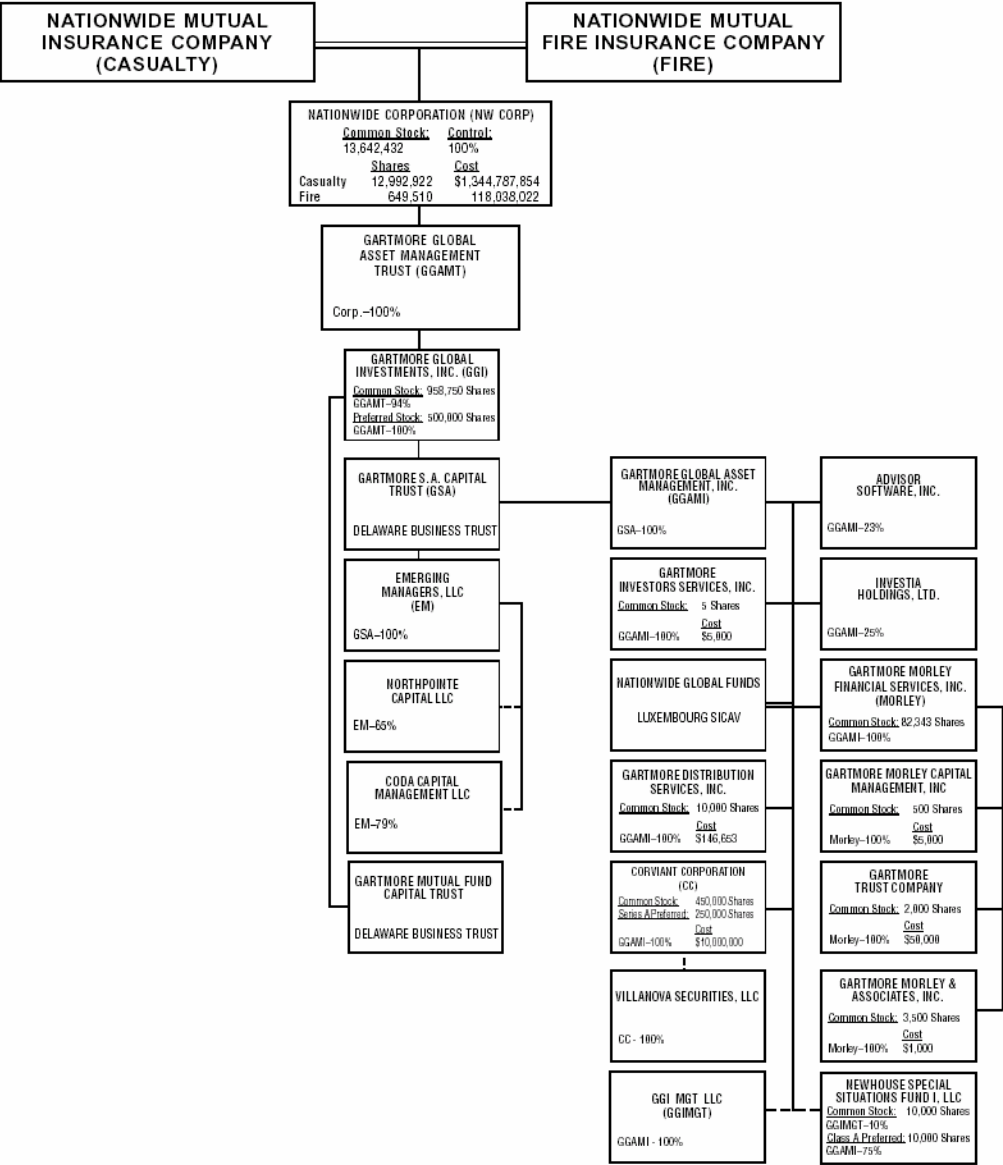
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NATIONWIDE®



