



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
NATIONWIDE GENERAL INSURANCE COMPANY

NAIC Group Code 0140 (Current Period) 0140 (Prior Period) NAIC Company Code 23760 Employer's ID Number 31-4425763

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile United States of America

Incorporated 08/22/1957 Commenced Business 09/03/1958

Statutory Home Office One Nationwide Plaza (Street and Number), Columbus, OH 43215-2220 (City or Town, State and Zip Code)

Main Administrative Office One Nationwide Plaza (Street and Number), Columbus, OH 43215-2220 (City or Town, State and Zip Code), 614-249-7111 (Area Code) (Telephone Number)

Mail Address One Nationwide Plaza (Street and Number or P.O. Box), Columbus, OH 43215-2220 (City or Town, State and Zip Code)

Primary Location of Books and Records One Nationwide Plaza (Street and Number), Columbus, OH 43215-2220 (City or Town, State and Zip Code), 614-249-1545 (Area Code) (Telephone Number)

Internet Website Address www.nationwide.com

Statement Contact Raymond T. 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 (Street and Number), Columbus, OH 43215-2220 (City or Town, State and Zip Code), 614-249-6408 (Area Code) (Telephone Number) (Extension)

OFFICERS

President Galen Ross Barnes Secretary Glenn Warren Soden
Treasurer Michael Dean Miller

VICE PRESIDENTS

David Andrew Diamond Patricia Ruth Hatler Edwin Pugh McClausland Jr.
Michael Dean Miller Brian Waggoner Nocco Robert Alan Oakley

DIRECTORS OR TRUSTEES

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

State of Ohio } ss
County of Franklin }

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/Chief Operating Officer President Glenn Warren Soden--Assoc. VP/Asst Sec Secretary Michael Dean Miller--Sr. VP-Finance Treasurer

