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PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

QUARTERLY STATEMENT

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

NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY

NAIC Group Code	0140 (Current Period)	0140 (Prior Period)	NAIC Company Code	37877	Employer's ID Number		31-0970750
Organized under the Laws of			Ohio	State of Domicile or Port of Entry			Ohio
Country of Domicile				United States of America			
Incorporated		11/09/1979	Commenced Business			07/01/1981	
Statutory Home Office		One Nationwide Plaza (Street and Number)			Columbus, OH 43216 (City or Town, State and Zip Code)		
Main Administrative Office		One Nationwide Plaza (Street and Number)			614-249-7111 (Area Code) (Telephone Number) (Extension)		
Columbus, OH 43216 (City or Town, State and Zip Code)							
Mail Address		One Nationwide Plaza (Street and Number or P.O. Box)			Columbus, OH 43216 (City or Town, State and Zip Code)		
Primary Location of Books and Records					One Nationwide Plaza (Street and Number)		
Columbus, OH 43216 (City or Town, State and Zip Code)					614-249-1545 (Area Code) (Telephone Number)		
Internet Website Address		www.nationwide.com					
Statement Contact		Raymond Thomas Hohl (Name)			614-249-1545 (Area Code) (Telephone Number) (Extension)		
hohlr@nationwide.com (E-mail Address)					614-249-4718 (FAX Number)		
Policyowner Relations Contact		One Nationwide Plaza					
Columbus, OH 43216 (City or Town, State and Zip Code)		614-249-6408 (Area Code) (Telephone Number) (Extension)					

OFFICERS

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

VICE PRESIDENTS

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

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

State of Franklin } ss
County of Ohio }

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 Assistant 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 PROPERTY AND CASUALTY INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	19,906,979	0	19,906,979	21,020,763
2. Stocks:				
2.1 Preferred stocks	0	0	0	
2.2 Common stocks	36,302	0	36,302	58,649
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	
3.2 Other than first liens	0	0	0	
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	
5. Cash (\$1 and short-term investments \$3,099,590)	3,099,591	0	3,099,591	1,443,554
6. Other invested assets	0	0	0	
7. Receivable for securities	0	0	0	9,790
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	23,042,871		23,042,871	22,532,756
10. Agents' balances or uncollected premiums				
10.1 Premiums and agents' balances in course of collection	0	0	0	
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	0	0	0	
10.3 Accrued retrospective premiums	0	0	0	
11. Funds held by or deposited with reinsured companies	0	0	0	
12. Bills receivable, taken for premiums	0	0	0	
13. Amounts billed and receivable under high deductible policies	0	0	0	
14. Reinsurance recoverables on loss and loss adjustment expense payments	0	0	0	
15. Federal and foreign income tax recoverable and interest thereon (including \$0 net deferred tax asset)	0	0	0	
16. Guaranty funds receivable or on deposit	0	0	0	
17. Electronic data processing equipment and software	0	0	0	
18. Interest, dividends and real estate income due and accrued	363,756	0	363,756	317,854
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	
20. Receivable from parent, subsidiaries and affiliates	38,121	0	38,121	
21. Amounts due from /to protected cells	0	0	0	
22. Equities and deposits in pools and associations	0	0	0	
23. Amounts receivable relating to uninsured accident and health plans	0	0	0	
24. Other assets nonadmitted				
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding protected cell assets (Lines 9 through 25)	23,444,748		23,444,748	22,850,611
27. Protected cell assets	0	0	0	
28. TOTALS (Lines 26 and 27)	23,444,748		23,444,748	22,850,611
DETAILS OF WRITE-INS				
0801.	0	0	0	0
0802.	0	0	0	0
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2501.	0	0	0	0
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)				

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

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$0)	0	
2. Reinsurance payable on paid losses and loss adjustment expenses	0	
3. Loss adjustment expenses	0	
4. Commissions payable, contingent commissions and other similar charges	0	
5. Other expenses (excluding taxes, licenses and fees)	0	
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	0	
7. Federal and foreign income taxes [including \$33,209 on realized capital gains (losses)] (including \$0 net deferred tax liability)	122,511	163,482
8. Borrowed money \$0 and interest thereon \$0	0	
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$146,654,014 and including warranty reserves of \$0)	0	
10. Advance premium	0	
11. Dividends declared and unpaid:		
11.1 Stockholders	0	
11.2 Policyholders	0	
12. Ceded reinsurance premiums payable (net of ceding commissions)	0	
13. Funds held by company under reinsurance treaties	0	
14. Amounts withheld or retained by company for account of others	0	
15. Remittances and items not allocated	36,689	39,989
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	84,628
20. Payable for securities	0	
21. Liability for amounts held under uninsured accident and health plans	0	
22. Capital notes \$0 and interest thereon \$0	0	
23. Aggregate write-ins for liabilities	7,037	7,037
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	166,237	295,136
25. Protected cell liabilities	0	
26. Total liabilities (Lines 24 and 25)	166,237	295,136
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	3,000,000	3,000,000
29. Preferred capital stock	0	
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes	0	
32. Gross paid in and contributed surplus	3,000,000	3,000,000
33. Unassigned funds (surplus)	17,278,511	16,555,475
34. Less treasury stock, at cost		
34.10 shares common (value included in Line 28 \$0)	0	
34.20 shares preferred (value included in Line 29 \$0)	0	
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	23,278,511	22,555,475
36. TOTALS	23,444,748	22,850,611
DETAILS OF WRITE-INS		
2301. Reserve for state escheat payments	7,037	7,037
2302.	0	0
2303.	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	7,037	7,037
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)		
3001.	0	0
3002.	0	0
3003.	0	0
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)		

