



QUARTERLY STATEMENT

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

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NAIC Group Code	0140 <small>(Current Period)</small>	0140 <small>(Prior Period)</small>	NAIC Company Code	23779	Employer's ID Number	31-4177110
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		Ohio
Country of Domicile	United States of America					
Incorporated	12/27/1933			Commenced Business		04/15/1934
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 T. Hohl <small>(Name)</small>			614-249-1545 <small>(Area Code) (Telephone Number) (Extension)</small>		
	hohlr@nationwide.com <small>(E-mail Address)</small>			614-249-4718 <small>(FAX Number)</small>		
Policyowner Relations Contact	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 Assist. Secretary	Glenn Warren Soden
Sr. VP- NI Finance	Michael Dean Miller		

VICE PRESIDENTS

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

DIRECTORS OR TRUSTEES

Lewis Jackson Alphin	Galen Ross Barnes	Arthur Irving Bell
Timothy Joesph Corcoran	Yvonne Montgomery Curl	Kenneth Dale Davis
Keith William Eckel	Willard James Engel	Fred Charles Finney
William Gerald Jurgensen	Lydia Micheaux Marshall	David Owen Miller
Ralph McDaniel Paige	James Ferry Patterson	Arden Lee Shisler
Robert Leonard Stewart		

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 Assist. Secretary	Michael Dean Miller Sr. VP- NI Finance
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Subscribed and sworn to before me this
_____ day of _____, 2002

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	1,389,974,447	0	1,389,974,447	1,434,240,258
2. Stocks:				
2.1 Preferred stocks	24,918,477	0	24,918,477	18,226,395
2.2 Common stocks	529,367,281	0	529,367,281	701,879,396
3. Mortgage loans on real estate:				
3.1 First liens	81,439,860	0	81,439,860	80,706,570
3.2 Other than first liens	0	0		
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	3,928,779	0	3,928,779	4,068,015
4.2 Properties held for the production of income (less \$ encumbrances)	0	0		
4.3 Properties held for sale (less \$ encumbrances)	0	0		
5. Cash (\$433,991 and short-term investments \$71,455,915)	71,889,907	0	71,889,907	39,974,939
6. Other invested assets	43,074,276	0	43,074,276	34,907,889
7. Receivable for securities	922,092	0	922,092	2,031,278
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	2,145,515,119		2,145,515,119	2,316,034,740
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection	46,697,866	4,290,530	42,407,336	35,348,111
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	189,207,582	1,384,738	187,822,844	161,560,657
10.3 Accrued retrospective premiums	0	0	0	
11. Funds held by or deposited with reinsured companies	0	0		
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	0	0		
15. Federal and foreign income tax recoverable and interest thereon (including \$3,870,307 net deferred tax asset).....	3,870,307	0	3,870,307	
16. Guaranty funds receivable or on deposit.....	2,584,093	0	2,584,093	2,545,657
17. Electronic data processing equipment and software.....	0	0		
18. Interest, dividends and real estate income due and accrued	20,707,155	0	20,707,155	20,642,589
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0		
20. Receivable from parent, subsidiaries and affiliates	26,210,600	0	26,210,600	
21. Amounts due from /to protected cells	0	0		
22. Equities and deposits in pools and associations	116,886	0	116,886	88,697
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	5,037,453		5,037,453	
26. Total assets excluding protected cell assets (Lines 9 through 25)	2,439,947,061	5,675,268	2,434,271,793	2,536,220,451
27. Protected cell assets	0	0		
28. TOTALS (Lines 26 and 27)	2,439,947,061	5,675,268	2,434,271,793	2,536,220,451
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.....	5,037,453	0	5,037,453	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)	5,037,453		5,037,453	

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$240,755,821)	686,338,982	689,971,316
2. Reinsurance payable on paid losses and loss adjustment expenses	0	
3. Loss adjustment expenses	144,884,894	149,500,248
4. Commissions payable, contingent commissions and other similar charges	16,956,909	17,380,036
5. Other expenses (excluding taxes, licenses and fees)	16,524,779	13,381,484
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	9,093,016	13,003,170
7. Federal and foreign income taxes [including \$2,755,346 on realized capital gains (losses)] (including \$0 net deferred tax liability)	14,287,500	41,962,559
8. Borrowed money \$0 and interest thereon \$0	0	
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$1,135,064,492 and including warranty reserves of \$1,285,030)	460,132,606	409,186,760
10. Advance premium	0	
11. Dividends declared and unpaid:		
11.1 Stockholders	0	
11.2 Policyholders	356,108	271,585
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	189,755	
15. Remittances and items not allocated	1,006,831	2,499,679
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	26,405,469
20. Payable for securities	4,718,793	514,996
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	18,613,697	19,097,724
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	1,373,103,870	1,383,175,026
25. Protected cell liabilities	0	
26. Total liabilities (Lines 24 and 25)	1,373,103,870	1,383,175,026
27. Aggregate write-ins for special surplus funds	1,250,000	1,250,000
28. Common capital stock	0	
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	0	
33. Unassigned funds (surplus)	1,059,917,922	1,151,795,425
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)	1,061,167,922	1,153,045,425
36. TOTALS	2,434,271,793	2,536,220,451
DETAILS OF WRITE-INS		
2301. Contingent suit liability.....	17,576,020	18,588,928
2302. Loss based assessment payable.....	660,738	495,731
2303. Reserve for state escheat payments.....	13,055	13,065
2398. Summary of remaining write-ins for Line 23 from overflow page	363,884	
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	18,613,697	19,097,724
2701. Guaranty fund.....	1,250,000	1,250,000
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)	1,250,000	1,250,000
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 \$2,188,422,122)	2,064,314,247	1,878,256,589	2,527,320,130
1.2 Assumed (written \$631,165,932)	605,627,681	845,100,948	1,150,041,002
1.3 Ceded (written \$1,844,742,136)	1,746,041,857	1,878,256,589	2,527,320,130
1.4 Net (written \$974,845,918)	923,900,071	845,100,948	1,150,041,002
DEDUCTIONS:			
2. Losses incurred (current accident year \$566,528,680):			
2.1 Direct	1,242,638,602	1,269,153,436	1,662,350,961
2.2 Assumed	386,251,534	591,239,804	780,794,769
2.3 Ceded	1,071,804,977	1,269,152,820	1,662,350,345
2.4 Net	557,085,159	591,240,420	780,795,385
3. Loss expenses incurred	101,216,643	100,961,255	136,315,581
4. Other underwriting expenses incurred	268,586,660	235,140,516	327,741,651
5. Aggregate write-ins for underwriting deductions	528,891	(1,489,564)	(1,489,564)
6. Total underwriting deductions (Lines 2.4 thru 5)	927,417,352	925,852,628	1,243,363,054
7. Net income of protected cells	0		
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	(3,517,281)	(80,751,680)	(93,322,052)
INVESTMENT INCOME			
9. Net investment income earned	87,502,636	88,707,656	122,427,728
10. Net realized capital gains or (losses)	(7,971,165)	45,339,266	40,738,493
11. Net investment gain (loss) (Lines 9 + 10)	79,531,470	134,046,922	163,166,221
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$464,624 amount charged off \$685,497)	(220,873)	(179,291)	(389,440)
13. Finance and service charges not included in premiums	9,171,488	7,834,982	10,761,188
14. Aggregate write-ins for miscellaneous income	(2,576,316)	(2,039,116)	1,545,464
15. Total other income (Lines 12 through 14)	6,374,299	5,616,575	11,917,212
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	82,388,488	58,911,817	81,761,381
17. Dividends to policyholders	464,392	354,523	415,149
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	81,924,096	58,557,294	81,346,232
19. Federal and foreign income taxes incurred	32,187,500	(5,927,023)	3,295,830
20. Net income (Line 18 minus Line 19)(to Line 22)	49,736,596	64,484,318	78,050,402
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	1,153,045,425	1,257,348,405	1,257,348,405
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	49,736,596	64,484,318	78,050,402
23. Net unrealized capital gains or losses	(188,099,177)	(186,824,804)	(136,817,814)
24. Change in net unrealized foreign exchange capital gain (loss)	0		
25. Change in net deferred income tax	45,738,132	(28,244,298)	22,396,175
26. Change in nonadmitted assets	746,946	(1,040,432)	(719,461)
27. Change in provision for reinsurance	0		
28. Change in surplus notes	0		
29. Surplus (contributed to) withdrawn from protected cells	0		
30. Cumulative effect of changes in accounting principles	0	(518,540)	(64,782,540)
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		(1,139,121)	(2,429,744)
37. Change in surplus as regards policyholders (Lines 22 through 36)	(91,877,502)	(153,282,877)	(104,302,980)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	1,061,167,922	1,104,065,527	1,153,045,425
DETAILS OF WRITE-INS			
0501. Loss based assessments	165,007	(1,489,564)	(1,489,564)
0502. North Carolina private passenger auto escrow	363,884	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0		
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	528,891	(1,489,564)	(1,489,564)
1401. Other	(3,589,224)	798,477	2,792,983
1402. Contingent suit liability	1,012,908	(2,837,592)	(1,247,519)
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)	(2,576,316)	(2,039,116)	1,545,464
3601. Prior period adjustment	0	(1,139,121)	(2,429,744)
3602.			
3603.			
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)		(1,139,121)	(2,429,744)

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	942,130,538	1,124,430,016
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	668,042,337	890,130,610
3. Underwriting expenses paid	269,815,082	321,389,053
4. Other underwriting income (expenses)	(5,037,453)	
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(764,335)	(87,089,646)
6. Net investment income	87,467,921	122,103,736
7. Other income (expenses):		
7.1 Agents' balances charged off	(220,873)	(389,440)
7.2 Net funds held under reinsurance treaties	0	
7.3 Net amount withheld or retained for account of others	189,755	
7.4 Aggregate write-ins for miscellaneous items	5,554,075	13,468,383
7.5 Total other income (Lines 7.1 to 7.4)	5,522,957	13,078,943
8. Dividends to policyholders on direct business , less \$282,915 dividends on reinsurance assumed or ceded (net)	379,868	457,541
9. Federal and foreign income taxes (paid) recovered	(17,994,734)	(2,526,583)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	73,851,940	45,108,909
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	189,926,233	393,932,317
11.2 Stocks	56,681,066	138,255,096
11.3 Mortgage loans	6,732,209	779,030
11.4 Real estate		
11.5 Other invested assets	747,785	2,568,959
11.6 Net gains or (losses) on cash and short-term investments	25,659	(45,000)
11.7 Miscellaneous proceeds	1,250,101	3,868,384
11.8 Total investment proceeds (Lines 11.1 to 11.7)	255,363,054	539,358,786
12. Cost of investments acquired (long-term only):		
12.1 Bonds	158,919,931	371,870,004
12.2 Stocks	71,168,095	122,005,643
12.3 Mortgage loans	7,465,500	37,953,125
12.4 Real estate		(129,671)
12.5 Other invested assets	10,679,373	34,461,980
12.6 Miscellaneous applications	(4,180,732)	4,558,939
12.7 Total investments acquired (Lines 12.1 to 12.6)	244,052,168	570,720,020
13. Net Cash from investments (Line 11.8 minus Line 12.7)	11,310,886	(31,361,234)
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		3,779,610
14.4 Borrowed funds received		
14.5 Other cash provided		
14.6 Total (Lines 14.1 to 14.5)		3,779,610
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	52,616,069	
15.3 Borrowed funds repaid		
15.4 Other applications	631,790	3,106,190
15.5 Total (Lines 15.1 to 15.4)	53,247,859	3,106,190
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(53,247,859)	673,420
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	31,914,968	14,421,096
18. Cash and short-term investments:		
18.1 Beginning of year	39,974,939	25,553,844
18.2 End of year (Line 17 plus Line 18.1)	71,889,907	39,974,939
DETAILS OF WRITE-INS		
07.401 Finance and service charges not included in premium	9,171,488	10,761,188
07.402 Other	(3,589,224)	2,792,983
07.403 Equities and deposits in pools and associations	(28,189)	(85,788)
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)	5,554,075	13,468,383

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

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

Throughout this statement, the failure of items to add to the totals shown is due to rounding.

B. Use of Estimates in the Preparation of the Financial Statements

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

C. Accounting Policies

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

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at amortized cost using the interest method. Non-investment grade bonds are stated at the lower of amortized cost or fair value.
3. Common stocks, other than investments in stocks of subsidiaries and affiliated, are stated at market.
4. Redeemable preferred stocks are stated at amortized cost. Perpetual preferred stocks are stated at fair value. Non-investment grade preferred stocks are stated at the lower of amortized cost or fair value.
5. First lien mortgage loans on real estate are stated at their unpaid principal balance. Mortgages other than first liens are nonadmitted.
6. Loan-backed securities are stated at amortized cost. The retrospective adjustment method is used to value all loan-backed securities. Non-investment grade securities are stated at the lower of amortized value or fair value.
7. Investments in subsidiary and affiliated companies are stated as follows:

Investments in insurance subsidiaries are stated at statutory equity value. Investments in non-insurance subsidiaries that have no significant ongoing operations other than to hold assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at GAAP equity adjusted to a statutory basis of accounting. Investments in non-insurance subsidiaries that have significant ongoing operations beyond holding assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at GAAP equity. Investments in subsidiaries traded on a major stock exchange are stated at discounted market. Goodwill arising from the acquisition of these subsidiaries or affiliated companies is amortized over a period of ten years. Unamortized goodwill at September 30, 2002 was \$46,846,093 of which none was non-admitted.
8. Investments in joint ventures and partnerships are stated at the pro rata share of underlying audited GAAP equity value.
9. The accounting for derivatives varies with the nature of the derivative and its use. Derivatives are accounted for in a manner consistent with the hedged item. If the item being hedged is accounted for at amortized cost, the hedging derivative is also accounted for at amortized cost. If the item being hedged is accounted for at market value, the hedging derivative is also accounted for at market value. The Company uses various derivatives to hedge equity securities. The gain or loss on the derivative is recorded as an unrealized gain or loss consistent with the equity securities. Any premium received or paid is amortized over the life of the instrument as an increase or decrease to investment income.
10. The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts – Premiums.
11. The liability for losses is provided based upon formula and case basis estimates for losses reported with respect to direct business, estimates of unreported losses based upon past experience, estimates based on information received relating to assumed reinsurance, and deduction for ceded reinsurance, including amounts placed with affiliates. The company reflects its liability for losses net of anticipated salvage and subrogation recoverables.