Subscribed and sworn to before me this day of , 2003

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

Schedule A - Part 1

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
US Governments Issuer Obligations (10) United States																					
912827-J7-8	U S Treasury Nt		6.250	FA	02/15/2003			999,781	1,000,000	100.5940	1,005,940	989,063	23,607	62,500	1,748				1	07/28/1995	6.435
912827-Y5-5	U S Treasury Nt		7.000	JJ	07/15/2006			2,131,808	2,000,000	115.9380	2,318,760	2,180,313	64,674	140,000	(33,311)				1	07/10/2001	4.946
Total United States								3,131,589	3,000,000	XXX	3,324,700	3,169,375	88,281	202,500	(31,563)	0	0	0	XXX	XXX	XXX
0199999 - Total Bonds - U.S. Government - Issuer Obligations								3,131,589	3,000,000	XXX	3,324,700	3,169,375	88,281	202,500	(31,563)	0	0	0	XXX	XXX	XXX
0399996 - Bonds - U.S. Government								3,131,589	3,000,000	XXX	3,324,700	3,169,375	88,281	202,500	(31,563)	0	0	0	XXX	XXX	XXX
0399999 - Total - U.S. Government Bonds								3,131,589	3,000,000	XXX	3,324,700	3,169,375	88,281	202,500	(31,563)	0	0	0	XXX	XXX	XXX
State, Territories and Possessions Issuer Obligations (10) United States Florida																					
341535-GD-8	Florida St Bd Ed GO Pub Ed Ser C		6.000	MN	05/01/2007			294,417	300,000	0.0000	294,417	280,656	3,000	18,000	1,084				1PE	12/14/1978	6.500
Total Florida								294,417	300,000	XXX	294,417	280,656	3,000	18,000	1,084	0	0	0	XXX	XXX	XXX
Total United States								294,417	300,000	XXX	294,417	280,656	3,000	18,000	1,084	0	0	0	XXX	XXX	XXX
1199999 - Total Bonds - States, Territories and Possessions - Issuer Obligations								294,417	300,000	XXX	294,417	280,656	3,000	18,000	1,084	0	0	0	XXX	XXX	XXX
1799996 - Bonds - States, Territory, Poss - United States								294,417	300,000	XXX	294,417	280,656	3,000	18,000	1,084	0	0	0	XXX	XXX	XXX
1799997 - Bonds - States, Territory, Poss - Canada								0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX	XXX
1799998 - Bonds - States, Territory, Poss - Other Countries								0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX	XXX
1799999 - Total - States, Territories and Possessions								294,417	300,000	XXX	294,417	280,656	3,000	18,000	1,084	0	0	0	XXX	XXX	XXX
Political Subdivisions of States Issuer Obligations (10) United States Texas																					
283767-F2-2	El Paso TX ISD GO Indpt Sch Dist		4.500	FA	02/15/2010			1,000,000	1,000,000	0.0000	1,000,000	1,000,000	17,000	45,000					1PE	03/10/1999	4.500
Total Texas								1,000,000	1,000,000	XXX	1,000,000	1,000,000	17,000	45,000	0	0	0	0	XXX	XXX	XXX
Total United States								1,000,000	1,000,000	XXX	1,000,000	1,000,000	17,000	45,000	0	0	0	0	XXX	XXX	XXX
1899999 - Total Bonds - Political Subdivisions - Issuer Obligations								1,000,000	1,000,000	XXX	1,000,000	1,000,000	17,000	45,000	0	0	0	0	XXX	XXX	XXX
2499996 - Bonds - Political Subdivision - United States								1,000,000	1,000,000	XXX	1,000,000	1,000,000	17,000	45,000	0	0	0	0	XXX	XXX	XXX
2499997 - Bonds - Political Subdivision - Canada								0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX	XXX
2499998 - Bonds - Political Subdivision - Other Countries								0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX	XXX
2499999 - Total - Political Subdivisions Bonds								1,000,000	1,000,000	XXX	1,000,000	1,000,000	17,000	45,000	0	0	0	0	XXX	XXX	XXX
Special Revenue & Assessment Issuer Obligations (10) United States Kentucky																					
691021-EA-3	Owensboro KY El Lt & Pwr Rev Ser 1978		6.850	JJ	01/01/2008			301,255	300,000	113.3090	339,927	303,747	10,275	20,550	(205)				1	02/27/1979	6.750
Total Kentucky								301,255	300,000	XXX	339,927	303,747	10,275	20,550	(205)	0	0	0	XXX	XXX	XXX
Michigan																					
59465E-B7-7	Michigan St Hosp Fin Auth Rev Ascension Hlth Credit - Ser A		5.500	MN	11/15/2010			1,003,168	1,000,000	0.0000	1,003,168	1,004,080	7,028	55,000	(315)				1PE	10/18/1999	5.450
Total Michigan								1,003,168	1,000,000	XXX	1,003,168	1,004,080	7,028	55,000	(315)	0	0	0	XXX	XXX	XXX
Oklahoma																					
899652-DY-4	Tulsa OK Indl Auth Hosp Rev Ref Hillcrest Med Ctr Proj		6.250	JD	06/01/2010			1,076,642	1,000,000	119.1480	1,191,480	1,103,740	5,208	62,500	(8,352)				1	07/14/1999	5.000
Total Oklahoma								1,076,642	1,000,000	XXX	1,191,480	1,103,740	5,208	62,500	(8,352)	0	0	0	XXX	XXX	XXX
Total United States								2,381,065	2,300,000	XXX	2,534,575	2,411,567	22,511	138,050	(8,872)	0	0	0	XXX	XXX	XXX
2599999 - Total Bonds - Special Revenue - Issuer Obligations								2,381,065	2,300,000	XXX	2,534,575	2,411,567	22,511	138,050	(8,872)	0	0	0	XXX	XXX	XXX
Defined Multi-Class Residential (DR) United States																					
312903-BG-5	FHLMC REMIC Ser 179-A		9.300	MTLY	07/15/2021	05/15/2003	100.000	9,906	9,948	0.0000	9,906	10,251	41	925	(77)				1	05/06/1991	8.149
312908-VL-7	FHLMC REMIC Ser 1218-K		7.500	MTLY	01/15/2022	08/01/2009	100.000	676,386	678,695	0.0000	676,386	676,263	4,242	50,859	89				1	01/01/2002	7.658