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

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 388,114,725)	388,888,009	338,583,417	463,135,660
1.2 Assumed (written \$ 0)	0	0	0
1.3 Ceded (written \$ 388,114,725)	388,888,009	338,583,417	463,135,660
1.4 Net (written \$ 0)	0	0	0
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 0):			
2.1 Direct	253,241,956	273,677,670	360,169,993
2.2 Assumed	0	0	0
2.3 Ceded	253,241,956	273,677,670	360,169,993
2.4 Net	0	0	0
3. Loss expenses incurred	0	0	0
4. Other underwriting expenses incurred	0	0	0
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2.4 thru 5)	0	0	0
7. Net income of protected cells	0	0	0
8. Net underwriting gain or (loss) (Line 1.4 minus Line 6 + Line 7)	0	0	0
INVESTMENT INCOME			
9. Net investment income earned	1,053,831	1,062,701	1,428,999
10. Net realized capital gains or (losses)	0	69,754	69,754
11. Net investment gain (loss) (Lines 9 + 10)	1,053,831	1,132,454	1,498,753
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ 0)	0	0	0
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income			
15. Total other income (Lines 12 through 14)			
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	1,053,831	1,132,454	1,498,753
17. Dividends to policyholders	0	0	0
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	1,053,831	1,132,454	1,498,753
19. Federal and foreign income taxes incurred	313,301	83,589	274,933
20. Net income (Line 18 minus Line 19)(to Line 22)	740,530	1,048,865	1,223,820
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	22,555,475	21,300,032	21,300,032
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	740,530	1,048,865	1,223,820
23. Net unrealized capital gains or losses	(17,494)	26,705	31,624
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income tax	0	(54,155)	(18,000)
26. Change in nonadmitted assets	0	0	0
27. Change in provision for reinsurance	0	0	0
28. Change in surplus notes	0	0	0
29. Surplus (contributed to) withdrawn from protected cells	0	0	0
30. Cumulative effect of changes in accounting principles	0	0	18,000
31. Capital changes:			
31.1 Paid in	0	0	0
31.2 Transferred from surplus (Stock Dividend)	0	0	0
31.3 Transferred to surplus	0	0	0
32. Surplus adjustments:			
32.1 Paid in	0	0	0
32.2 Transferred to capital (Stock Dividend)	0	0	0
32.3 Transferred from capital	0	0	0
33. Net remittances from or (to) Home Office	0	0	0
34. Dividends to stockholders	0	0	0
35. Change in treasury stock	0	0	0
36. Aggregate write-ins for gains and losses in surplus			
37. Change in surplus as regards policyholders (Lines 22 through 36)	723,037	1,021,414	1,255,443
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	23,278,511	22,321,446	22,555,475
DETAILS OF WRITE-INS			
0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)			
1401.	0	0	0
1402.	0	0	0
1403.	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)			
3601.	0	0	0
3602.	0	0	0
3603.	0	0	0
3698. Summary of remaining write-ins for Line 36 from overflow page			
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)			

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

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	0	
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	3,300	(4,702)
3. Underwriting expenses paid	0	
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	(3,300)	4,702
6. Net investment income	1,005,928	1,462,152
7. Other income (expenses):		
7.1 Agents' balances charged off		
7.2 Net funds held under reinsurance treaties		
7.3 Net amount withheld or retained for account of others		
7.4 Aggregate write-ins for miscellaneous items	0	
7.5 Total other income (Lines 7.1 to 7.4)	0	
8. Dividends to policyholders on direct business , less \$ dividends on reinsurance assumed or ceded (net)		
9. Federal and foreign income taxes (paid) recovered	(354,272)	(118,361)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	648,356	1,348,492
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	2,439,148	3,367,184
11.2 Stocks		
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Net gains or (losses) on cash and short-term investments		
11.7 Miscellaneous proceeds	9,790	
11.8 Total investment proceeds (Lines 11.1 to 11.7)	2,448,938	3,367,184
12. Cost of investments acquired (long-term only):		
12.1 Bonds	1,318,508	2,174,510
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Miscellaneous applications		9,800
12.7 Total investments acquired (Lines 12.1 to 12.6)	1,318,508	2,184,310
13. Net Cash from investments (Line 11.8 minus Line 12.7)	1,130,430	1,182,874
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in		
14.2 Capital notes \$ less amounts repaid \$		
14.3 Net transfers from affiliates		
14.4 Borrowed funds received		
14.5 Other cash provided		
14.6 Total (Lines 14.1 to 14.5)		
15. Cash applied:		
15.1 Dividends to stockholders paid		
15.2 Net transfers to affiliates	122,749	1,853,782
15.3 Borrowed funds repaid		
15.4 Other applications		
15.5 Total (Lines 15.1 to 15.4)	122,749	1,853,782
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(122,749)	(1,853,782)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	1,656,037	677,585
18. Cash and short-term investments:		
18.1 Beginning of year	1,443,554	765,969
18.2 End of year (Line 17 plus Line 18.1)	3,099,591	1,443,554
DETAILS OF WRITE-INS		
07.401	0	0
07.402		
07.403		
07.498 Summary of remaining write-ins for Line 7.4 from overflow page		
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	0	

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

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

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

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

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

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

C. Accounting Policies

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

In addition, the Company uses the following accounting policies:

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

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

Note 2 - Accounting Changes and Corrections of Errors

A. Accounting Change or Correction of Error

Not applicable.

B. Accounting Changes as a Result of Codification

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

Note 9 - Income Taxes

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

	9/30/02	12/31/01
(1) Total of all deferred tax assets (admitted and nonadmitted)	377,599	344,389
(2) Total of all deferred tax liabilities	(278,107)	(285,420)
(3) Total deferred tax assets nonadmitted	(99,492)	(58,969)
(4) Increase(decrease) in deferred tax assets non admitted	40,523	(93,031)

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

N/A

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

	9/30/02	12/31/01
1. Current year expense	313,301	274,933
2. Tax credits	-	-
3. Prior year over/under accrual	-	-
4. Current income tax incurred	313,301	274,933

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

DTAs	Statutory	Tax	Difference	Tax Effect
6. Intercompany Receivable	(33,510)	(723,141)	689,631	241,371
7. Accts Payable&Other Liabilities	-	-	-	-
8. Capital Gains	-	(389,222)	389,222	136,228
9. Total DTAs	(33,510)	(1,112,363)	1,078,853	377,599
10. DTAs nonadmitted	99,492	N/A	99,492	99,492

DTLs	Statutory	Tax	Difference	Tax Effect
11. Bonds	19,906,979	19,720,295	(186,684)	(65,339)
12. Market Discount	-	(607,908)	(607,908)	(212,768)
13. Accts Payable&Other Liabilities	-	-	-	-
14. Accrued dividends	-	-	-	-
15. Total DTLs	19,906,979	19,112,387	(794,592)	(278,107)

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

DTAs	9/30/02	12/31/01	Change
16. Intercompany Receivable	241,371	241,371	(0)
17. Accts Payable&Other Liabilities	-	-	-
18. Capital Gains	136,228	-	136,228
19. Total DTAs	377,599	344,389	33,210
20. DTAs nonadmitted	99,492	58,969	40,523

DTLs	9/30/02	12/31/01	Change
21. Bonds	(65,339)	(71,399)	6,060
22. Market Discount	(212,768)	(214,021)	1,253
23. Accts Payable&Other Liabilities	-	-	-
24. Accrued dividends	-	-	-
25. Total DTLs	(278,107)	(285,420)	7,313