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

NOTES TO FINANCIAL STATEMENTS

Note 2 - Accounting Changes and Corrections of Errors

- A. Accounting Change or Correction of Error

Not applicable.
- B. Accounting Changes as a Result of Codification

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

The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of policyholders’ surplus at the beginning of the year and the amount of policyholders’ surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. There were no surplus adjustments for changes in accounting principle.

Note 9 - Income Taxes

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

	9/30/02	12/31/01
(1) Total of all deferred tax assets (admitted and nonadmitted)	98,095,652	90,459,825
(2) Total of all deferred tax liabilities	(94,225,345)	(132,327,650)
(3) Total deferred tax assets nonadmitted	-	-
(4) Increase(decrease) in deferred tax assets non admitted	-	-

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

N/A

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

	9/30/02	12/31/01
1. Current year expense	32,549,254	5,158,359
2. Tax credits	-	-
3. Prior year over/under accrual	(361,754)	(1,862,837)
4. Current income tax incurred	32,187,500	3,295,522

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

	DTAs	Statutory	Tax	Difference	Tax Effect
6. Reserves		831,223,876	726,799,143	104,424,733	36,548,657
7. Accts Payable&Other Liabilities		62,066,327	47,126,411	14,939,916	5,228,971
8. Unearned Premium		460,132,606	365,198,336	94,934,270	33,226,995
9. Total DTAs		1,324,511,230	1,044,237,936	280,273,294	98,095,652
10. DTAs nonadmitted		-	N/A	-	-

	DTLs	Statutory	Tax	Difference	Tax Effect
11. Bonds		1,389,974,447	1,158,803,566	(231,170,881)	(80,909,808)
12. Affiliated Stock		85,258,742	58,566,451	(26,692,291)	(9,342,302)
13. Accts Payable&Other Liabilities		-	-	-	-
14. Accrued dividends		-	-	-	-
15. Total DTLs		1,495,940,344	1,226,725,074	(269,215,270)	(94,225,345)

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

	DTAs	9/30/02	12/31/01	Change
16. Reserves		36,548,657	36,954,086	(405,429)
17. Accts Payable&Other Liabilities		5,228,971	5,765,172	(536,201)
18. Unearned Premium		33,226,995	29,387,629	3,839,366
19. Total DTAs		98,095,652	90,459,825	7,635,827
20. DTAs nonadmitted		-	-	-

	DTLs	9/30/02	12/31/01	Change
21. Bonds		(80,909,808)	(100,590,232)	19,680,424
22. Subsidiaries		(9,342,302)	-	(9,342,302)
23. Accts Payable&Other Liabilities		-	-	-
24. Accrued dividends		-	-	-
25. Total DTLs		(94,225,345)	(132,327,650)	38,102,306

NOTES TO FINANCIAL STATEMENTS

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

	Amount	Tax Effect
1. Income before taxes	81,924,096	28,673,434
2. Tax-exempt interest, net	(5,796,378)	(2,028,732)
3. Dividends received deduction, net	(4,672,573)	(1,635,401)
4. Dividends received deduction, 100% owned subs	-	-
5. Loss reserve discounting	(1,039,327)	(363,764)
6. Unearned premium adjustment	10,969,617	3,839,366
7. Agents security compensation	-	-
8. Investment related transactions	14,628,582	5,120,004
9.	-	-
10. All other	(762,862)	(267,002)
11. Separate company taxable income	95,251,155	33,337,904
12. Consolidation		-
13. Reclass to deferred taxes		-
14. Prior year over/under accrual		(361,754)
15. Other		(788,650)
16. Tax		32,187,500

E.

	Amount	Origination	Expiration
(1) Amount of operating loss carryforwards	-		
Amount of AMT tax credits	-		
Business credits	-		

(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	33,337,904
2001	4,625,115
2000	57,487,704

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. This Company files its Federal Income tax return on an individual basis.

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 [X] No []

3.2 If yes, date of change: 02/19/2002
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 [] NA [X]
If yes, attach an explanation.

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

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1996

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 09/03/1998

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

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

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

GENERAL INTERROGATORIES

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

INVESTMENT

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

9.2 If yes, explain:
.....

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

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

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

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

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

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	\$202,886,134	\$152,522,928	
13.24 Short-term Investments	\$	\$	
13.25 Mortgages, Loans or Real Estate	\$	\$	
13.26 All Other	\$4,228,131	\$2,200,815	
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$207,114,265	\$154,723,743	
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, 14th Floor, New York, NY 10286.....

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
Graphic Packaging Corp.....	Citibank.....	Term Loan.....
Arch Western Resources LLC.....	Chase Manhattan Bank.....	Term Loan.....
Church & Dwight Co Inc.....	Chase Manhattan Bank.....	Term Loan.....
SPX Corporation.....	Chase Manhattan Bank.....	Term Loan.....
AMI Semiconductor Inc.....	Credit Suisse First Boston.....	Term Loan.....
Allied Waste Industries.....	Credit Suisse First Boston.....	Term Loan.....
Collins & Aikman Products Co.....	Credit Suisse First Boston.....	Term Loan.....
International Multifoods.....	CIBC World Markets.....	Term Loan.....
Allied Waste Industries.....	Donaldson, Lufkin, Jenrette.....	Term Loan.....
Collins & Aikman Products Co.....	JP Morgan.....	Term Loan.....
Graphic Packaging Corp.....	Morgan Stanley (Secd Loans).....	Term Loan.....
Legerity.....	Morgan Stanley (Secd Loans).....	Term Loan.....
Resolution Performance Prod.....	Morgan Stanley (Secd Loans).....	Term Loan.....
Steel Dynamics Inc.....	Morgan Stanley (Secd Loans).....	Term Loan.....

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

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
109367.....	Gartmore SA Capital Trust.....	1200 River Road, Conshohocken, PA 19428.....

GENERAL INTERROGATORIES

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

INVESTMENT

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 [X] NA []
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	4,068,015	4,017,778	3,967,541	4,329,779
2. Increase (decrease) by adjustment	(50,237)	(50,237)	(38,761)	(132,093)
3. Cost of acquired				
4. Cost of additions to and permanent improvements				(129,671)
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	4,017,778	3,967,541	3,928,779	4,068,015
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	4,017,778	3,967,541	3,928,779	4,068,015
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	4,017,778	3,967,541	3,928,779	4,068,015

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	80,706,570	82,436,772	81,286,264	43,532,475
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions	2,000,000	5,000,000	465,500	35,306,106
2.2. Additional investment made after acquisitions				2,647,019
3. Accrual of discount and mortgage interest points and committment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	269,798	6,150,508	311,903	779,030
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	82,436,772	81,286,264	81,439,860	80,706,570
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	82,436,772	81,286,264	81,439,860	80,706,570
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	82,436,772	81,286,264	81,439,860	80,706,570

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	34,907,889	40,735,822	42,435,026	11,660,929
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions	9,000,000			30,000,000
2.2. Additional investment made after acquisitions	361,251	727,365	590,757	4,461,980
3. Accrual of discount				
4. Increase (decrease) by adjustment	(2,844,491)	976,056	103,234	(8,646,061)
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	688,827	4,217	54,741	2,568,959
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	40,735,822	42,435,026	43,074,276	34,907,889
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	40,735,822	42,435,026	43,074,276	34,907,889
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	40,735,822	42,435,026	43,074,276	34,907,889

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE D - PART 1B

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

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	1,092,121,736	176,785,397	165,847,798	(22,118,155)	1,123,599,455	1,092,121,736	1,080,941,180	1,138,395,076
2. Class 2	240,489,849	17,751,092	14,767,085	9,410,324	228,451,519	240,489,849	252,884,180	212,235,608
3. Class 3	93,671,615	59,750,982	54,967,866	(4,963,442)	87,056,600	93,671,615	93,491,289	90,252,079
4. Class 4	36,518,381	8,120,690	18,086,613	6,973,753	34,009,468	36,518,381	33,526,211	29,711,076
5. Class 5				587,500			587,500	3,413,617
6. Class 6								
7. Total Bonds	1,462,801,581	262,408,161	253,669,362	(10,110,020)	1,473,117,042	1,462,801,581	1,461,430,360	1,474,007,456
PREFERRED STOCK								
8. Class 1	21,686,125			457,100	22,270,610	21,686,125	22,143,225	15,424,347
9. Class 2	2,775,001		13,430	32	2,775,559	2,775,001	2,761,603	2,787,768
10. Class 3	13,380			270	360	13,380	13,650	14,280
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	24,474,506		13,430	457,402	25,046,529	24,474,506	24,918,478	18,226,395
15. Total Bonds and Preferred Stock	1,487,276,087	262,408,161	253,682,792	(9,652,618)	1,498,163,571	1,487,276,087	1,486,348,838	1,492,233,851

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	71,455,915	XXX	72,690,215	65,476	

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	39,767,199	53,382,618	57,268,742	25,528,841
2. Cost of short-term investments acquired	227,726,575	141,881,903	180,848,583	894,864,019
3. Increase (decrease) by adjustment	243,415	32,744	(906,693)	(506,136)
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments	24,875	(1,091)	1,875	(45,000)
6. Consideration received on disposal of short-term investments	214,379,446	138,027,432	165,756,592	880,074,525
7. Book/adjusted carrying value, current period	53,382,618	57,268,742	71,455,915	39,767,199
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	53,382,618	57,268,742	71,455,915	39,767,199
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	53,382,618	57,268,742	71,455,915	39,767,199
12. Income collected during period	615,262	569,444	644,072	3,838,254
13. Income earned during period	526,634	671,779	602,678	4,030,505

SCHEDULE DB - PART F- SECTION 1

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1 Replication RSAT Number	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	Derivative Instruments Open		Cash Instrument(s) Held				
					6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description
219350B*5.....	Fixed rate note tied to Corning Inc through a credit default swap.....	1.....	2,218,461	1,580,693	Credit default swap on Corning Inc., 0.00%, 11/08/15.....	(768,527)	55262T-EU-3.....	MBNA Master Credit Card Trust 1999-J A.....	2,101,040	2,349,220	1PE.....
9999999 Totals			2,218,461	1,580,693	XXX	(768,527)	XXX	XXX	2,101,040	2,349,220	XXX

SCHEDULE DB - PART F - SECTION 2

	Reconciliation of Replicated (Synthetic) Assets Open									
	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1	2	3	4	5	6	7	8	9	10
	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory	1	1,877,600	1	1,877,600	1	1,877,600			1	1,877,600
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replicated Asset Statement Value	XXX		XXX		XXX	340,861	XXX		XXX	340,861
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value	XXX		XXX		XXX		XXX		XXX	
7. Ending Inventory	1	1,877,600	1	1,877,600	1	2,218,461			1	2,218,461

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE F—CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