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	1,309,876	792,929	60.5	46.3
2.	Allied Lines	1,811,548	639,870	35.3	25.4
3.	Farmowners multiple peril	0	0		
4.	Homeowners multiple peril	113,040,694	45,600,503	40.3	31.3
5.	Commercial multiple peril	0	0		
6.	Mortgage guaranty	0	0		
8.	Ocean marine	0	0		
9.	Inland marine	9,237,453	3,536,533	38.3	40.4
10.	Financial guaranty	0	0		
11.1	Medical malpractice - occurrence	0	0		
11.2	Medical malpractice - claims-made	0	0		
12.	Earthquake	34,700	(593)	(1.7)	(3.3)
13.	Group accident and health	0	0		
14.	Credit accident and health	0	0		
15.	Other accident and health	0	0		
16.	Workers' compensation	0	0		
17.1	Other liability - occurrence	0	0		
17.2	Other liability - claims-made	0	0		
18.1	Products liability - occurrence	0	0		
18.2	Products liability - claims-made	0	0		
19.1,19.2	Private passenger auto liability	0	0		
19.3,19.4	Commercial auto liability	0	0		
21.	Auto physical damage	0	0		
22.	Aircraft (all perils)	0	0		
23.	Fidelity	0	0		
24.	Surety	0	0		
26.	Burglary and theft	0	0		
27.	Boiler and machinery	0	0		
28.	Credit	0	0		
29.	International	0	0		
30.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
31.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
33.	Aggregate write-ins for other lines of business				
34.	Totals	125,434,270	50,569,242	40.3	32.0
DETAILS OF WRITE-INS					
3301.	.....	0	0	0.0	0.0
3302.	.....	0	0	0.0	0.0
3303.	.....	0	0	0.0	0.0
3398.	Summary of remaining write-ins for Line 33 from overflow page				
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	441,512	1,394,399	1,298,931
2.	Allied Lines	612,197	1,950,360	1,779,112
3.	Farmowners multiple peril		0	
4.	Homeowners multiple peril	40,972,732	120,337,992	109,510,336
5.	Commercial multiple peril		0	
6.	Mortgage guaranty		0	
8.	Ocean marine		0	
9.	Inland marine	3,344,370	10,078,855	9,429,294
10.	Financial guaranty		0	
11.1	Medical malpractice - occurrence		0	
11.2	Medical malpractice - claims-made		0	
12.	Earthquake	11,446	36,547	35,452
13.	Group accident and health		0	
14.	Credit accident and health		0	
15.	Other accident and health		0	
16.	Workers' compensation		0	
17.1	Other liability - occurrence		0	
17.2	Other liability - claims-made		0	
18.1	Products liability - occurrence		0	
18.2	Products liability - claims-made		0	
19.1,19.2	Private passenger auto liability		0	
19.3,19.4	Commercial auto liability		0	
21.	Auto physical damage		0	
22.	Aircraft (all perils)		0	
23.	Fidelity		0	
24.	Surety		0	
26.	Burglary and theft		0	
27.	Boiler and machinery		0	
28.	Credit		0	
29.	International		0	
30.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
31.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
33.	Aggregate write-ins for other lines of business			
34.	Totals	45,382,257	133,798,153	122,053,125
DETAILS OF WRITE-INS				
3301.	.....	0	0	0
3302.	.....	0	0	0
3303.	.....	0	0	0
3398.	Summary of remaining write-ins for Line 33 from overflow page			
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)			