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

	Amount	Tax Effect
1. Income before taxes	1,053,830	368,841
2. Tax-exempt interest, net	(257,150)	(90,003)
3. Dividends received deduction, net	-	-
4. Dividends received deduction, 100% owned subs	-	-
5. Loss reserve discounting	-	-
6. Unearned premium adjustment	-	-
7. Agents security compensation	-	-
8. Investment related transactions	43,343	15,170
9. Depreciation/Amortization	-	-
10. All other	55,122	19,293
11. Separate company taxable income	895,145	313,302
12. Consolidation	-	-
13. Reclass to deferred taxes	-	-
14. Prior year over/under accrual	-	-
15. Other	-	-
16. Tax	313,302	

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

NOTES TO FINANCIAL STATEMENTS

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

(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	<u>313,302</u>
2001	<u>-</u>
2000	<u></u>

F.

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

Additions None

Deletions None

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

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

C) Wash Sales: None

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

GENERAL INTERROGATORIES

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

**PART 1 - COMMON INTERROGATORIES
GENERAL**

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

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

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

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

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

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes No

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

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

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

8.2 If yes, give full information:

.....

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

GENERAL INTERROGATORIES

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

INVESTMENT

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

9.2 If yes, explain:

.....

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

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

.....

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

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

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

13.2 If yes, please complete the following:

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

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

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

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian Address
Bank of New York	One Wall Street, 14th Floor, New York, NY 10286

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

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

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

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
.....

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

GENERAL INTERROGATORIES

(continued)

PART 2
PROPERTY & CASUALTY INTERROGATORIES

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

If yes, attach an explanation.

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

If yes, attach an explanation.

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

3.2 If yes, give full and complete information thereto.

.....

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

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 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				
2. Increase (decrease) by adjustment				
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period				
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period				
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period				

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

SCHEDULE D - PART 1B

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

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	17,898,323	1,659,796	.851,583	2,943	18,104,368	17,898,323	18,709,479	18,454,782
2. Class 2	4,302,039			(4,771)	3,606,189	4,302,039	4,297,268	3,513,988
3. Class 3	499,775		.499,775		498,660	499,775	0	494,920
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	22,700,137	1,659,796	1,351,358	(1,828)	22,209,217	22,700,137	23,006,747	22,463,690
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	22,700,137	1,659,796	1,351,358	(1,828)	22,209,217	22,700,137	23,006,747	22,463,690

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

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
80999999 Totals	3,099,590	XXX	3,099,590	12,071	

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	1,442,926	1,372,403	1,588,933	764,078
2. Cost of short-term investments acquired	542,327	6,362,579	1,621,885	5,189,827
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments	612,850	6,146,049	111,228	4,510,979
7. Book/adjusted carrying value, current period	1,372,403	1,588,933	3,099,590	1,442,926
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	1,372,403	1,588,933	3,099,590	1,442,926
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	1,372,403	1,588,933	3,099,590	1,442,926
12. Income collected during period	7,327	8,260	12,272	40,939
13. Income earned during period	7,327	8,260	12,272	40,939