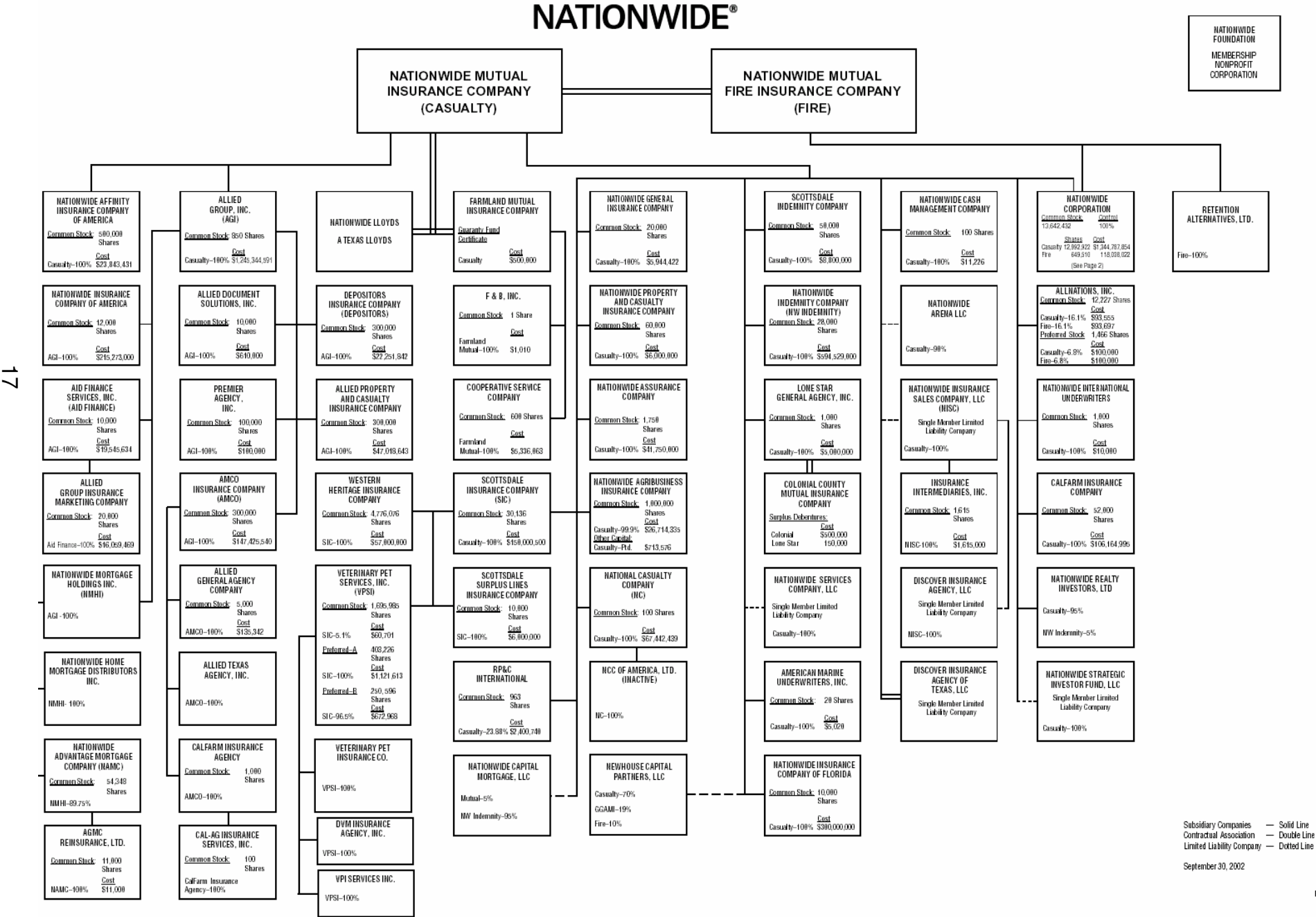
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SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories							
States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	Yes	77,917,941	61,940,249	38,955,366	35,929,930	28,729,287
2. Alaska	AK	Yes	3,585,242	3,734,230	1,885,909	1,954,729	3,360,319
3. Arizona	AZ	Yes	7,957,432	7,745,457	4,532,274	5,029,285	3,253,134
4. Arkansas	AR	Yes	13,744,483	11,770,952	8,468,964	10,145,114	3,895,878
5. California	CA	Yes	25,566,268	25,122,860	16,578,622	14,374,667	13,506,144
6. Colorado	CO	Yes	5,047,142	4,801,494	2,817,935	2,589,872	3,406,405
7. Connecticut	CT	Yes	44,414,288	41,630,639	21,872,510	24,804,790	28,281,631
8. Delaware	DE	Yes	16,227,915	14,851,749	8,249,593	8,982,870	8,515,500
9. District of Columbia	DC	Yes	3,969,139	3,408,562	2,070,810	2,844,113	2,697,857
10. Florida	FL	Yes	297,142,702	264,053,698	154,529,979	165,377,911	181,699,917
11. Georgia	GA	Yes	121,588,974	107,646,123	64,594,901	63,155,424	51,296,553
12. Hawaii	HI	Yes	0	0	0	2,873	(23,177)
13. Idaho	ID	Yes	2,246,913	2,197,572	1,288,524	901,713	871,542
14. Illinois	IL	Yes	20,547,883	17,152,558	13,356,549	22,767,787	10,305,329
15. Indiana	IN	Yes	11,480,707	9,801,598	6,808,188	7,942,648	3,767,239
16. Iowa	IA	Yes	384,345	349,943	401,663	378,547	521,719
17. Kansas	KS	Yes	956,464	846,830	665,171	520,540	476,616
18. Kentucky	KY	Yes	17,828,771	16,259,555	13,849,771	8,075,932	7,999,582
19. Louisiana	LA	Yes	(492)	8,972	(42,258)	9,402	810,694
20. Maine	ME	Yes	5,943,100	4,852,272	2,969,800	3,611,659	3,185,796
21. Maryland	MD	Yes	85,744,326	73,961,215	69,418,978	46,097,217	53,158,013
22. Massachusetts	MA	Yes	821	2,284	62,086	58,589	294,095
23. Michigan	MI	Yes	90,393,515	74,249,799	53,605,342	58,288,126	50,758,783
24. Minnesota	MN	Yes	840,027	778,105	561,162	796,221	1,437,556
25. Mississippi	MS	Yes	22,567,667	19,786,068	11,562,075	11,750,833	7,436,813
26. Missouri	MO	Yes	1,454,265	1,406,871	969,589	1,137,054	1,560,775
27. Montana	MT	Yes	1,647,644	1,581,894	903,383	1,396,573	1,222,032
28. Nebraska	NE	Yes	685,805	627,183	453,534	689,714	539,272
29. Nevada	NV	Yes	4,576,623	4,607,392	3,298,480	3,299,168	2,104,155
30. New Hampshire	NH	Yes	5,031,173	4,251,022	2,411,787	3,863,977	2,144,717
31. New Jersey	NJ	Yes	359,160	304,154	53,516	398,659	1,529,223
32. New Mexico	NM	Yes	(31)	0	1,625	447	101,945
33. New York	NY	Yes	118,374,626	105,807,008	64,137,980	66,769,519	116,300,871
34. North Carolina	NC	Yes	322,168,999	279,615,591	158,433,014	143,961,866	91,439,648
35. North Dakota	ND	Yes	119,717	109,567	57,659	181,894	21,498
36. Ohio	OH	Yes	274,620,178	253,983,709	158,007,188	168,309,161	203,920,365
37. Oklahoma	OK	Yes	735,670	689,957	652,916	310,033	1,007,657
38. Oregon	OR	Yes	15,743,982	15,597,080	9,462,884	8,188,025	8,773,946
39. Pennsylvania	PA	Yes	205,063,519	159,161,796	92,423,835	94,568,028	112,520,425
40. Rhode Island	RI	Yes	18,285,440	17,749,147	10,506,957	10,808,490	10,777,786
41. South Carolina	SC	Yes	69,066,845	75,367,873	34,215,018	35,345,760	24,037,252
42. South Dakota	SD	Yes	116,299	111,909	106,065	33,025	20,035
43. Tennessee	TN	Yes	33,001,345	30,584,660	19,080,408	15,910,752	11,588,789
44. Texas	TX	Yes	21,037,686	4,067,656	4,715,824	18,520,920	10,956,013
45. Utah	UT	Yes	6,078,260	6,353,874	3,326,487	3,028,735	2,511,407
46. Vermont	VT	Yes	5,024,570	4,391,654	2,480,561	4,072,211	2,181,186
47. Virginia	VA	Yes	152,325,848	117,612,851	79,013,054	78,704,050	57,060,398
48. Washington	WA	Yes	19,479,859	20,399,344	12,194,129	11,689,707	13,046,098
49. West Virginia	WV	Yes	35,651,791	30,709,373	31,101,472	24,818,466	13,298,023
50. Wisconsin	WI	Yes	446,451	407,763	577,912	371,571	363,353
51. Wyoming	WY	Yes	1,230,822	1,152,472	1,092,554	389,028	717,997
52. American Samoa	AS	No	0	0	0	0	0
53. Guam	GU	No	0	0	0	0	0
54. Puerto Rico	PR	Yes	0	0	0	0	(2)
55. U.S. Virgin Islands	VI	Yes	0	0	0	0	(18)
56. Canada	CN	No	0	0	0	0	0
57. Aggregate Other Aliens	OT	XXX	0	0	0	0	0
58. Totals	(a) 53	2,188,422,122	1,903,604,584	1,188,741,742	1,193,154,752	1,159,414,119	1,094,304,166
DETAILS OF WRITE-INS							
5701.	XXX	0	0	0	0	0	0
5702.	XXX	0	0	0	0	0	0
5703.	XXX	0	0	0	0	0	0
5798. Summary of remaining write-ins for Line 57 from overflow page.	XXX	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX	0	0	0	0	0	0

(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



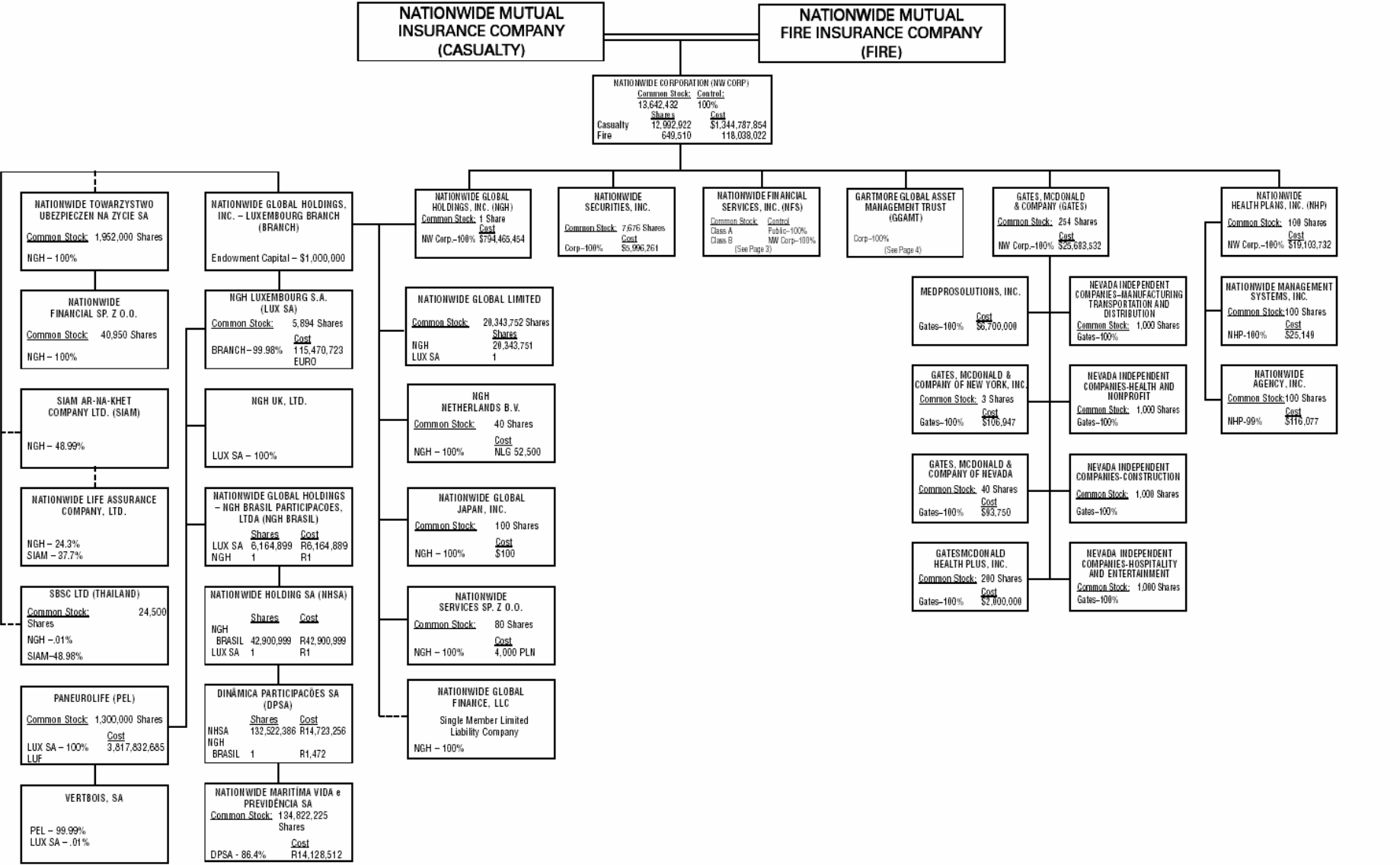
Subsidiary Companies — Solid Line
Contractual Association — Double Line
Limited Liability Company — Dotted Line