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b) (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	0	0	0	0	0		0	0	0			0	0
2. 2000	494	967	1,461	290	45	336	383	126	278	786	179	(518)	(339)
3. Subtotals 2000 + Prior	494	967	1,461	290	45	336	383	126	278	786	179	(518)	(339)
4. 2001	10,069	12,918	22,987	9,753	5,615	15,367	4,243	2,037	3,471	9,751	3,927	(1,795)	2,132
5. Subtotals 2001 + Prior	10,563	13,885	24,448	10,043	5,660	15,703	4,625	2,163	3,749	10,537	4,106	(2,313)	1,793
6. 2002	XXX	XXX	XXX	XXX	32,240	32,240	XXX	13,537	9,301	22,838	XXX	XXX	XXX
7. Totals	10,563	13,885	24,448	10,043	37,900	47,943	4,625	15,700	13,050	33,375	4,106	(2,313)	1,793
8. Prior Year-End's Surplus As Regards Policyholders	321,757										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. 38.9	2. (16.7)	3. 7.3
											Col. 13, Line 7 As a % of Col. 1 Line 8		
											4. 0.6		

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

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

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

RESPONSES

1.

Will the SVO Compliance Certification be filed with this statement?

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

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

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

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

.....No.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



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



OVERFLOW PAGE FOR WRITE-INS

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation ^(a)
Special Revenue & Assessment United States								
312915-PK-1	FHLMC REMIC Ser 7.500% 04/15/23 1494-PZ	09/01/2002	Interest Capitalization		18,721	18,721		1
31339L-F4-7	FHLMC REMIC Ser 2394 6.000% 05/15/30 GD	08/06/2002	UBS Warburg-CMO		508,125	500,000	667	1
3133TB-QM-5	FHLMC REMIC Ser 7.000% 10/15/27 2006-ZB	09/01/2002	Interest Capitalization		36,569	36,569		1
31358Q-L7-8	FNMA REMIC Ser 7.000% 02/25/20 1992-182 CI PZ	09/01/2002	Interest Capitalization		28,979	28,979		1
31358T-L8-0	FNMA REMIC Ser 1993-33 7.500% 03/25/23 ZB	09/01/2002	Interest Capitalization		40,314	40,314		1
31359K-2K-2	FNMA REMIC Ser 1996-M7 6.801% 05/17/36 CI Z	09/01/2002	Interest Capitalization		77,348	77,348		1
31359V-BH-5	FNMA Ser 1998-73 CI MZ 6.300% 10/17/38	09/25/2002	Greenwich Capital Markets Inc.		2,338,601	2,265,627	10,087	1Z
31392A-F5-2	FNMA Ser 2001-73 CI PG 6.000% 09/25/31	09/25/2002	Bank of America-CMO		1,024,375	1,000,000	4,833	1Z