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

Schedule F

NONE

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

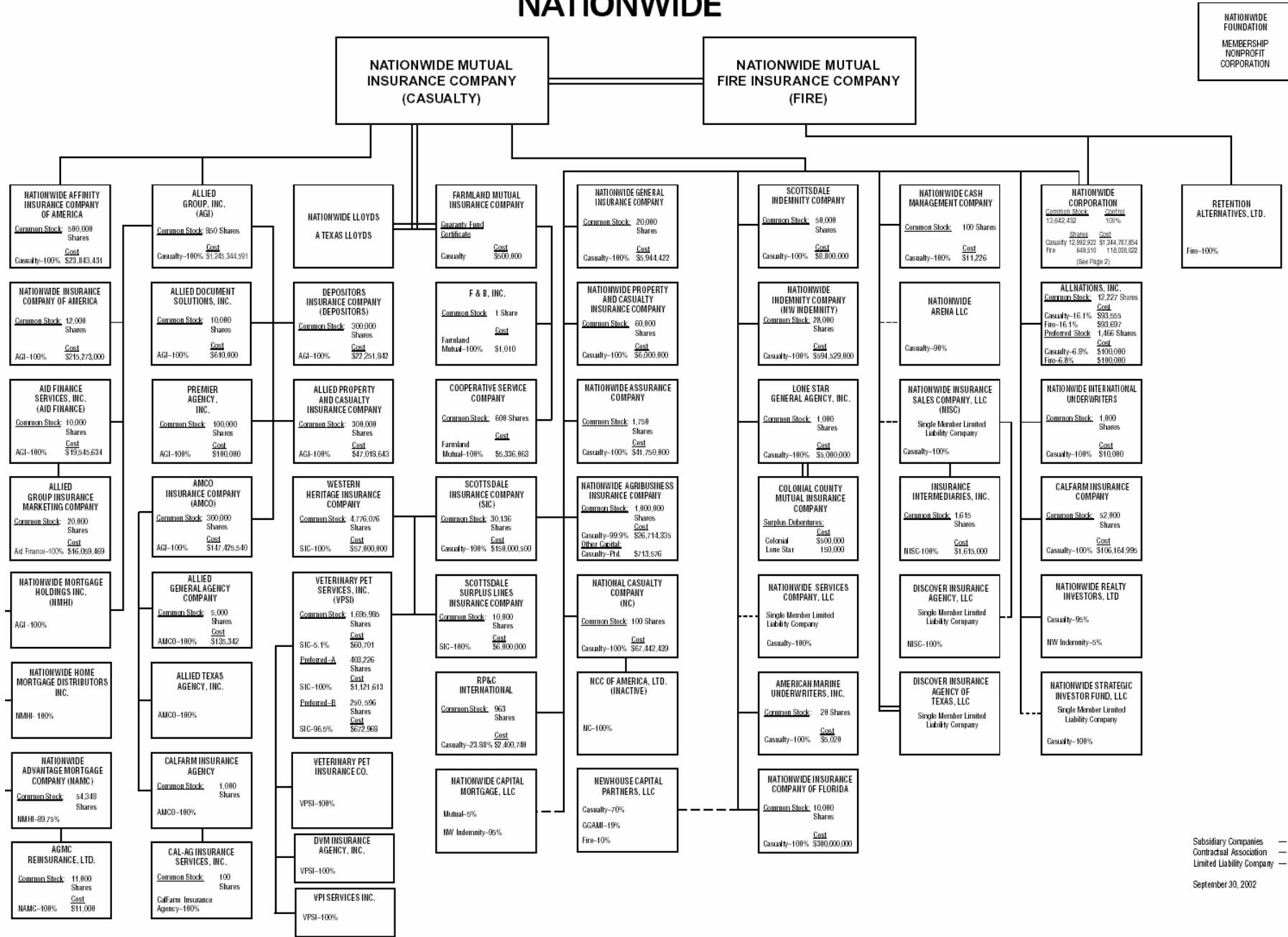
States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	Yes	1,860,035	1,831,971	1,068,086	1,607,574	1,536,247
2. Alaska	AK	Yes	533,374	524,855	279,172	218,512	351,767
3. Arizona	AZ	Yes	3,837,864	2,263,152	1,871,963	1,239,571	1,224,580
4. Arkansas	AR	Yes	780,832	832,240	777,168	949,373	500,423
5. California	CA	Yes	5,803,870	7,856,476	5,748,710	6,183,105	4,097,015
6. Colorado	CO	Yes	2,746,174	1,343,647	1,999,251	642,238	1,132,497
7. Connecticut	CT	Yes	25,043,578	18,060,287	16,258,543	15,473,715	24,077,722
8. Delaware	DE	Yes	8,484,697	7,721,044	7,985,887	4,896,207	7,420,820
9. District of Columbia	DC	Yes	2,137,290	1,931,883	2,146,506	1,856,203	2,411,064
10. Florida	FL	Yes	47,876,948	41,512,533	33,465,855	25,742,544	29,904,548
11. Georgia	GA	Yes	2,755,096	2,676,384	2,275,330	2,454,683	2,524,022
12. Hawaii	HI	No	0	0	0	0	0
13. Idaho	ID	Yes	210,677	116,328	101,482	57,896	47,307
14. Illinois	IL	Yes	3,167,895	2,169,432	1,193,907	2,111,970	1,987,548
15. Indiana	IN	Yes	3,683,560	2,846,938	1,872,337	1,520,563	2,378,972
16. Iowa	IA	Yes	99,225	81,856	66,113	12,169	49,470
17. Kansas	KS	Yes	265,696	96,696	155,881	20,641	297,982
18. Kentucky	KY	Yes	7,097,395	5,096,267	4,710,855	3,322,439	3,598,695
19. Louisiana	LA	No	0	0	0	0	0
20. Maine	ME	No	0	0	0	0	0
21. Maryland	MD	Yes	24,625,179	27,298,202	18,584,539	25,593,255	23,161,909
22. Massachusetts	MA	Yes	144	1,772	0	0	6,492
23. Michigan	MI	Yes	1,042,835	930,842	123,478	1,331,525	664,652
24. Minnesota	MN	Yes	0	0	0	0	3,351
25. Mississippi	MS	Yes	7,722,200	6,603,374	3,631,846	3,973,537	4,457,285
26. Missouri	MO	Yes	626,802	357,973	109,413	136,243	818,061
27. Montana	MT	Yes	271,629	121,927	132,403	54,313	166,793
28. Nebraska	NE	Yes	116,134	94,970	47,423	75,509	109,831
29. Nevada	NV	Yes	1,193,263	1,032,134	898,083	625,726	418,740
30. New Hampshire	NH	Yes	377,217	314,641	54,275	80,154	104,175
31. New Jersey	NJ	No	0	0	0	0	0
32. New Mexico	NM	Yes	0	0	0	0	1,188
33. New York	NY	Yes	23,835,755	17,434,423	20,095,173	14,449,114	58,452,682
34. North Carolina	NC	Yes	7,685,241	8,333,417	4,237,599	4,077,892	8,190,645
35. North Dakota	ND	Yes	21,860	11,605	69,720	12,561	3,234
36. Ohio	OH	Yes	50,671,826	40,534,071	32,017,661	22,328,703	26,914,337
37. Oklahoma	OK	Yes	230,392	220,841	136,813	91,310	132,466
38. Oregon	OR	Yes	2,365,082	1,941,047	1,608,489	992,983	1,380,849
39. Pennsylvania	PA	Yes	39,157,627	45,961,146	27,059,571	27,885,956	34,047,746
40. Rhode Island	RI	Yes	7,386,325	5,574,042	3,960,009	2,981,641	6,003,684
41. South Carolina	SC	Yes	44,304,698	41,683,750	25,072,818	28,553,961	16,773,794
42. South Dakota	SD	Yes	47,631	14,489	5,609	(2,171)	4,874
43. Tennessee	TN	Yes	15,078,500	13,048,343	9,736,906	8,433,425	6,587,198
44. Texas	TX	Yes	13,354,339	18,081,756	11,415,577	14,576,430	7,896,556
45. Utah	UT	Yes	807,803	686,236	361,565	403,486	356,429
46. Vermont	VT	Yes	2,609,107	2,035,295	1,242,647	1,382,585	1,368,804
47. Virginia	VA	Yes	5,827,371	5,968,389	(4,808,633)	5,854,901	5,318,247
48. Washington	WA	Yes	4,615,387	3,285,341	2,654,110	2,183,634	3,275,620
49. West Virginia	WV	Yes	17,583,976	12,567,918	10,726,313	8,860,617	8,059,292
50. Wisconsin	WI	Yes	172,195	83,291	49,351	23,900	43,444
51. Wyoming	WY	No	0	0	0	0	0
52. American Samoa	AS	No	0	0	0	0	0
53. Guam	GU	No	0	0	0	0	0
54. Puerto Rico	PR	No	0	0	0	0	0
55. U.S. Virgin Islands	VI	No	0	0	0	0	0
56. Canada	CN	No	0	0	0	0	0
57. Aggregate Other Aliens	OT	XXX					
58. Totals	(a)	46	388,114,725	351,183,224	251,199,804	243,270,593	298,263,055
DETAILS OF WRITE-INS							
5701.		XXX	0		0		0
5702.		XXX	0		0		0
5703.		XXX	0		0		0
5798.	Summary of remaining write-ins for Line 57 from overflow page.		XXX				
5799.	Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)		XXX				