September 30, 2002

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

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

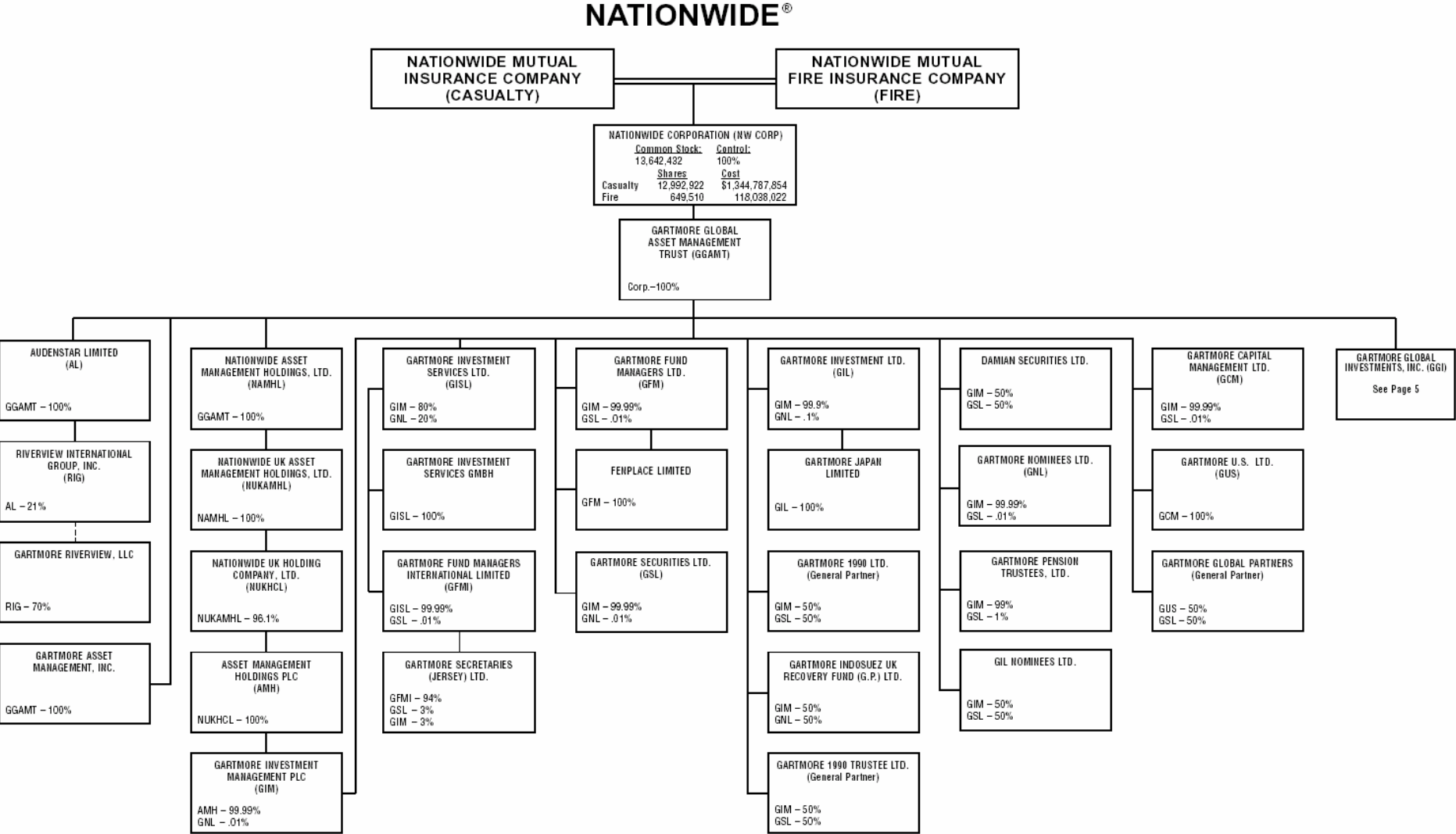


Page 3

17.2

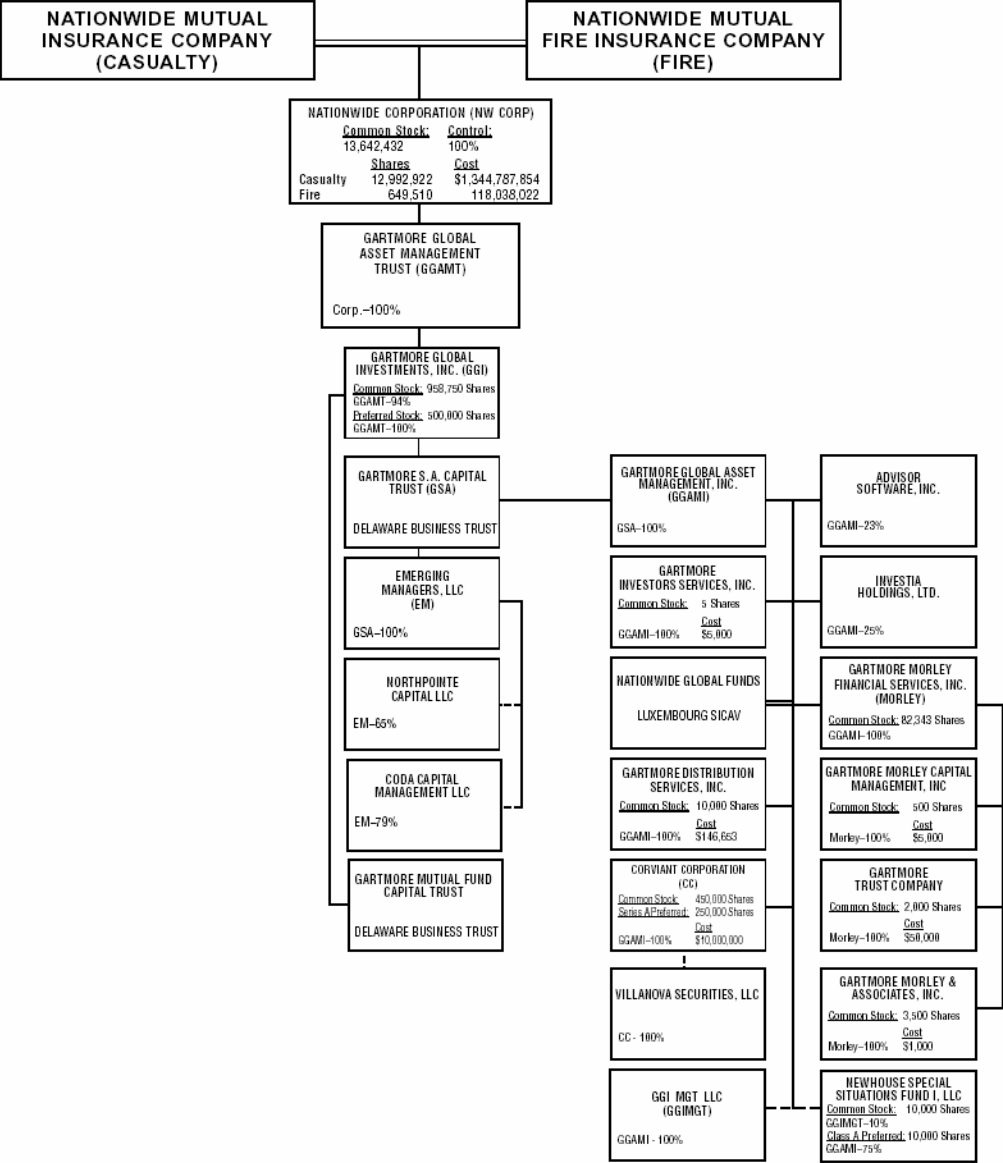
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

17.3



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

NATIONWIDE®



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

PART 1 - LOSS EXPERIENCE

Lines of Business		Current Year to Date			4 Prior Year to Date Direct Loss Percentage
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1.	Fire	25,789,225	14,527,609	56.3	63.3
2.	Allied Lines	61,908,459	14,539,404	23.5	47.8
3.	Farmowners multiple peril	16,479,495	10,984,163	66.7	68.8
4.	Homeowners multiple peril	832,469,541	516,074,820	62.0	68.8
5.	Commercial multiple peril	85,162,694	33,803,542	39.7	75.8
6.	Mortgage guaranty	0	0		
8.	Ocean marine	0	0		
9.	Inland marine	45,276,489	18,005,868	39.8	40.2
10.	Financial guaranty	0	0		
11.1	Medical malpractice - occurrence	21,887	(3,953)	(18.1)	9.4
11.2	Medical malpractice - claims-made	0	0		
12.	Earthquake	6,356,580	199,597	3.1	7.7
13.	Group accident and health	0	0		
14.	Credit accident and health	0	0		
15.	Other accident and health	14,951	128,833	861.7	1,005.9
16.	Workers' compensation	13,396,621	4,862,857	36.3	94.2
17.1	Other liability - occurrence	7,926,933	2,076,405	26.2	79.1
17.2	Other liability - claims-made	20,026	(12,213)	(61.0)	2.9
18.1	Products liability - occurrence	2,703,323	(103,359)	(3.8)	28.7
18.2	Products liability - claims-made	0	(4,296)		(273.6)
19.1,19.2	Private passenger auto liability	568,245,685	382,188,118	67.3	70.9
19.3,19.4	Commercial auto liability	20,381,869	19,565,589	96.0	68.0
21.	Auto physical damage	377,310,383	225,628,196	59.8	66.4
22.	Aircraft (all perils)	0	0		
23.	Fidelity	96,727	7,414	7.7	2.3
24.	Surety	0	182		
26.	Burglary and theft	17,039	3,743	22.0	26.6
27.	Boiler and machinery	736,321	166,083	22.6	37.0
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	2,064,314,247	1,242,638,602	60.2	67.6
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	9,496,580	26,713,205	24,530,192
2.	Allied Lines	26,201,003	63,935,411	70,938,525
3.	Farmowners multiple peril	5,034,031	16,740,995	16,242,604
4.	Homeowners multiple peril	340,530,454	882,991,998	786,868,526
5.	Commercial multiple peril	34,433,125	104,694,909	71,350,643
6.	Mortgage guaranty		0	
8.	Ocean marine		0	
9.	Inland marine	17,264,153	50,524,639	49,708,766
10.	Financial guaranty		0	
11.1	Medical malpractice - occurrence	6,146	21,535	23,268
11.2	Medical malpractice - claims-made		0	
12.	Earthquake	2,393,432	6,582,218	6,325,621
13.	Group accident and health		0	
14.	Credit accident and health		0	
15.	Other accident and health	5,955	13,795	7,574
16.	Workers' compensation	5,051,773	14,475,729	13,548,009
17.1	Other liability - occurrence	2,910,990	8,855,880	7,274,215
17.2	Other liability - claims-made	(25,292)	5,478	33,276
18.1	Products liability - occurrence	942,970	3,037,859	2,572,594
18.2	Products liability - claims-made		0	(42)
19.1,19.2	Private passenger auto liability	205,850,326	593,793,352	501,978,161
19.3,19.4	Commercial auto liability	7,984,942	24,445,776	17,145,336
21.	Auto physical damage	133,787,415	390,585,293	334,389,748
22.	Aircraft (all perils)		0	
23.	Fidelity	23,839	106,474	91,646
24.	Surety		0	
26.	Burglary and theft	6,178	12,650	18,016
27.	Boiler and machinery	292,195	884,928	557,906
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	792,190,216	2,188,422,122	1,903,604,584
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 MUTUAL FIRE INSURANCE COMPANY

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (a) (Cols. 1 + 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (b) (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (c) (Cols. 11 + 12)
1. 1999 + Prior	175,544	117,685	293,230	67,775	8,252	76,027	121,005	10,621	82,757	214,382	13,235	(16,056)	(2,821)
2. 2000	95,036	89,832	184,868	44,545	7,336	51,881	63,038	7,756	59,056	129,851	12,547	(15,684)	(3,137)
3. Subtotals 2000 + Prior	270,580	207,517	478,098	112,320	15,588	127,908	184,043	18,377	141,813	344,233	25,782	(31,740)	(5,957)
4. 2001	158,081	203,293	361,374	91,851	64,276	156,127	84,191	21,241	99,244	204,676	17,961	(18,532)	(571)
5. Subtotals 2001 + Prior	428,661	410,810	839,472	204,171	79,864	284,035	268,234	39,618	241,057	548,909	43,744	(50,272)	(6,528)
6. 2002	XXX	XXX	XXX	XXX	382,515	382,515	XXX	125,721	156,594	282,315	XXX	XXX	XXX
7. Totals	428,661	410,810	839,472	204,171	462,379	666,549	268,234	165,339	397,651	831,224	43,744	(50,272)	(6,528)
8. Prior Year-End's Surplus As Regards Policyholders	1,153,045										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. 10.2	2. (12.2)	3. (0.8)
											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?

.....Yes.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



OVERFLOW PAGE FOR WRITE-INS

PQ003 Additional Aggregate Lines for Page 03 Line 23.
*LIAB

2304. North Carolina private passenger auto escrow.....	363,884	0
2397. Summary of remaining write-ins for Line 23 from Page 03	363,884	

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

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

SCHEDULE A - PART 3

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

1	Location		4	5	6	7	8	9	10	11	12	13	14	15	16
Description of Property	2	3	Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/ Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
	City	State													
									</						

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

[illegible]

SCHEDULE B - PART 2

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

[illegible]