31392D-U9-1	FHLMC REMIC Ser 6.000% 04/25/30 2002-48 CI AD	08/02/2002	Lehman Brothers CMO		1,019,375	1,000,000	1,000	1Z
31392P-S3-0	FHLMC REMIC Ser 2484 6.000% 01/15/31 PD	08/02/2002	UBS Warburg-CMO		1,015,625	1,000,000	1,167	1Z
31392V-7G-1	FHLMC REMIC Ser 2498 5.500% 09/15/17 BM	09/23/2002	CS First Boston Corporation		1,027,969	1,000,000	4,431	1Z
Total United States					7,136,000	6,967,557	22,184	XXX
3199999 - Total - Bonds - Special Revenue					7,136,000	6,967,557	22,184	XXX
Public Utilities (unaffiliated) United States								
02003X-AA-8	Alltel OH Ltd Ptrship 8.000% 08/15/10 Sr Nt	08/23/2002	Bankers Trust/BOCM		1,092,650	1,000,000	2,889	1
293791-AB-5	Enterprise Products 7.500% 02/01/11 Ptrns LP Nt	07/15/2002	Goldman Sachs & Company		1,054,920	1,000,000	34,792	2
86765B-AB-5	Sunoco Logistics Ptrns 7.250% 02/15/12 Op LP Nt	08/07/2002	Tax Free Exchange		996,343	1,000,000	36,049	2PE
Total United States					3,143,913	3,000,000	73,729	XXX
3899999 - Total - Bonds - Public Utilities					3,143,913	3,000,000	73,729	XXX
Industrial & Miscellaneous United States								
12669C-TF-7	CWMBS Inc Ser 2002-3 6.000% 05/25/17 CI 2A2	07/31/2002	Legg Mason Wood Walker Inc.		1,515,703	1,500,000	1,000	1
260003-AD-0	Dover Corp Nt 6.500% 02/15/11	07/22/2002	McDonald & Co Sec Inc.		1,071,560	1,000,000	28,889	1PE
443510-AD-4	Hubbel Inc Nt 6.375% 05/15/12	08/09/2002	Tax Free Exchange		993,768	1,000,000	14,875	1PE
61166W-AA-9	Monsanto Co Nt 7.375% 08/15/12	08/09/2002	Salomon Smith Barney		994,150	1,000,000		2PE
679574-AF-0	Old Dominion Elec 1st 6.250% 06/01/11 Mtg Bd	08/09/2002	Morgan/JP/Securities - Bonds		1,071,820	1,000,000	12,674	1PE
724477-AJ-3	Pitney Bowes Cr Corp 8.550% 09/15/09 Deb	08/26/2002	MLPF&S/Fixed Inc Operations		1,173,810	1,000,000	38,950	1PE
78412D-AG-4	Semco Energy Inc Nt 6.490% 10/01/09	09/16/2002	McDonald & Co Sec Inc.		1,000,000	1,000,000		2PE
916906-AB-6	U S Freightways Corp 8.500% 04/15/10 Nt	08/29/2002	Carolina Capital Markets		1,170,000	1,000,000	32,819	1PE
976657-AC-0	Wisconsin Energy Corp 6.500% 04/01/11 Sr Nt	07/12/2002	Salomon Smith Barney		1,056,720	1,000,000	19,139	1
Total United States					10,047,531	9,500,000	148,346	XXX
4599999 - Total - Bonds - Industrial, Misc.					10,047,531	9,500,000	148,346	XXX
6099997 - Total - Bonds - Part 3					20,327,444	19,467,557	244,259	XXX
6099999 - Total - Bonds					20,327,444	19,467,557	244,259	XXX
6599999 - Total - Preferred Stocks						XXX		XXX
7099999 - Total - Common Stocks						XXX		XXX
7199999 - Total - Preferred and Common Stocks						XXX		XXX
7299999 - Totals					20,327,444	XXX	244,259	XXX