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

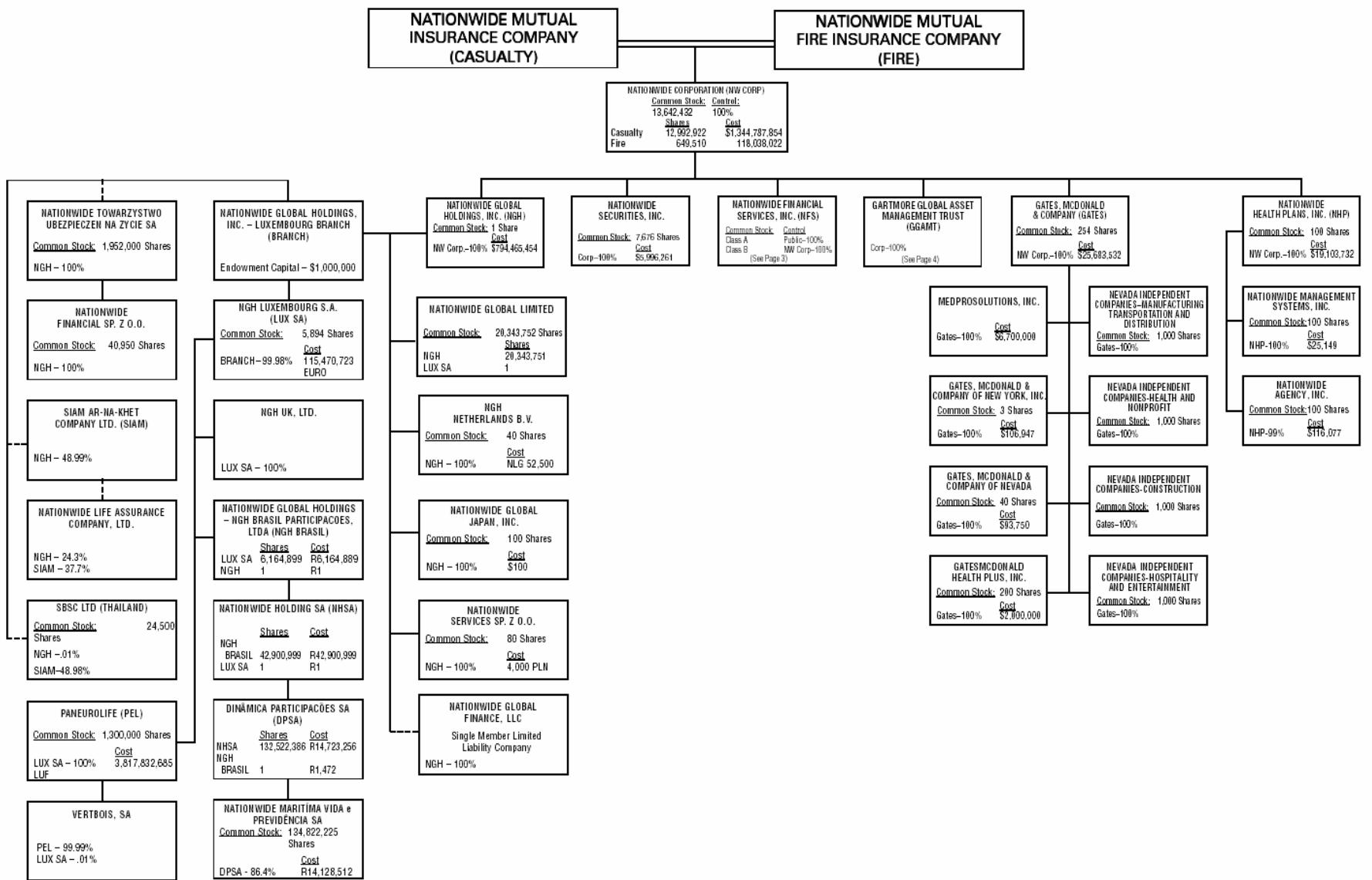
NATIONWIDE®



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NATIONWIDE®



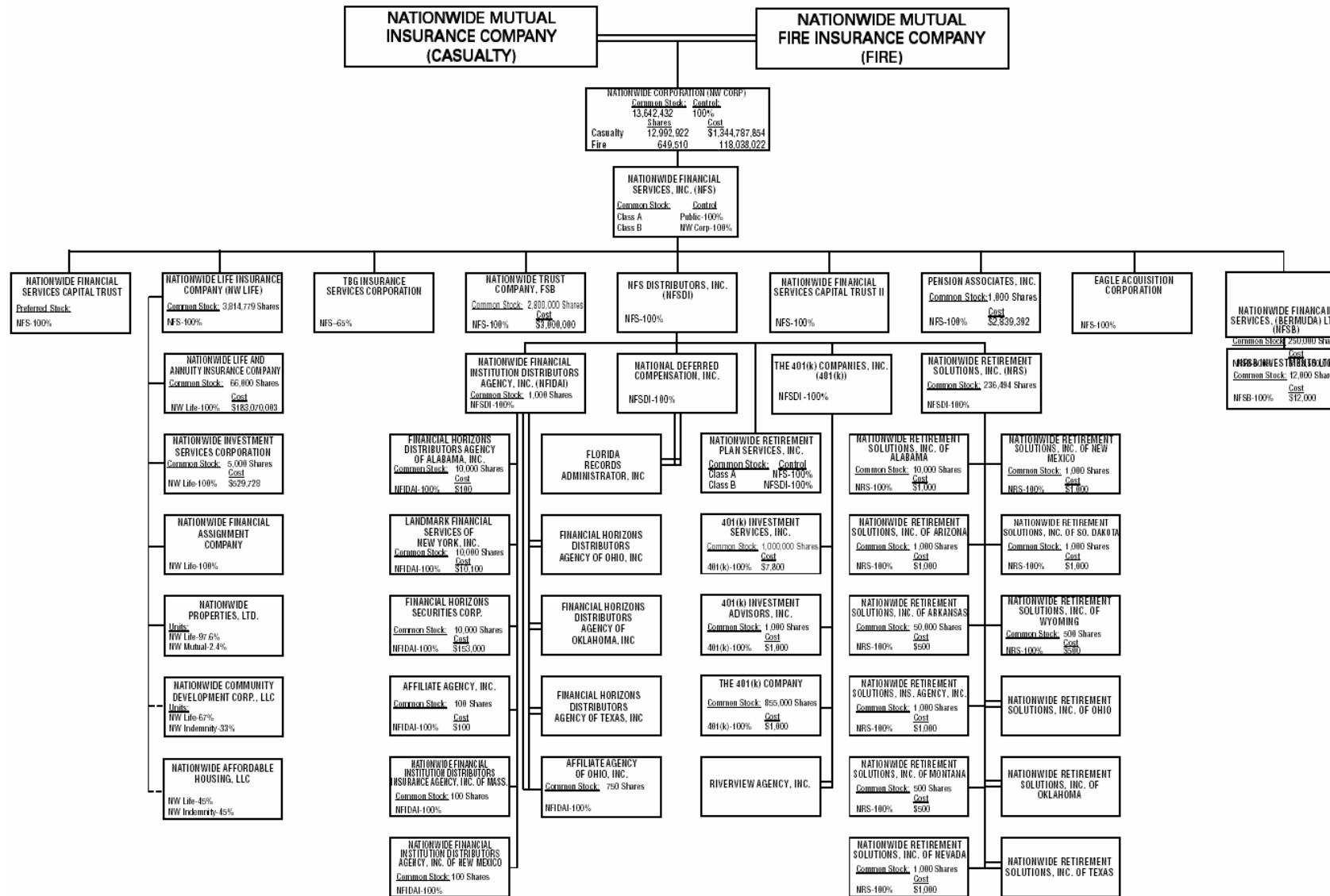
Subsidiary Companies — Solid Line
 Contractual Association — Double Line
 Limited Liability Company — Dotted Line