EO2

E03

NONE

NONE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation ^(a)
BONDS								
US Governments								
United States								
31359M-WF-7	FNMA Nt 5.625% 02/28/12	07/25/2002	Blaylock Partners		2,102,948	2,048,000	49,600	1PE
Total United States					2,102,948	2,048,000	49,600	XXX
0399999 - Total - Bonds - U.S. Government					2,102,948	2,048,000	49,600	XXX
Special Revenue & Assessment								
United States								
312915-PK-1	FHLMC REMIC Ser 7.500% 04/15/23 1494-PZ	09/01/2002	Interest Capitalization		37,442	37,442		1
3133T3-Q2-7	FHLMC REMIC Ser 1674-Z 6.750% 02/15/24	09/01/2002	Interest Capitalization		36,256	36,256		1Z
3133T3-X8-6	FHLMC REMIC Ser 1683 Z 6.500% 02/15/24	09/01/2002	Interest Capitalization		138,809	138,809		1
3133TB-QM-5	FHLMC REMIC Ser 7.000% 10/15/27 2006-ZB	09/01/2002	Interest Capitalization		531,919	531,919		1
3133TS-JU-8	FHLMC REMIC Ser 2306 6.000% 01/15/30 PK	07/18/2002	UBS Warburg-CMO		1,401,750	1,400,000	5,133	1
31358Q-L7-8	FNMA REMIC Ser 7.000% 02/25/20 1992-182 CI PZ	09/01/2002	Interest Capitalization		38,638	38,638		1
31359K-2K-2	FNMA REMIC Ser 1996-WF 6.801% 05/17/36 CI Z	09/01/2002	Interest Capitalization		563,887	563,887		1
31392P-6N-0	FHLMC REMIC Ser 2458 6.500% 04/15/18 VL	07/17/2002	UBS Warburg-CMO		3,092,813	3,000,000	11,375	1Z
31392P-F6-7	FHLMC REMIC Ser 2456 6.500% 04/15/18 VB	07/17/2002	Bank of America-CMO		2,064,609	2,000,000	7,583	1Z
31392P-T7-0	FHLMC REMIC Ser 2476 6.000% 07/15/31 PD	07/25/2002	Morgan/JP/Securities - Bonds		4,036,875	4,000,000	19,333	1Z
31392P-VF-9	FHLMC REMIC Ser 2473 6.500% 10/15/18 VK	07/17/2002	Various		5,130,859	5,000,000	26,181	1Z
31392R-JJ-1	FHLMC REMIC Ser 2470 6.000% 10/15/30 QE	07/25/2002	UBS Warburg-CMO		1,009,375	1,000,000	4,833	1Z
38373X-JY-3	GNMA REMIC Ser 2002-46 6.000% 05/20/29 CI PE	07/26/2002	Lehman Brothers Inc		2,060,000	2,000,000	10,000	1Z
38373X-VQ-6	GNMA Ser 2002-49 CI VB 6.500% 06/20/32 Vendee Mtg Tr REMIC 6.750% 06/15/26	07/23/2002	Bear Stearns Securities Corp		3,124,219	3,000,000	15,708	1Z
911760-HH-2	Ser 1996-2 1Z FHLMC REMIC Ser 2512 5.500% 08/15/22	09/01/2002	Interest Capitalization		101,352	101,352		1
000000-00-0	PG	09/24/2002	Greenwich Capital Markets Inc		1,995,938	2,000,000	8,861	1Z
Total United States					25,364,741	24,848,304	109,008	XXX
3199999 - Total - Bonds - Special Revenue					25,364,741	24,848,304	109,008	XXX
Industrial & Miscellaneous								
United States								
171327-AB-5	Chumash Casino & 9.000% 07/15/10 Resort Sr Nt	07/26/2002	Bank of America-CMO		1,017,500	1,000,000	7,000	3
302569-AA-6	FPL Virginia Funding 7.520% 06/30/19 Corp Sr Nt	07/26/2002	Lehman Brothers Inc		1,582,249	1,549,736	9,712	2
41078T-AC-1	Hanover Equip Tr Sr Nt 8.750% 09/01/11 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 Enterprises Sr Nt	09/24/2002	Tax Free Exchange		991,820	1,000,000	39,556	3Z
463556-AD-2	Iroquois Gas 6.100% 10/31/27 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 Tenant Lease	09/11/2002	Blair William & Company		2,454,179	2,323,000		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
57708Q-BA-4	Mattel Inc MT Nt Ser B 6.800% 10/06/11	08/12/2002	McDonald & Co Sec Inc		1,037,780	1,000,000	17,000	2PE

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation ^(a)
589643-A@-4	Meridian Ind 7.300% 11/20/09	09/11/2002	Tax Free Exchange		3,960,492	4,000,000	90,033	2
61166W-AA-9	(Prologis) Inc Sr Nt	08/09/2002	Salomon Smith Barney		1,988,300	2,000,000		2PE
67020B-AA-8	Monsanto Co Nt 7.375% 08/15/12							
686079-AB-0	NRRC-D Facilities Corp 6.500% 11/07/23	09/19/2002	Direct		4,000,000	4,000,000		1
74438G-AE-1	CTL Lease Rental Rev Bonds	07/10/2002	Goldman Sachs & Company		375,340	375,000		4
782352-AA-6	Oregon Steel 1st Mtg 10.000% 07/15/09	07/16/2002	Lehman Brothers Inc		2,741,225	2,500,000	18,718	1
817565-AV-6	Prudential Holdings Sr 8.695% 12/18/23	08/15/2002	Morgan/JP/Securities - Bonds		805,606	785,000	24,543	3
94978#-AT-4	Nt	09/25/2002	Tax Free Exchange		3,722,305	5,000,000		3
94978#-AU-1	Wellis Fargo Bank 6.650% 08/01/27	07/28/2002	Legg Mason Wood Walker Inc		1,498,043	1,498,043		1Z
969457-BN-9	Northwest NA Cr Tenant Lease Ser 2002 Cl 20	07/30/2002	Direct		1,568,060	1,497,681	4,605	1Z
97382#-AD-2	Williams Companies Inc 9.250% 03/15/04	07/01/2002	Tax Free Exchange		5,000,000	5,000,000	121,458	4
	Nt	08/30/2002	BA Securities		2,000,000	2,000,000		2Z
	Wine Group Inc/The Sec 6.330% 08/30/14							
Total United States					37,970,228	38,778,460	352,860	XXX
Canada								
959053-AD-1	Western Oil Sands Inc 8.375% 05/01/12	09/26/2002	Direct		250,625	250,000	9,189	3
959053-AD-1	Sr Nt	08/28/2002	Tax Free Exchange		500,000	500,000	14,540	3
	Western Oil Sands Inc 8.375% 05/01/12							
Total Canada					750,625	750,000	23,729	XXX
Other Country								
07788#-AA-9	Publishing & 5.340% 09/18/09	09/18/2002	BA Securities		2,000,000	2,000,000		2Z
	Broadcasting Ltd Sr Nt Ser A							
Total Other Country					2,000,000	2,000,000	0	XXX
4599999 - Total - Bonds - Industrial, Misc.					40,720,853	41,528,460	376,590	XXX
Credit Tenant Loans								
United States								
01082#-AA-3	Alameda Cnty CA Cr 7.500% 06/15/21	08/15/2002	Blair William & Company		3,177,397	2,997,544		1Z
52467@-AH-8	Tenant Lease Ser 2002-A	07/02/2002	Legg Mason Mtg Cap 7.750% 01/15/21		1,394,369	1,329,512	4,866	2Z
636517-AA-2	Corp Cr Tenant Lease	07/09/2002	Direct		2,500,000	2,500,000		1
653240-AA-9	National Inst of Hlth 7.070% 07/15/22	08/08/2002	Lehman Brothers Inc		2,997,974	2,998,080		1Z
	Fishers Pl II Bldg Fin Lease Tr 2002-1							
	Newtown Cr Tenant 6.082% 12/15/23							
	Lease Ser 2002-CTL							
Total United States					10,069,741	9,825,136	4,866	XXX
4699999 - Total - Bonds - Credit Tenant Loans					10,069,741	9,825,136	4,866	XXX
6099997 - Total - Bonds - Part 3					78,258,283	78,249,900	540,064	XXX
6099998 - Total - Bonds - Part 5					3,301,295	3,218,798	75,359	XXX
6099999 - Total - Bonds					81,559,578	81,468,698	615,422	XXX
6599999 - Total - Preferred Stocks						XXX		XXX
COMMON STOCK								
Public Utilities (unaffiliated)								
United States								
12561W-10-5	Cleco Corp Com	07/24/2002	Various	16,200.000	282,309			L
Total United States					282,309	XXX	0	XXX
6699999 - Total - Common Stocks - Public Utilities					282,309	XXX	0	XXX
Banks, Trust & Insurance Companies								
United States								
026874-10-7	American Intl Group Inc Com	07/23/2002	Merrill Lynch	3,900.000	203,542			L
55261F-10-4	M&T Bank Corp	08/14/2002	Various	3,000.000	250,537			L
55262L-10-0	MBNA Corp Com	07/23/2002	Various	156,100.000	2,542,545			L
55262L-10-0	MBNA Corp Com	07/16/2002	Stock Split	125,500.000				L
552848-10-3	MGIC Investment Corp Com	09/17/2002	Various	43,000.000	2,207,163			L
63545P-10-4	National Commerce Fin Corp	08/13/2002	Legg Mason Wood Walker Inc	9,700.000	263,062			L
792860-10-8	St Paul Co Inc	07/17/2002	Bernstein Sanford C & Co Inc	8,000.000	238,057			L

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation ^(a)
Total United States					5,704,906	XXX	0	XXX
6799999 - Total - Common Stocks - Banks, Trusts, Insurance					5,704,906	XXX	0	XXX
Industrial & Miscellaneous								
United States								
002824-10-0	Abbott Labs Com.	08/01/2002	Prudential Securities Inc.	112,400.000	4,445,521			L
03073E-10-5	AmerisourceBergen Corp Com.	09/24/2002	Prudential Securities Inc.	2,000.000	138,721			L
036115-10-3	Anntaylor Stores Corp.	07/17/2002	Deutsche Bank Securities	5,600.000	132,840			L
053015-10-3	Automatic Data Processing Com.	07/18/2002	Broadcort Cap Corp/Sub MLPF&S	26,200.000	830,139			L
102183-10-0	Bowater Inc.	07/10/2002	JP Morgan - Equity	3,600.000	180,323			L
111620-10-0	BroadWing Inc.	07/25/2002	Prudential Securities Inc.	59,900.000	162,000			L
212485-10-6	Convergys Corp Com.	07/11/2002	CS First Boston Corporation	5,600.000	89,320			L
232806-10-9	Cypress Semiconductor Corp Com.	09/24/2002	Prudential Securities Inc.	21,200.000	156,342			L
235851-10-2	Danaher Corp.	07/16/2002	Various	9,700.000	588,490			L
437076-10-2	Home Depot Inc Com.	07/12/2002	Merrill Lynch	6,500.000	188,175			L
502424-10-4	L-3 Communications Holdings.	07/17/2002	Various	6,400.000	297,864			L
595017-10-4	Microchip Technology Inc.	07/03/2002	Goldman Sachs & Company	9,200.000	230,019			L
599902-10-3	Millennium Pharmaceuticals Inc Com.	07/17/2002	Morgan Stanley & Co Inc.	6,000.000	72,496			L
63867P-47-6	Nationwide Gartmore Global Utilities Fd Inst Svc	09/30/2002	Direct	174.110	1,181			LZ
63867P-51-8	Nationwide Gartmore Global Utilites Fd CI A (Seed)	09/30/2002	Direct	122.110	827			UZ
63867P-56-7	Nationwide Gartmore US Leaders Fd Inst Svc (Seed)	09/30/2002	Direct	19.580	184			UZ
63867P-59-1	Nationwide Gartmore US Leaders Fd CI A (Seed)	09/30/2002	Direct	16.340	154			UZ
718154-10-7	Philip Morris Cos Inc Com.	08/06/2002	Merrill Lynch	63,100.000	3,064,622			L
749941-10-0	RF Micro Devices Inc.	09/25/2002	Direct	24,700.000	154,461			L
784635-10-4	SPX Corporation	07/03/2002	JP Morgan - Equity	8,200.000	795,156			L
859152-10-0	Steris Corp.	07/23/2002	Standard & Poor Securities Inc.	16,200.000	273,590			L
871130-10-0	Sybase Inc.	07/17/2002	Deutsche Bank Securities	17,000.000	171,709			L
871503-10-8	Symantec Corp.	07/03/2002	Goldman Sachs & Company	6,700.000	217,063			L
Total United States					12,191,197	XXX	0	XXX
6899999 - Total - Common Stocks - Industrial, Misc.					12,191,197	XXX	0	XXX
Parents, Subsidiaries & Affiliates								
Other Country								
000000-00-0	Retention Alternatives Ltd.	08/01/2002	Direct	120,000.000	3,200,000			UZ
Total Other Country					3,200,000	XXX	0	XXX
6999999 - Total - Common Stocks - Parent, Subsidiaries, Affiliates					3,200,000	XXX	0	XXX
7099997 - Total - Common Stocks - Part 3					21,378,411	XXX	0	XXX
7099998 - Total - Common Stock - Part 5					105,985	XXX		XXX
7099999 - Total - Common Stocks					21,484,396	XXX	0	XXX
7199999 - Total - Preferred and Common Stocks					21,484,396	XXX	0	XXX
7299999 - Totals					103,043,974	XXX	615,422	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues4 .