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

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)	
BONDS Special Revenue & Assessment United States Minnesota																	
60415M-P9-9	Minnesota St Hsg Fin 5.250% 01/01/17 Agy Rev Single Fam Mtg Ser C	08/30/2002	Call	100.0000		10.000	10.000	9.900	9.906	94			0	349		1PE	
Total Minnesota						10,000	10,000	9,900	9,906	94	0	0	0	349	XXX	XXX	
United States																	
312908-VL-7	FHLMC REMIC Ser 1218-K 7.500% 01/15/22	09/01/2002	Paydown		103,469	103,469	103,098	103,099	369				0	1,334		1	
312913-4R-4	FHLMC REMIC Ser 7.500% 12/15/07 1449-HA	09/01/2002	Paydown		844,928	844,928	871,121	853,232	(8,304)				0	10,678		1	
312913-G7-5	FHLMC REMIC Ser 1425-H 7.000% 12/15/07	09/01/2002	Paydown		1,354,166	1,354,166	1,409,538	1,368,070	(13,904)				0	15,698		1	
312915-2U-4	FHLMC REMIC Ser 1519-G 6.750% 05/15/08	09/01/2002	Paydown		1,249,584	1,249,584	1,289,596	1,262,382	(12,798)				0	13,960		1	
3133T9-UD-5	FHLMC CMO Ser 1956-D 7.000% 03/20/17	09/01/2002	Paydown		9,721	9,721	9,921	9,876	(156)				0	114		1	
3133TT-4Q-1	FHLMC REMIC Ser 2319 6.500% 04/15/30 PG	08/19/2002	AMCO		263,008	250,000	251,211	251,197	(18)			11,829	11,829	3,521		1	
31358M-SY-1	FNMA REMIC Ser 7.000% 04/25/07 1992-53G	09/01/2002	Paydown		58,408	58,408	58,786	58,441	(33)				0	672		1	
31358N-E4-0	FNMA REMIC Ser 7.000% 07/25/07 1992-108K	09/01/2002	Paydown		1,230,130	1,230,130	1,285,154	1,245,476	(15,346)				0	14,729		1	
31359D-FS-7	FNMA REMIC Ser 7.000% 08/25/23 1993-139GA	09/01/2002	Paydown		993,430	993,430	1,038,363	1,019,349	(25,919)				0	11,573		1	
31377Q-MJ-8	FNMA Pool #383861 6.890% 07/01/19	09/01/2002	Paydown		6,617	6,617	6,961	6,949	(332)				0	76		1	
Total United States						6,123,460	6,110,452	6,333,649	6,187,976	(76,345)	0	0	11,829	11,829	72,704	XXX	XXX
3199999 - Bonds - Special Revenues						6,123,460	6,110,452	6,333,649	6,187,976	(76,345)	0	0	11,829	11,829	72,704	XXX	XXX
Public Utilities (unaffiliated) United States																	
86765B-AA-7	Sunoco Logistics Ptnrs 7.250% 02/15/12 Op LP Nt	08/07/2002	Tax Free Exchange		996,343	1,000,000	996,180	996,308	35				0	36,049		2PE	
882850-CM-0	Texas Utils Elec Co 7.460% 01/01/15 Sec Facility Bd	07/01/2002	Redemption	100.0000		47,937	47,937	46,260	46,484	1,453			0	1,788		2	
Total United States						1,044,280	1,047,937	1,042,440	1,042,793	1,488	0	0	0	37,837	XXX	XXX	
3899999 - Bonds - Public Utilities						1,044,280	1,047,937	1,042,440	1,042,793	1,488	0	0	0	37,837	XXX	XXX	
Industrial & Miscellaneous United States																	
038777-AA-6	Arby's Franchise Tr 7.440% 12/20/20 Ser 1A Cl 1	09/20/2002	Paydown		22,187	22,187	22,184	22,184	3				0			1	
097014-AC-8	Boeing Cap Corp Sr Nt 7.375% 09/27/10	08/16/2002	BNP Paribas Securities		1,063,130	1,000,000	1,060,160	1,058,070	(743)			5,803	5,803	29,500		1PE	
126671-GJ-9	CWABS Inc 1999-3 AF7 7.580% 10/25/30	09/01/2002	Paydown		22,191	22,191	22,180	22,159	32				0	421		1PE	
16162T-QF-6	Chase Mtg Fin Corp Ser 6.500% 10/25/14	09/01/2002	Paydown		13,753	13,753	12,977	13,126	627				0	149		1PE	
172953-Q3-8	1999-S13 Cl M Citicorp Mtg Sec Corp 6.500% 09/25/31	09/01/2002	Paydown		36,021	36,021	36,573	36,513	(491)				0	389		1PE	
23321P-KL-1	DLJ Mtg Accept Corp 6.600% 05/25/09 Ser 1994-6 Cl B1	09/01/2002	Paydown		65,710	65,710	63,575	63,975	1,735				0	756		1PE	
23323C-BL-8	DLJ Mtg Accept Corp 8.254% 06/25/20 Ser 2000-S4 Cl B1	09/01/2002	Paydown		29,985	29,985	30,271	30,227	(242)				0	384		1PE	

SCHEDULE D - PART 4

[illegible]

E05.1

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE INSURANCE COMPANY OF FLORIDA

SCHEDULE E - PART 1 - CASH

[illegible]