September 30, 2002

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

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

NATIONWIDE®



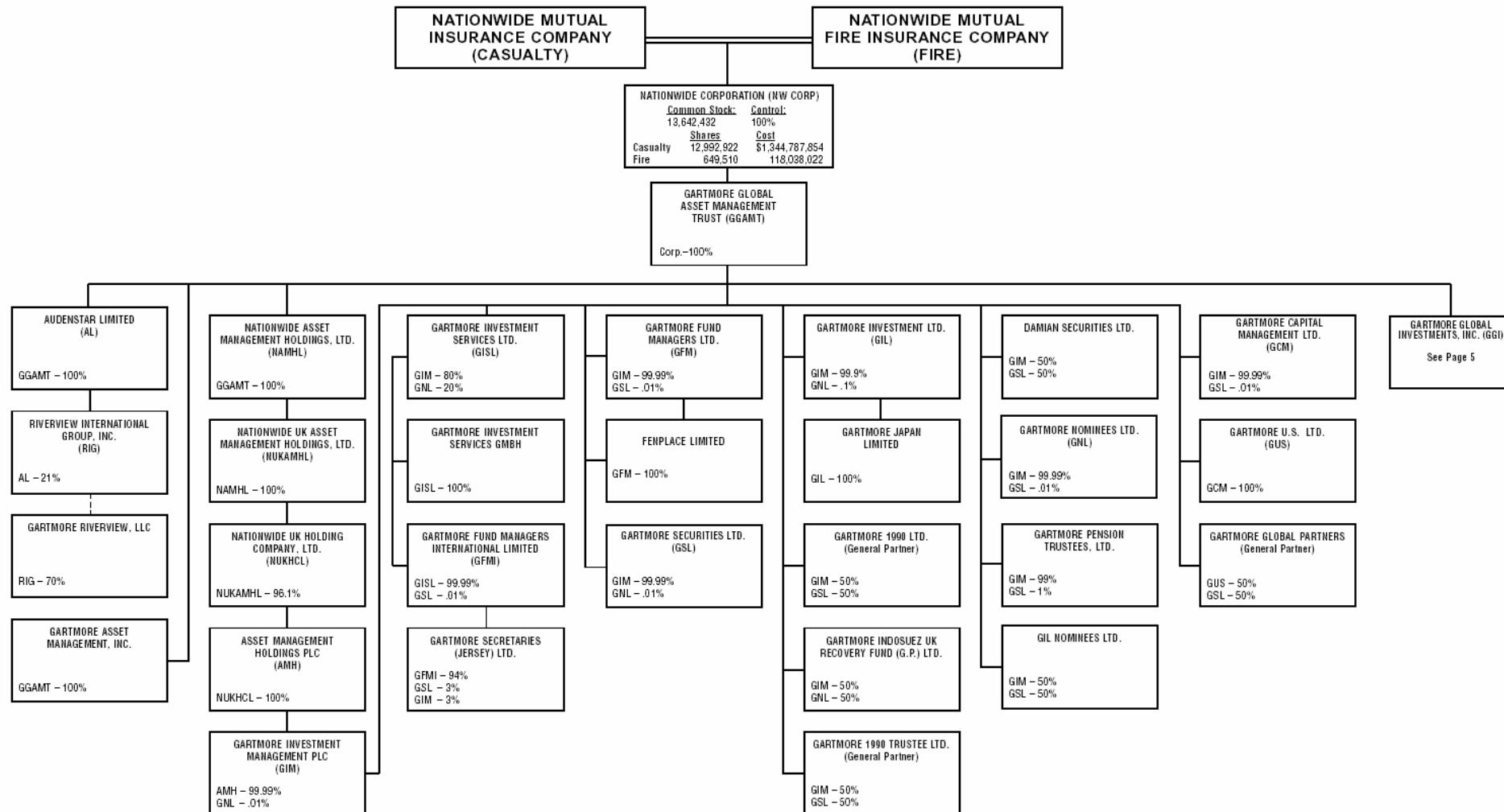
Subsidiary Companies — Solid Line
Contractual Association — Double Line
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September 30, 2002