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP 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 Design- ation (a)
BONDS																
US Governments																
United States																
912827-65-5	U S Treasury Nt 6.375% 08/15/02	08/15/2002	Maturity		7,000,000	7,000,000	6,642,344	6,992,882	7,118				0	223,125		1
Total United States					7,000,000	7,000,000	6,642,344	6,992,882	7,118	0	0	0	0	223,125	XXX	XXX
0399996 - Bonds - U.S. Government					7,000,000	7,000,000	6,642,344	6,992,882	7,118	0	0	0	0	223,125	XXX	XXX
0399999 - Bonds - U.S. Governments					7,000,000	7,000,000	6,642,344	6,992,882	7,118	0	0	0	0	223,125	XXX	XXX
State, Territories and Possessions																
United States																
Washington																
939745-YH-2	Washington St GO Ser 6.200% 02/01/06 92A & AT6	07/18/2002	Call 101.0000		65,650	65,000	64,647	64,799	851				0	1,869		1
Total Washington					65,650	65,000	64,647	64,799	851	0	0	0	0	1,869	XXX	XXX
Total United States					65,650	65,000	64,647	64,799	851	0	0	0	0	1,869	XXX	XXX
1799996 - Bonds - States, Territory, Poss - United States					65,650	65,000	64,647	64,799	851	0	0	0	0	1,869	XXX	XXX
1799999 - Bonds - States, Territories and Possessions					65,650	65,000	64,647	64,799	851	0	0	0	0	1,869	XXX	XXX
Special Revenue & Assessment																
United States																
Alabama																
091041-HL-0	Birmingham AL Med CInc 8.250% 07/01/05 Brd Rev Baptist M C Ser 1979A	07/01/2002	Call 100.0000		155,000	155,000	148,451	153,192	1,808				0	6,394		1
Total Alabama					155,000	155,000	148,451	153,192	1,808	0	0	0	0	6,394	XXX	XXX
Florida																
432320-BL-2	Hillsborough Cnty FL 5.750% 03/01/07 PCR (Tampa Elec Co)	07/15/2002	Call 100.0000		180,000	180,000	180,000	180,000					0	3,853		1
Total Florida					180,000	180,000	180,000	180,000	0	0	0	0	0	3,853	XXX	XXX
Indiana																
31359X-C8-0	FNMA REMIC Ser 2000-7 7.476% 02/17/24 CI MB	09/01/2002	Paydown		226,676	226,676	221,292	221,998	4,678				0	4,237		12
Total Indiana					226,676	226,676	221,292	221,998	4,678	0	0	0	0	4,237	XXX	XXX
Kentucky																
439748-AN-4	Hopkins Cnty KY Hosp 6.750% 09/01/02 Rev	09/01/2002	Maturity		285,000	285,000	291,080	285,103	(103)				0	9,619		1
491557-AU-8	Kentucky St Tpk Res 6.125% 07/01/07 Rcovy Rev Ser 1977-A	07/01/2002	Call 100.0000		190,000	190,000	193,260	191,013	(1,013)				0	5,819		1
491557-BQ-6	Kentucky St Tpk Res 6.625% 07/01/08 Rcovy Rev Ser 1978-A	07/01/2002	Call 100.0000		105,000	105,000	105,000	105,000					0	3,478		1
491566-GC-3	Kentucky St Tpk Au 6.125% 07/01/08 Toll Rd Rev	07/01/2002	Call 100.0000		150,000	150,000	104,046	128,328	21,672				0	4,594		1
Total Kentucky					730,000	730,000	693,386	709,444	20,556	0	0	0	0	23,510	XXX	XXX
Maine																
560424-AQ-6	Maine Hlth & Hi Edn 10.250% 07/01/10 Fac Rev Ser B (Kennebec Vy M C)	07/01/2002	Call 100.0000		65,000	65,000	71,592	68,801	(3,801)				0	3,331		1
Total Maine					65,000	65,000	71,592	68,801	(3,801)	0	0	0	0	3,331	XXX	XXX
Massachusetts																
575895-BH-9	Massachusetts St Port 5.875% 07/01/08 Auth Rev Ser 1969-A	07/01/2002	Call 100.0000		140,000	140,000	106,294	124,658	15,342				0	4,113		1
Total Massachusetts					140,000	140,000	106,294	124,658	15,342	0	0	0	0	4,113	XXX	XXX

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Desig- nation (a)
Minnesota																
60415H-YY-5	Minnesota St Hsg Fin 5.850% 07/01/11 Agy Rev D-2	08/30/2002	Call	100.0000	50,000	50,000	49,875	49,915	85				0	1,942		1PE
60415M-MH-4	Minnesota St Hsg Fin 5.900% 08/01/15 Agy Rev Rent-D	09/16/2002	Call	100.0000	40,000	40,000	39,769	39,820	180				0	1,360		1PE
Total Minnesota					90,000	90,000	89,644	89,735	265	0	0	0	0	3,302	XXX	XXX
New Mexico																
013544-FA-4	Albuquerque NM Hosp 10.125% 08/01/12 Rev (SW Cmnty Hlth Svcs) Ser 1983B	08/01/2002	Call	100.0000	50,000	50,000	66,875	57,480	(7,480)				0	2,531		1
Total New Mexico					50,000	50,000	66,875	57,480	(7,480)	0	0	0	0	2,531	XXX	XXX
South Carolina																
837147-FL-6	Sth CarolinaStPubSvc 6.400% 07/01/06 Auth Rev Ser 1991D (Santee Cooper)	07/01/2002	Call	102.0000	2,136,900	2,095,000	2,056,578	2,136,900					0	67,040		1
837147-FP-7	Sth CarolinaStPubSvc 6.625% 07/01/31 Auth Rev Ser 1991D (Santee Cooper)	07/01/2002	Call	102.0000	10,200,000	10,000,000	10,805,400	10,200,000					0	331,250		1
Total South Carolina					12,336,900	12,095,000	12,861,978	12,336,900	0	0	0	0	0	398,290	XXX	XXX
South Dakota																
837559-BD-4	South Dakota St Hlth & 6.050% 07/01/03 Ed Rev Ser A (McKenna Hosp)	07/01/2002	Call	100.0000	245,000	245,000	201,270	240,657	4,343				0	7,411		1
Total South Dakota					245,000	245,000	201,270	240,657	4,343	0	0	0	0	7,411	XXX	XXX
Tennessee																
468826-DD-1	Jackson TN Wtr & Swr 7.200% 07/01/12 Rev Ref Ser 1978	07/01/2002	Call	100.0000	35,000	35,000	35,000	35,000					0	1,260		1
Total Tennessee					35,000	35,000	35,000	35,000	0	0	0	0	0	1,260	XXX	XXX
Washington																
300060-AU-4	Everett WA Wtr & Swr 6.750% 07/01/02 Rev Ref Ser 1978	07/01/2002	Maturity		295,000	295,000	295,000	295,000					0	9,956		1
Total Washington					295,000	295,000	295,000	295,000	0	0	0	0	0	9,956	XXX	XXX
United States																
312903-86-5	FHLMC REMIC Ser 179-A 9.300% 07/15/21	08/15/2002	Paydown		16,116	16,116	16,476	16,126	(10)				0	218		1Z
312905-KJ-0	FHLMC REMIC Ser 1060-X 7.250% 03/15/21	09/01/2002	Paydown		165,658	165,658	169,301	169,291	(3,634)				0	2,053		1
312906-E5-5	FHLMC REMIC Ser 8.400% 08/15/21 1116-XA	09/01/2002	Paydown		91,432	91,432	87,991	88,914	2,518				0	1,210		1
312908-VL-7	FHLMC REMIC Ser 1218-K 7.500% 01/15/22	09/01/2002	Paydown		488,333	488,333	486,583	486,590	1,744				0	6,296		1
312911-JP-6	FHLMC REMIC Ser 1340-G 7.500% 05/15/07	09/01/2002	Paydown		676,470	676,470	632,922	669,845	6,625				0	8,453		1
312911-W3-0	FHLMC REMIC Ser 7.000% 09/15/07 1375-JZ	09/01/2002	Paydown		626,060	626,060	619,524	622,549	3,511				0	7,659		1
312914-2R-4	FHLMC REMIC Ser 8.000% 01/15/04 1483-VE	09/01/2002	Paydown		162,909	162,909	173,319	163,752	(843)				0	2,177		1
312914-RD-8	FHLMC REMIC Ser 1476-H 6.000% 12/15/07	09/01/2002	Paydown		209,890	209,890	196,706	207,056	2,834				0	2,068		1
312914-U8-5	FHLMC REMIC Ser 6.250% 10/15/21 1482-GA	09/01/2002	Paydown		791,693	791,693	734,913	786,451	5,242				0	8,629		1
312915-SR-3	FHLMC REMIC Ser 1509-D 6.500% 04/15/08	09/01/2002	Paydown		1,799,532	1,799,532	1,746,108	1,786,629	12,903				0	19,282		1
312916-NH-8	FHLMC REMIC Ser 1537-J 6.000% 06/15/08	09/01/2002	Paydown		1,725,575	1,725,575	1,611,256	1,692,119	33,456				0	18,663		1
312916-RH-4	FHLMC REMIC Ser 6.500% 05/15/08 1539-PL	09/01/2002	Paydown		1,085,022	1,085,022	1,081,123	1,081,940	3,082				0	11,692		1
3133T0-FP-4	FHLMC REMIC Ser 1559-J 7.000% 01/15/04	09/01/2002	Paydown		782,598	782,598	811,701	784,377	(1,779)				0	9,148		1
3133T1-S2-9	FHLMC REMIC Ser 1616-C 6.500% 05/15/08	09/01/2002	Paydown		876,166	876,166	842,763	873,186	2,981				0	9,902		1

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP 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 Design- ation (a)
3133T2-H8-6	FHLMC REMIC Ser 1624-J 6.000% 12/15/08	09/01/2002	Paydown		1,262,221	1,262,221	1,187,671	1,238,795	23,426				.0	12,503		1
3133T2-QX-1	FHLMC REMIC Ser 6.500% 02/15/22 1609-FA	09/01/2002	Paydown		548,154	548,154	562,012	551,183	(3,029)				.0	5,930		1
3133T4-BY-7	FHLMC REMIC Ser 1687-H 6.500% 05/15/08	09/01/2002	Paydown		1,899,929	1,899,929	1,720,623	1,886,872	13,057				.0	20,856		1
3133T6-DS-7	FHLMC REMIC Ser 1782-B 5.900% 12/15/08	09/01/2002	Paydown		448,897	448,897	391,803	429,320	19,577				.0	4,452		1
3133TA-TV-4	FHLMC REMIC Ser T-6 A7 6.860% 09/25/28	09/01/2002	Paydown		345,266	345,266	348,697	346,756	(1,490)				.0	4,169		1
3133TB-QM-5	FHLMC REMIC Ser 7.000% 10/15/27 2006-ZB	09/01/2002	No Broker		351,510	351,510	351,510	358,081	(6,571)				.0			1
31340Y-2E-8	FHLMC REMIC Ser 87-D 8.650% 11/15/20	08/15/2002	Paydown		18,717	18,717	18,109	18,499	218				.0	243		1
31340Y-BH-1	FHLMC REMIC Ser 6-C 9.050% 06/15/19	08/15/2002	Paydown		15,008	15,008	16,030	15,763	(755)				.0	203		1
31340Y-KX-6	FHLMC REMIC Ser 33-D 8.000% 04/15/20	08/15/2002	Paydown		49,837	49,837	53,169	51,046	(1,210)				.0	698		1
31340Y-QS-1	FHLMC REMIC Ser 46-B 7.800% 09/15/20	08/15/2002	Paydown		68,380	68,380	72,195	70,394	(2,014)				.0	847		1
31358K-7A-0	FNMA REMIC Ser 7.500% 12/25/21 1991-164PX	09/01/2002	Paydown		453,028	453,028	470,472	463,286	(10,258)				.0	5,678		1
31358L-VM-5	FNMA REMIC Ser 692-14Z 7.000% 02/25/22	09/01/2002	Paydown		313,887	313,887	318,830	316,560	(2,673)				.0	3,199		1
31358M-6M-1	FNMA REMIC Ser 8.500% 04/25/22 1992-81ZB	09/01/2002	Paydown		365,942	365,942	382,177	371,434	(5,493)				.0	5,090		1
31358M-HX-5	FNMA REMIC Ser 8.000% 02/25/22 1992-35H	09/01/2002	Paydown		159,997	159,997	158,784	159,009	987				.0	2,126		1
31358P-X3-6	FNMA REMIC Ser 6.000% 08/25/07 1992-151H	09/01/2002	Paydown		369,151	369,151	315,566	354,897	14,254				.0	3,837		1
31358R-MH-3	FNMA REMIC Ser 6.000% 11/25/07 1992-196J	09/01/2002	Paydown		361,916	361,916	330,700	353,162	8,754				.0	3,638		1
31359A-G4-5	FNMA REMIC Ser 5.000% 05/25/23 1993-97N	09/01/2002	Paydown		838,042	838,042	722,680	818,906	19,136				.0	6,950		1
31359B-DN-4	FNMA REMIC Ser 5.500% 07/25/23 1993-115G	09/01/2002	Paydown		631,759	631,759	581,188	616,705	15,054				.0	5,758		1
31359B-HK-6	FNMA REMIC Ser 6.500% 11/25/22 1993-110GA	09/01/2002	Paydown		561,636	561,636	547,859	557,176	4,460				.0	6,049		1
31359B-ZK-6	FNMA REMIC Ser 6.500% 07/25/23 1993-119GA	09/01/2002	Paydown		424,938	424,938	419,361	422,079	2,859				.0	4,577		1
31359E-WC-1	FNMA REMIC Ser 6.500% 09/25/21 1993-203PG	07/01/2002	Paydown		496,400	496,400	509,427	494,408	1,992				.0	2,689		1
31359F-BJ-6	FNMA REMIC Ser 6.500% 11/25/23 1993-224PJ	09/01/2002	Paydown		864,616	864,616	864,481	861,522	3,095				.0	12,679		1
31359K-2K-2	FNMA REMIC Ser 1996-M7 6.801% 05/17/36	09/01/2002	No Broker		377,236	377,236	377,236	366,836	10,400				.0			1
31359K-DN-4	FNMA REMIC REMIC Ser 6.000% 12/25/08 1996-21PE	09/01/2002	Paydown		926,581	926,581	878,949	919,282	7,299				.0	9,222		1
31359K-ZB-6	FNMA REMIC REMIC Ser 7.000% 06/25/07 1996-49BG	09/01/2002	Paydown		173,377	173,377	172,294	172,507	871				.0	2,027		1
31359P-C9-5	FNMA REMIC Ser 7.500% 01/17/08 1997-46E	09/01/2002	Paydown		106,060	106,060	110,452	107,251	(1,190)				.0	1,329		1

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SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Desig- nation (a)
313590-H2-3	FNMA REMIC Ser 7.500% 02/20/07 1997-66D	09/01/2002	Paydown		194,721	194,721	200,411	194,275	446				.0	3,651		1Z
313602-2S-2	FNMA REMIC Ser 9.000% 10/25/19 1989-64E	09/01/2002	Paydown		46,055	46,055	45,629	45,770	285				.0	685		1Z
313602-3E-2	FNMA REMIC Ser 9.000% 10/25/19 1989-67D	09/01/2002	Paydown		52,909	52,909	52,734	52,644	264				.0	781		1
313602-W4-2	FNMA REMIC Ser 8.600% 10/25/19 1989-62G	09/01/2002	Paydown		45,295	45,295	43,581	44,464	831				.0	605		1
313603-2H-4	FNMA REMIC Ser 9.500% 04/25/20 1990-35E	09/01/2002	Paydown		105,785	105,785	105,693	105,350	435				.0	1,521		1Z
313603-5J-7	FNMA REMIC Ser 9.500% 04/25/20 1990-41D	09/01/2002	Paydown		350,036	350,036	347,793	347,808	2,227				.0	6,521		1Z
313603-JJ-2	FNMA REMIC Ser 8.700% 12/25/19 1989-90E	09/01/2002	Paydown		56,004	56,004	54,989	55,406	599				.0	731		1
31362W-S7-2	FNMA Pool # 73442 7.075% 05/01/06	09/01/2002	Paydown		18,265	18,265	18,486	18,363	(98)				.0	216		1
31362W-VN-3	FNMA DUS MF Pool # 7.045% 06/01/06 073521	09/01/2002	Paydown		32,696	32,696	32,546	32,542	154				.0	385		1
31377L-P9-8	FNMA DUS Pool #380348 6.275% 05/01/08	09/01/2002	Paydown		34,857	34,857	35,205	35,026	(170)				.0	365		1
Total United States					22,866,562	22,866,562	22,030,028	22,682,202	184,359	0	0	0	0	247,660	XXX	XXX
3199996 - Bonds - Special Revenues - United States					37,415,138	37,173,238	37,000,810	37,195,067	220,070	0	0	0	0	715,848	XXX	XXX
3199999 - Bonds - Special Revenues					37,415,138	37,173,238	37,000,810	37,195,067	220,070	0	0	0	0	715,848	XXX	XXX
Industrial & Miscellaneous United States																
00130H-AV-7	AES Corp Nt 8.750% 06/15/08	08/01/2002	UBS Warburg-CMO		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		5,228,000	5,000,000	4,947,500	4,962,868	265,132				.0	32,951		4
007773-AB-0	Aerofreighter Fin Tr 9.690% 12/15/14 CI B Fixed Rate Nt	09/15/2002	Paydown		5,507	5,507	5,505	5,151	355				.0	133		4
045424-AN-8	Asset Securitization 7.100% 08/13/29 Corp REMIC Ser 1995-ND4 A1	09/11/2002	Paydown		712,731	712,731	712,731	712,731					.0	4,462		1
045424-BF-4	Asset Securitization 6.920% 02/14/29 Corp REMIC Ser 1996-D2 A1	09/11/2002	Paydown		432,545	432,545	444,642	438,560	(6,015)				.0	4,473		1
060506-W6-5	Bank of America Mtg 6.750% 09/25/31 Sec Ser 2001-9 CI 1A5	09/01/2002	Paydown		34,703	34,703	35,001	34,978	(275)				.0	391		1PE
09536#-AA-8	Blue Cross and Blue 7.100% 03/15/19 Shield/NC Lease Obligation PTC	09/15/2002	Redemption	100.0000	38,481	38,481	38,577	38,573	(92)				.0	458		1
11448*-BW-6	Brookshire Grocery Co 7.010% 09/01/14 Ser A-3	09/01/2002	Redemption	100.0000	20,750	20,750	20,750	20,750					.0	243		2
12489W-AK-0	C-BASS Tr 1999 CB1 2M2 7.930% 02/25/30	09/01/2002	Paydown		752,709	752,709	754,356	752,180	529				.0	11,712		1PE
210805-CR-6	Continental Airlines 6.795% 02/02/20 PTC Ser 1999-1 CI B	08/02/2002	Redemption	100.0000	8,882	8,882	8,151	8,307	574				.0	302		2
23323C-BL-8	DLJ Mtg Accept Corp 8.254% 06/25/20 Ser 2000-S4 CI B1	09/01/2002	Paydown		17,619	17,619	17,787	17,761	(142)				.0	226		1PE
23323C-DH-5	DLJ Mtg Accept Corp 8.257% 11/25/30 Ser 2001-S3 CI B1	09/01/2002	Paydown		21,419	21,419	21,626	21,594	(175)				.0			1PE
268617-BH-9	Enterprise Mtg Accept 7.920% 01/15/27 Co Owner Tr 2000-1 CI A-1	09/01/2002	Paydown		16,589	16,589	14,930	14,598	1,991				.0	204		4
31331F-AH-4	Federal Express Corp 7.890% 09/23/08 PTC Ser 94A310-A2	09/23/2002	Redemption	100.0000	96,976	96,976	101,006	99,582	(2,606)				.0	3,826		2
339130-AX-4	Fleming Cos Inc Sr Nt 9.250% 06/15/10	09/25/2002	Direct		495,313	625,000	625,000	615,625	9,375			(129,688)	(129,688)	16,380		4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
38142E-AA-6	Goldman Sachs Group LP 7.800% 07/15/02	07/15/2002	Maturity		3,500,000	3,500,000	3,484,688	3,499,715	285				.0	136,500		1PE
393505-QX-3	Green Tree Finl Corp 7.200% 01/15/28 Mfg Hsg Ser 1996-9 A5	09/15/2002	Paydown		.874,343	.874,343	.874,343	.874,343					.0	.10,370		.1
393505-WS-7	Green Tree Finl Corp 6.770% 10/15/23 Mfg Home Impt Ser 1997-D A3	09/15/2002	Paydown		.900,468	.900,468	.900,434	.900,460	.8				.0	.10,067		1PE
41161P-AD-5	Harborview Mtg Loan Tr 7.316% 08/19/30	09/01/2002	Paydown		.135,006	.135,006	.139,057	.149,173	(14,167)				.0			1PE
442488-AJ-1	Ser 2000-1 CI 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
45254S-AE-6	IMPAC Secd Assets CMN 7.400% 05/25/25	09/01/2002	Paydown		.421,593	.421,593	.421,328	.420,291	1,302				.0	.5,318		1PE
49228R-AC-7	Owner Tr 1998-1 A5 Kern River Funding 6.676% 07/31/16	09/30/2002	Redemption	100.0000	.10,784	.10,784	.11,052	.11,044	(259)				.0	.120		.1
514666-AC-0	Corp Sr Nt Land O Lakes Inc Sr Nt 8.750%	07/18/2002	Tax Free Exchange		1,498,720	1,500,000	1,498,750	1,410,000	88,720				.0	.22,969		.3Z
57058#-AA-5	Market Pl Partners LLC 7.400% 01/15/23	09/15/2002	Redemption	100.0000	.31,914	.31,914	.33,878	.33,837	(1,923)				.0	.394		.2
591559-AA-7	No 2 CTL MetLife Cap Eq Loan Tr 6.850%	09/20/2002	Paydown		.96,756	.96,756	.97,255	.96,938	(182)				.0	.1,098		.1
591598-AG-2	1997-A CI A 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
59549R-AC-8	Sr Nt Mid State Tr X Ser 10 6.280%	09/15/2002	Paydown		.64,409	.64,409	.64,381	.64,374	.35				.0			.1
63857R-BD-3	CI M1 Nationsbanc Montgomery 6.750%	09/01/2002	Paydown		1,557,288	1,557,288	1,566,048	1,553,695	3,593				.0	.19,381		1PE
667294-AM-4	Funding Corp REMIC 1998-2 A3 Northwest Airlines 7.575% 09/01/20	09/01/2002	Paydown		.45,460	.45,460	.43,451	.43,642	1,819				.0	.1,722		.1
67087T-AD-3	Enhanced ETC Ser 1999-2A Oakwood Mtg Inv Inc 6.990% 12/15/26	08/01/2002	Paydown		.6,759	.6,759	.6,756	.6,754	.5				.0	.50		1PE
67087T-AE-1	Ser 1999-B CI A4 Oakwood Mtg Inv Inc 7.180% 12/15/26	09/12/2002	Greenwich Capital Markets Inc		.973,125	1,000,000	.999,583	.999,257	(21)			(26,111)	(26,111)	.21,141		1PE
74167#-AA-8	Ser 1999-B CI M1 Prime II Inc Nt 2.721% 02/01/06	08/01/2002	Redemption	100.0000	.166,667	.166,667	.164,546	.165,157	1,510				.0	.2,392		.1Z
74341*-AA-1	ProLogis RACER I LLC 7.760% 08/16/09	09/16/2002	Redemption	100.0000	.67,806	.67,806	.67,806	.67,806					.0	.879		.1
743410-A*-3	Nt Ser 2000-1 Prologis Tr Sr Nt 7.300% 11/20/09	09/11/2002	Tax Free Exchange		3,960,492	4,000,000	3,954,160	3,959,679	.813				.0	.90,033		.2Z
743948-AV-3	Prudential Home Mtg 7.373% 07/28/23 Secs Ser 1993-E CI 3B	09/01/2002	Paydown		.169,513	.169,513	.165,805	.165,871	3,642				.0	.2,059		1PE
74434U-YU-2	Prudential Home Mtg 6.500% 04/25/26 Sec Co REMIC Ser 1996-4 CI A5	09/01/2002	Paydown		.636,954	.636,954	.624,812	.627,989	8,966				.0	.7,871		1PE
76110F-LD-3	Residential Accredit 7.500% 08/25/27 Loans Inc REMIC Ser 1997-QS8 CI A10	09/01/2002	Paydown		.508,381	.508,381	.521,568	.515,050	(6,669)				.0	.6,471		1PE
76110F-NR-0	Residential Accredit 7.250% 11/25/27 Loans Inc REMIC Ser 1997-QS12 CI A7	09/01/2002	Paydown		.727,805	.727,805	.743,726	.735,988	(8,183)				.0	.8,799		1PE
79548K-A3-2	Salomon Bros Mtg Sec 6.460% 08/25/28 VII Inc New Century Ser 1998-NC3 A-3	09/01/2002	Paydown		.543,536	.543,536	.544,385	.541,475	2,062				.0	.5,799		1PE
805564-AF-8	Saxon Asset Securities 6.520% 11/25/27	09/01/2002	Paydown		.205,794	.205,794	.205,193	.205,586	.208				.0	.2,159		1PE
817565-AP-9	Tr Ser 1998-1 CI AF6 Service Corp Intl Nt 7.700%	08/08/2002	Morgan Stanley & Co Inc		.840,000	1,000,000	.936,563	.938,737	.780			(99,517)	(99,517)	.25,239		.4Z
817565-AT-1	Service Corp Intl Nt 6.000% 12/15/05	09/25/2002	Tax Free Exchange		3,722,302	5,000,000	3,000,000	3,564,249	74,723			.83,330	.83,330	.83,333		.4