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NATIONWIDE®



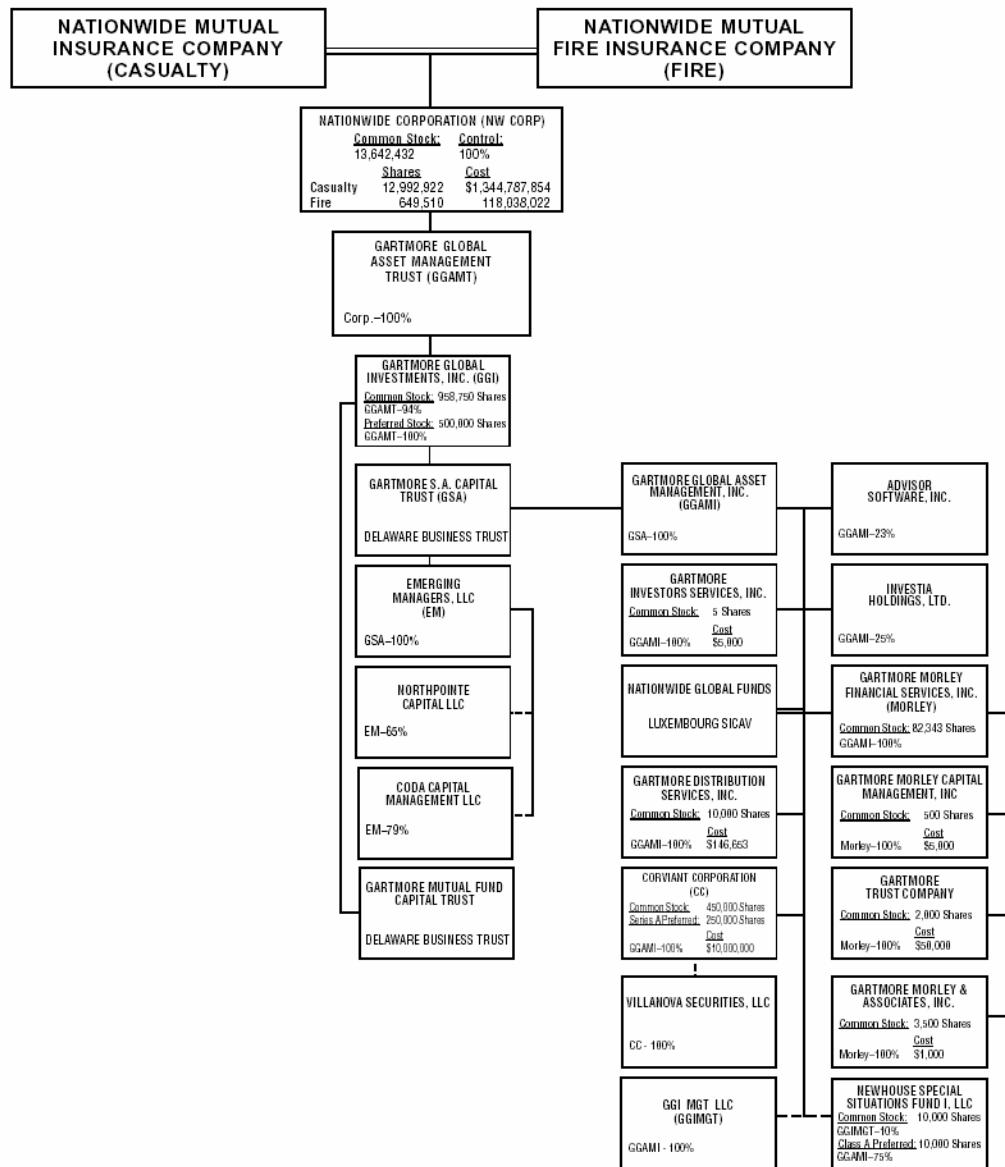
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September 30, 2002

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NATIONWIDE®



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

September 30, 2002

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

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	344,412	1,730,970	502.6	18.8
2. Allied Lines	440,758	150,115	34.1	35.1
3. Farmowners multiple peril	0	0	0	
4. Homeowners multiple peril	0	0	0	
5. Commercial multiple peril	53,949,121	20,135,331	37.3	68.3
6. Mortgage guaranty	0	0	0	
8. Ocean marine	0	0	0	
9. Inland marine	46,117	92,881	201.4	0.4
10. Financial guaranty	0	0	0	
11.1 Medical malpractice - occurrence	.962	35	3.7	
11.2 Medical malpractice - claims-made	0	0	0	
12. Earthquake	2,943	(170)	(5.8)	2.0
13. Group accident and health	0	0	0	
14. Credit accident and health	0	0	0	
15. Other accident and health	0	0	0	
16. Workers' compensation	5,147,437	3,822,318	74.3	82.8
17.1 Other liability - occurrence	218,632	(74,201)	(33.9)	(36.9)
17.2 Other liability - claims-made	(163)	(387)	237.2	(13.8)
18.1 Products liability - occurrence	1,677,278	(240,705)	(14.4)	24.9
18.2 Products liability - claims-made	.81	(57)	(70.2)	38.7
19.1,19.2 Private passenger auto liability	205,290,647	143,226,232	69.8	83.6
19.3,19.4 Commercial auto liability	9,131,311	3,458,668	37.9	59.9
21. Auto physical damage	111,090,058	80,528,332	72.5	87.9
22. Aircraft (all perils)	0	0	0	
23. Fidelity	5,684	20,250	356.3	(16.1)
24. Surety	.75	.9	12.1	8.2
26. Burglary and theft	1,653	(353)	(21.3)	177.8
27. Boiler and machinery	1,541,004	392,686	25.5	14.9
28. Credit	0	0	0	
29. International	0	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	388,888,009	253,241,956	65.1	80.8
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	131,200	353,433	326,439
2. Allied Lines	169,213	448,291	416,739
3. Farmowners multiple peril	0	0	
4. Homeowners multiple peril	0	0	
5. Commercial multiple peril	17,027,943	52,971,698	55,046,390
6. Mortgage guaranty	0	0	
8. Ocean marine	0	0	
9. Inland marine	18,038	42,124	57,063
10. Financial guaranty	0	0	
11.1 Medical malpractice - occurrence	.0	1,052	
11.2 Medical malpractice - claims-made	948	2,873	2,696
12. Earthquake	0	0	
13. Group accident and health	0	0	
14. Credit accident and health	0	0	
15. Other accident and health	0	0	
16. Workers' compensation	2,028,883	5,395,540	5,365,356
17.1 Other liability - occurrence	70,964	195,525	265,310
17.2 Other liability - claims-made	(449)	(272)	428
18.1 Products liability - occurrence	582,653	1,722,100	1,873,896
18.2 Products liability - claims-made	0	192	778
19.1,19.2 Private passenger auto liability	66,114,542	206,114,084	177,023,113
19.3,19.4 Commercial auto liability	2,839,662	9,182,694	9,794,890
21. Auto physical damage	35,252,660	110,214,535	99,617,683
22. Aircraft (all perils)	0	0	
23. Fidelity	1,252	3,799	4,728
24. Surety	0	100	100
26. Burglary and theft	0	1,627	1,579
27. Boiler and machinery	454,808	1,465,330	1,386,037
28. Credit	0	0	
29. International	0	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	124,692,317	388,114,725	351,183,224
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)			

Part 3
NONE

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

RESPONSES

1. Will the SVO Compliance Certification be filed with this statement?Yes.....
2. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?No.....
3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?Yes.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