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SCHEDULE D - PART 4

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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 Design- ation (a)
820922-AV-4	Shearson Lehman CMO 5.750% 05/01/17 Inc Mtg Bkd Ser E Cl 4	09/01/2002	Paydown		69,519	69,519	63,431	64,430	5,090				.0	666		1PE
832248-AC-2	Smithfield Foods Inc 7.625% 02/15/08 Sr Sub Nt	08/27/2002	Various		893,750	1,000,000	980,000	982,914	384			(89,548)	(89,548)	40,826		3
887367-AA-8	Times Square Hotel Tr 8.528% 08/01/26	09/01/2002	Paydown		6,237	6,237	6,268	6,268	(31)				.0	89		2PE
89655M-AA-0	Mtg and Lease Amortizing Nt Trinity Rail Leasing I 6.740% 04/20/20	09/20/2002	Redemption	100.0000	36,197	36,197	36,197	36,197					.0	407		1Z
921796-EZ-7	LLC PTC Vanderbilt Mtg Fin Ser 6.160% 10/07/13	09/01/2002	Paydown		42,239	42,239	42,212	42,199	39				.0	650		1PE
92925T-AA-3	1998-C Cl 1A3 WCG Note Trust Sr Nt 8.250% 03/15/04	07/01/2002	Tax Free Exchange		5,000,000	5,000,000	5,000,000	5,000,000					.0	121,458		2
958202-HU-0	Western Financial 9.625% 05/15/12 BK-FSB Sub Deb	07/17/2002	CS First Boston Corporation		242,500	250,000	248,795	248,810	7			(6,316)	(6,316)	5,280		4
96106@-AB-5	Westmoreland Mining 9.390% 12/31/08 LLC Sr Sec Nt	09/30/2002	Redemption	100.0000	52,500	52,500	52,500	52,500					.0	1,232		3
Total United States					37,607,861	39,911,839	37,715,623	37,802,686	829,021	0	0	(1,023,844)	(1,023,844)	787,810	XXX	XXX
Canada																
959053-AC-3	Western Oil Sands Inc 8.375% 05/01/12	08/28/2002	Tax Free Exchange		500,000	500,000	500,000	500,000					.0	14,540		3
Total Canada					500,000	500,000	500,000	500,000	0	0	0	0	0	14,540	XXX	XXX
Other Country																
26883Y-AC-6	ESAT Telecom PLC Sr Nt 11.875% 12/01/08	09/26/2002	Direct		2,282,620	2,000,000	2,352,500	2,299,908	(29,594)			12,306	12,306	75,860		2PE
Total Other Country					2,282,620	2,000,000	2,352,500	2,299,908	(29,594)	0	0	12,306	12,306	75,860	XXX	XXX
4599996 - Bonds - Industrial and Misc - United States					37,607,861	39,911,839	37,715,623	37,802,686	829,021	0	0	(1,023,844)	(1,023,844)	787,810	XXX	XXX
4599997 - Bonds - Industrial and Misc - Canada					500,000	500,000	500,000	500,000	0	0	0	0	0	14,540	XXX	XXX
4599998 - Bonds - Industrial and Misc - Other Countries					2,282,620	2,000,000	2,352,500	2,299,908	(29,594)	0	0	12,306	12,306	75,860	XXX	XXX
4599999 - Bonds - Industrial and Miscellaneous					40,390,481	42,411,839	40,568,123	40,602,594	799,427	0	0	(1,011,538)	(1,011,538)	878,210	XXX	XXX
Credit Tenant Loans																
United States																
12644*-AC-1	CTL Cap Tr 2002-3 Cr 7.290% 12/15/26 Tenant Lease	09/15/2002	Redemption	100.0000	2,166	2,166	2,166	2,166					.0	26		1Z
12644@-AX-3	CTL Cap Tr Cr Tenant 7.070% 08/14/21 Lease	08/15/2002	Redemption	100.0000	24,392	24,392	24,392	24,392					.0	862		1
12644@-BF-1	CTL Cap Tr Everett 7.500% 02/15/27 Realty Cr Tenant Lease	09/15/2002	Redemption	100.0000	3,190	3,190	3,190	3,190					.0	40		2Z
12644@-BL-8	CTL Cap Tr Ser 2002-8 7.303% 04/15/17	09/15/2002	Redemption	100.0000	10,265	10,265	10,265	10,265					.0	125		2Z
223889-AA-4	(Hewitt) Cowperwood McAllen I 6.880% 05/15/22 LP Cr Tenant Lease	09/15/2002	Redemption	100.0000	18,624	18,624	18,624	18,624					.0	214		1Z
42822#-AA-2	Hewitt Properties III 6.890% 04/27/14	09/27/2002	Redemption	100.0000	23,893	23,893	23,893	23,893					.0	275		1
Total United States					82,530	82,530	82,530	82,530	0	0	0	0	0	1,542	XXX	XXX
4699999 - Bonds - Credit Tenant Loans					82,530	82,530	82,530	82,530	0	0	0	0	0	1,542	XXX	XXX
6099997 - Bonds - Part 4					84,953,799	86,732,607	84,358,454	84,937,872	1,027,466	0	0	(1,011,538)	(1,011,538)	1,820,594	XXX	XXX
6099998 - Bonds - Part 5					3,184,139	3,218,798	3,301,295	3,301,295	(745)			(116,411)	(116,411)	79,101	XXX	XXX
6099999 - Total - Bonds					88,137,938	89,951,405	87,659,749	88,239,167	1,026,721	0	0	(1,127,949)	(1,127,949)	1,899,695	XXX	XXX

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

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CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
PREFERRED STOCK Public Utilities (unaffiliated) United States																
451785-20-7	Illinois-American Wtr Co 6.75% Cum Pfd	07/01/2002	Redemption	100.0000	20.000		2,000	1,753	248				.0		11	P2A
462270-2*-9	Iowa-American Wtr Co 7% Cum Pfd (Davenport Wtr)	07/16/2002	Call	100.0000	18.000		18,000	11,678	6,323				.0		210	P2A
Total United States					20,000	XXX	20,000	13,431	6,571	0	0	0	0	XXX	221	XXX
6199999 - Preferred Stocks - Public Utilities					20,000	XXX	20,000	13,431	6,571	0	0	0	0	XXX	221	XXX
6599997 - Preferred Stocks - Part 4					20,000	XXX	20,000	13,431	6,571	0	0	0	0	XXX	221	XXX
6599999 - Total - Preferred Stocks					20,000	XXX	20,000	13,431	6,571	0	0	0	0	XXX	221	XXX
COMMON STOCK Public Utilities (unaffiliated) United States																
294549-10-0	Equitable Resources Inc Com	07/22/2002	Morgan Stanley & Co Inc	13,000.000	389,067		378,970	445,900	(66,930)			10,097	10,097			L
Total United States					389,067	XXX	378,970	445,900	(66,930)	0	0	10,097	10,097	XXX	0	XXX
6699999 - Common Stocks - Public Utilities					389,067	XXX	378,970	445,900	(66,930)	0	0	10,097	10,097	XXX	0	XXX
Banks, Trust & Insurance Companies United States																
659424-10-5	North Fork Bancorporation Com	07/16/2002	Various	31,000.000	1,182,578		546,882	1,234,110	(687,228)			635,696	635,696			L
Total United States					1,182,578	XXX	546,882	1,234,110	(687,228)	0	0	635,696	635,696	XXX	0	XXX
6799999 - Common Stocks - Banks, Trust and Insurance Companies					1,182,578	XXX	546,882	1,234,110	(687,228)	0	0	635,696	635,696	XXX	0	XXX
Industrial & Miscellaneous United States																
032511-10-7	Anadarko Petroleum Corp Com	07/25/2002	Prudential Securities Inc	12,000.000	476,954		744,270	591,600	152,670			(267,316)	(267,316)			L
049513-10-4	Atmel Corp Com	09/04/2002	JP Morgan - Equity	27,700.000	60,046		198,937	173,402	25,535			(138,890)	(138,890)			L
172967-10-1	Citigroup Inc Com	09/16/2002	Various	129,500.000	4,575,869		6,867,954	5,002,874	1,865,081			(2,292,085)	(2,292,085)		11,646	L
172967-10-1	Citigroup Inc Com	08/21/2002	Spin Off	0.000	105,985		105,985	79,345	26,639				.0			L
285512-10-9	Electronic Arts	07/17/2002	Piper Jaffray Inc	3,300.000	213,504		207,684	217,965	(10,281)			5,819	5,819			L
526057-10-4	Lennar Corp	09/03/2002	Morgan Stanley & Co Inc	3,150.000	161,866		172,593	192,780	(20,187)			(10,727)	(10,727)		39	L
581550-10-7	McKesson Corp Com	08/07/2002	Various	83,205.000	2,618,501		2,930,191	2,720,804	209,387			(311,690)	(311,690)		4,992	L
626717-10-2	Murphy Oil Corp Com	07/22/2002	Standard & Poor Securities Inc	4,800.000	317,932		268,745	396,000	(127,255)			49,187	49,187			L
62852P-10-3	Mykrolis Corp	08/16/2002	Various	26,600.000	188,600		355,689	314,146	41,543			(167,089)	(167,089)			L
680665-20-5	Olin Corp Com	07/10/2002	JP Morgan - Equity	8,100.000	168,113		127,501	179,415	(51,914)			40,612	40,612			L
74005P-10-4	Praxair Inc Com	08/13/2002	Various	10,200.000	541,526		395,450	581,094	(185,644)			146,076	146,076			L
74834L-10-0	Quest Diagnostics Inc Com	07/01/2002	Cowen & Company	6,500.000	525,509		63,514	559,325	(495,811)			461,995	461,995			L
775371-10-7	Rohm & Haas Co Com	07/11/2002	Various	14,139.000	549,860		557,447	572,488	(15,041)			(7,588)	(7,588)			L
81211K-10-0	Sealed Air Corp Com	08/06/2002	Various	15,000.000	226,919		670,574	604,050	66,524			(443,655)	(443,655)			L
832696-40-5	Smucker /J M/ Co (The) New	07/05/2002	Lehman Brothers Inc	1,079.000	35,876		2,379	36,826	(34,447)			33,496	33,496			L
867363-10-3	SunGard Data Systems Inc Com	07/17/2002	Various	18,400.000	423,511		499,600	487,232	12,368			(76,089)	(76,089)			L
879868-10-7	Temple-Inland Inc Com	08/14/2002	Various	8,400.000	438,291		389,078	486,024	(96,946)			49,213	49,213			L
981811-10-2	Worthington Inds Inc Com	08/13/2002	Various	31,700.000	552,243		7,421	573,770	(566,349)			544,822	544,822			L
988858-10-6	Zale Corp Com	07/12/2002	Lehman Brothers Inc	8,000.000	237,678		228,095	290,000	(61,905)			9,583	9,583			L
Total United States					12,418,783	XXX	14,793,107	14,059,140	733,967	0	0	(2,374,326)	(2,374,326)	XXX	16,677	XXX
Other Country																
63930E-10-1	Global SantaFe Corp Com	07/22/2002	Standard & Poor Securities Inc	14,600.000	302,211		382,579	399,310	(16,731)			(80,369)	(80,369)		475	L
Total Other Country					302,211	XXX	382,579	399,310	(16,731)	0	0	(80,369)	(80,369)	XXX	475	XXX
6899999 - Common Stocks - Industrial and Miscellaneous					12,720,994	XXX	15,175,686	14,458,450	717,236	0	0	(2,454,695)	(2,454,695)	XXX	17,152	XXX
7099997 - Common Stocks - Part 4					14,292,639	XXX	16,101,538	16,138,460	(36,922)	0	0	(1,808,902)	(1,808,902)	XXX	17,152	XXX
7099998 - Common Stocks - Part 5					213,762	XXX	105,985	105,985				107,777	107,777	XXX		XXX
7099999 - Total - Common Stocks					14,506,397	XXX	16,207,523	16,244,445	(36,922)	0	0	(1,701,125)	(1,701,125)	XXX	17,152	XXX
7199999 - Total - Preferred and Common Stocks					14,526,397	XXX	16,227,523	16,257,876	(30,351)	0	0	(1,701,125)	(1,701,125)	XXX	17,373	XXX
7299999 Totals					102,664,332	XXX	103,887,272	104,497,043	996,370	0	0	(2,829,074)	(2,829,074)	1,899,695	17,373	XXX

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

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE DB - PART A - SECTION 1

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

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

SCHEDULE DB - PART B - SECTION 1

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

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

E07

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

NONE

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	
NONE												
2599999 - Subtotal - Hedging Transactions						XXX	XXX					
2799999 - Subtotal - Other Derivative Transactions						XXX	XXX					
9999999 - Totals						XXX	XXX					



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

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

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								0
8. Delaware DE					0			(2)
9. District of Columbia DC					13			(4)
10. Florida FL					1			35
11. Georgia GA					1			5
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD					35			(3)
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC					(2)			1
35. North Dakota ND								
36. Ohio OH					(1)			(1)
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA					304			286
40. Rhode Island RI					1			3
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN					1			3
44. Texas TX								
45. Utah UT								
46. Vermont VT					9			(1)
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT								
58. Totals					363			322
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

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

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

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



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

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

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL	200	150		(26)			184
2. Alaska	AK							
3. Arizona	AZ							
4. Arkansas	AR				(12)			19
5. California	CA							
6. Colorado	CO				3			6
7. Connecticut	CT	1,077	883		(316)			1,527
8. Delaware	DE	388	384		(96)			559
9. District of Columbia	DC				(2)			27
10. Florida	FL	1,038	1,172		(289)			5,224
11. Georgia	GA	615	461		(53)			550
12. Hawaii	HI							
13. Idaho	ID							
14. Illinois	IL				(3)			3
15. Indiana	IN				1			4
16. Iowa	IA							
17. Kansas	KS							
18. Kentucky	KY		207		(72)			349
19. Louisiana	LA							
20. Maine	ME							
21. Maryland	MD	4,655	4,967		(1,406)			7,330
22. Massachusetts	MA				(2)			10
23. Michigan	MI	200	225		(12)			242
24. Minnesota	MN							
25. Mississippi	MS	100	75		(15)		0	145
26. Missouri	MO							
27. Montana	MT							
28. Nebraska	NE							
29. Nevada	NV							
30. New Hampshire	NH				0			2
31. New Jersey	NJ		75		(9)			84
32. New Mexico	NM							
33. New York	NY				(82)			160
34. North Carolina	NC	2,363	2,497		(399)			3,058
35. North Dakota	ND							
36. Ohio	OH	4,435	4,204		(891)			5,605
37. Oklahoma	OK							
38. Oregon	OR							
39. Pennsylvania	PA	5,070	5,212		(502)			7,747
40. Rhode Island	RI	100	75		(36)			151
41. South Carolina	SC	300	225		(77)			391
42. South Dakota	SD							
43. Tennessee	TN	83	154		(107)			421
44. Texas	TX				3			55
45. Utah	UT							
46. Vermont	VT		75		(11)			102
47. Virginia	VA	200	163		(23)			227
48. Washington	WA							
49. West Virginia	WV	711	683		(57)			754
50. Wisconsin	WI							
51. Wyoming	WY							
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR							
55. U.S. Virgin Islands	VI							
56. Canada	CN							
57. Aggregate Other Aliens	OT							
58. Totals	21,535	21,887			(4,489)			34,936
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

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

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE					(1)			0
9. District of Columbia DC								
10. Florida FL					62			12
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY					27			(22)
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC					1			
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA					86			(33)
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Canada CN								
57. Aggregate Other Aliens OT								
58. Totals					174			(43)
DETAILS OF WRITE-INS								
5701.								
5702.								
5703.								
5798. Summary of remaining write-ins for Line 57 from overflow page								
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)								



SUPPLEMENT FOR SEPTEMBER 30, 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

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

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

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