OVERFLOW PAGE FOR WRITE-INS

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

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

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
BONDS								
Special Revenue & Assessment								
United States								
312913-ZE-9	FHLMC REMIC Ser 7.000% 12/15/22 1437-HD	09/01/2002	Interest Capitalization		18,106	18,106		1
31358L-WH-5	FNMA REMIC Ser 7.000% 02/25/22 1992-15KZ	09/01/2002	Interest Capitalization		19,805	19,805		1
Total United States						37,911	37,911	0 XXX
319999 - Total - Bonds - Special Revenue						37,911	37,911	0 XXX
6099997 - Total - Bonds - Part 3						37,911	37,911	0 XXX
6099999 - Total - Bonds						37,911	37,911	0 XXX
6599999 - Total - Preferred Stocks						XXX		XXX
7099999 - Total - Common Stocks						XXX		XXX
7199999 - Total - Preferred and Common Stocks						XXX		XXX
7299999 - Totals						37,911	XXX	0 XXX

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

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

SCHEDULE D - PART 4

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

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
BONDS																
State, Territories and Possessions																
United States																
Minnesota																
604128-KL-1...	Minnesota St GO Ref 5.400% 08/01/02	08/01/2002	Maturity	500,000	500,000	495,565	499,951	49					0	13,500		1PE
Total Minnesota																
Total United States																
1799999 - Bonds - States, Territories and Possessions				500,000	500,000	495,565	499,951	49	0	0	0	0	0	13,500	XXX	XXX
Special Revenue & Assessment																
United States																
New Jersey																
645792-GQ-9...	New Jersey Hlth Care 6.700% 07/01/09	07/01/2002	Call	100,000		15,000	15,000	12,873	13,930	1,070			0	503		1
Total New Jersey																
New Mexico																
013544-CB-5...	Albuquerque NM Hosp 7.750% 08/01/08	08/01/2002	Call	100,000		35,000	35,000	32,900	34,025	975			0	1,356		1
Total New Mexico																
Tennessee																
468826-DD-1...	Jackson TN Wtr & Swr 7.200% 07/01/12	07/01/2002	Call	100,000		10,000	10,000	8,964	9,352	648			0	360		1
Total Tennessee																
United States																
312903-8G-5...	FHLMC REMIC Ser 179-A 9.300% 07/15/21	08/15/2002	Paydown			3,451	3,451	3,556	3,460	(9)			0	.47		.1Z
FHLMC REMIC Ser 1218-K 7.500% 01/15/22																
312908-VL-7...	FHLMC REMIC Ser 7.500% 04/15/03	09/01/2002	Paydown		103,469	103,469	103,098	103,099	.369				0	1,334		1
312915-PF-2...	1494-PN	09/01/2002	Paydown		.56,839	.56,839	60,613	.56,941	(103)			0	712		.1Z	
31340Y-BH-1...	FHLMC REMIC Ser 6-C 9.050% 06/15/19	08/15/2002	Paydown		2,668	2,668	2,825	2,783	(115)			0	.36			
313602-DV-3...	FNMA REMIC Ser 9.000% 06/25/18 1988-15A	09/01/2002	Paydown		3,110	3,110	3,146	3,129	(18)			0	.45		1	
Total United States																
3199996 - Bonds - Special Revenues - United States				169,537	169,537	173,238	169,412	124	0	0	0	0	2,174	XXX	XXX	
3199999 - Bonds - Special Revenues				229,537	229,537	227,975	226,719	2,817	0	0	0	0	4,393	XXX	XXX	
Industrial & Miscellaneous																
United States																
254067-AD-3...	Dillards Inc Nt 6.310% 08/01/12	08/01/2002	Call	100,000		500,000	499,950	499,775	.225				0	.15,775		3
Resecuritization Mtg 6.750% 06/19/28																
761042-BF-6...	Tr Ser 1999-B Cl A3	09/01/2002	Paydown		13,989	13,989	13,630	13,685	.303			0	158		1PE	
Total United States																
4599999 - Bonds - Industrial and Miscellaneous				513,989	513,989	513,580	513,460	.528	0	0	0	0	15,933	XXX	XXX	
6099997 - Bonds - Part 4				1,243,526	1,243,526	1,237,120	1,240,130	3,394	0	0	0	0	33,826	XXX	XXX	
6099999 - Total - Bonds				1,243,526	1,243,526	1,237,120	1,240,130	3,394	0	0	0	0	33,826	XXX	XXX	
6599999 - Total - Preferred Stocks				XXX										XXX		XXX
7099999 - Total - Common Stocks				XXX										XXX		XXX
7199999 - Total - Preferred and Common Stocks				XXX										XXX		XXX
7299999 Totals				1,243,526	XXX	1,237,120	1,240,130	3,394	0	0	0	0	33,826	0	XXX	

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

0

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

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

SCHEDULE E - PART 1 - CASH



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

Designate the type of health care providers
reported on this page

Physicians

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

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

NONE



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

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

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

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

Designate the type of health care providers
reported on this page

Other Health Care Professionals

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

1 States, Etc.	2 Direct Premiums Written	3 Direct Premiums Earned	Direct Losses Paid		6 Direct Losses Incurred	Direct Losses Unpaid		9 Direct Losses Incurred But Not Reported
			4 Amount	5 Number of Claims		7 Amount Reported	8 Number of Claims	
1. Alabama	AL							
2. Alaska	AK							
3. Arizona	AZ							
4. Arkansas	AR							
5. California	CA							
6. Colorado	CO							
7. Connecticut	CT							
8. Delaware	DE							
9. District of Columbia	DC							0
10. Florida	FL							150
11. Georgia	GA							
12. Hawaii	HI							
13. Idaho	ID							
14. Illinois	IL	1,052	962			282		283
15. Indiana	IN							
16. Iowa	IA							
17. Kansas	KS							
18. Kentucky	KY							
19. Louisiana	LA							
20. Maine	ME							
21. Maryland	MD							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							
35. North Dakota	ND							
36. Ohio	OH							5
37. Oklahoma	OK							
38. Oregon	OR							
39. Pennsylvania	PA							293
40. Rhode Island	RI							
41. South Carolina	SC							
42. South Dakota	SD							
43. Tennessee	TN							
44. Texas	TX							3
45. Utah	UT							
46. Vermont	VT							
47. Virginia	VA							58
48. Washington	WA							
49. West Virginia	WV							
50. Wisconsin	WI							
51. Wyoming	WY							
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR							
55. U.S. Virgin Islands	VI							
56. Canada	CN							
57. Aggregate Other Aliens	OT							
58. Totals		1,052	962			35		795
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 PROPERTY AND
CASUALTY INSURANCE COMPANY**

Designate the type of health care providers
reported on this page

Other Health Care Facilities

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

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

NONE



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

Designate the type of health care providers
reported on this page

Medical Malpractice Policies

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

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

NONE