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21				
			4	5									14	15										
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest				
312915-PF-2	FHLMC REMIC Ser 1494-PN		7.500	MTLY	04/15/2003	04/01/2003	100.000	94,509	94,607	0.0000	94,509	100,890	591	7,096	(536)			1	03/04/1993	6.431				
313603-GW-6	FNMA REMIC Ser 1989-86E		8.750	MTLY	11/25/2019	06/01/2018	100.000	29,627	29,668	0.0000	29,627	29,872	216	2,596	(26)			1	02/06/1991	8.655				
38373V-HZ-6	GNMA Ser 2002-60 CI PE		6.000	MTLY	07/20/2031	11/01/2009	100.000	1,011,166	1,000,000	0.0000	1,011,166	1,011,875	5,000	20,000	(709)			1	08/19/2002	5.773				
Total United States								1,821,593	1,812,919	XXX	1,821,593	1,829,151	10,091	81,476	(1,259)	0	0	XXX	XXX	XXX				
2799999 - Total Bonds - Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities								1,821,593	1,812,919	XXX	1,821,593	1,829,151	10,091	81,476	(1,259)	0	0	0	0	XXX	XXX	XXX		
Other Multi-Class Commercial (OC)																								
United States																								
Indiana																								
31359X-FH-7	FNMA REMIC Ser 1999-62 A6		7.790	MTLY	04/04/2031	11/01/2017	100.000	1,013,062	1,000,000	0.0000	1,013,062	1,016,250	6,492	77,900	(1,120)			1	12/01/1999	7.690				
Total Indiana								1,013,062	1,000,000	XXX	1,013,062	1,016,250	6,492	77,900	(1,120)	0	0	0	XXX	XXX	XXX			
Total United States								1,013,062	1,000,000	XXX	1,013,062	1,016,250	6,492	77,900	(1,120)	0	0	0	XXX	XXX	XXX			
3099999 - Total Bonds - Special Revenue - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities								1,013,062	1,000,000	XXX	1,013,062	1,016,250	6,492	77,900	(1,120)	0	0	0	0	XXX	XXX	XXX		
3199996 - Bonds - Special Revenue - United States								5,215,720	5,112,919	XXX	5,369,230	5,256,968	39,093	297,426	(11,251)	0	0	0	0	XXX	XXX	XXX		
3199997 - Bonds - Special Revenue - Canada								0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	
3199998 - Bonds - Special Revenue - Other Countries								0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX
3199999 - Total - Special Revenue Bonds								5,215,720	5,112,919	XXX	5,369,230	5,256,968	39,093	297,426	(11,251)	0	0	0	0	0	XXX	XXX	XXX	
Public Utilities (unaffiliated)																								
Issuer Obligations (10)																								
United States																								
665228-BU-5	Northern Illinois Gas Co 1st Mtg Bd		6.625	FA	02/01/2011			900,207	800,000	110.1190	880,952	901,512	22,083		(1,305)			1PE	11/07/2002	4.741				
Total United States								900,207	800,000	XXX	880,952	901,512	22,083	0	(1,305)	0	0	0	XXX	XXX	XXX			
3299999 - Total Bonds - Public Utilities - Issuer Obligations								900,207	800,000	XXX	880,952	901,512	22,083	0	(1,305)	0	0	0	0	XXX	XXX	XXX		
3899996 - Bonds - Public Utilities - United States								900,207	800,000	XXX	880,952	901,512	22,083	0	(1,305)	0	0	0	0	0	XXX	XXX	XXX	
3899997 - Bonds - Public Utilities - Canada								0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	
3899998 - Bonds - Public Utilities - Other Countries								0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX
3899999 - Total - Public Utilities Bonds								900,207	800,000	XXX	880,952	901,512	22,083	0	(1,305)	0	0	0	0	0	XXX	XXX	XXX	
Industrial & Miscellaneous																								
Issuer Obligations (10)																								
United States																								
03350#-AB-2	Andersen Corp Sr Nt Ser B		7.250	JJ	07/15/2009			1,000,000	1,000,000	0.0000	1,000,000	1,000,000	33,431	72,500				1	07/29/1999	7.250				
03760A-AC-5	Apogent Technologies Inc Sr Nt Ser B		8.000	AO	04/01/2011			691,653	610,000	114.7250	699,823	692,826	12,200		(1,173)			2	11/01/2002	5.924				
093662-AB-0	Block Financial Corp Sr Nt		8.500	AO	04/15/2007			497,135	500,000	115.2370	576,185	495,800	8,972	42,500	532			2	04/13/2000	8.663				
313310-GB-7	Federal Farm Credit Bk Nt		5.300	AO	10/25/2017			501,244	500,000	0.0000	501,244	501,250	4,858		(6)			1	11/01/2002	5.275				
655855-DK-7	Norfolk Southern Railway Co Eq Tr Ctf Ser H		5.400	JJ	07/15/2005			953,363	1,000,000	106.9850	1,069,850	905,610	24,900	54,000	16,129			1PE	10/19/1999	7.451				
679574-AF-0	Old Dominion Elec 1st Mtg Bd		6.250	JD	06/01/2011			909,003	850,000	110.5800	939,930	911,047	4,227	26,563	(2,044)			1PE	08/09/2002	5.220				
81238X-BN-0	Sears Roebuck & Co Mt Nt Ser VI		10.000	AO	02/03/2012			110,972	100,000	0.0000	110,972	111,095	2,500		(123)			1	10/31/2002	8.257				
Total United States								4,663,370	4,560,000	XXX	4,898,003	4,617,628	91,288	195,563	13,315	0	0	0	0	XXX	XXX	XXX		
Other Country																								
494386-AA-3	Kimberly-Clark de Mexico Sr Nt		8.875	FA	08/01/2009			217,434	200,000	115.3280	230,656	217,988	7,396		(554)			2	09/13/2002	7.189				
Total Other Country								217,434	200,000	XXX	230,656	217,988	7,396	0	(554)	0	0	0	0	XXX	XXX	XXX		
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations								4,880,804	4,760,000	XXX	5,128,659	4,835,616	98,684	195,563	12,760	0	0	0	0	XXX	XXX	XXX		
Other Multi-Class Residential (OR)																								
United States																								
161551-FF-8	Chase Funding Mtg Ln Asset Backed Ser 2001-4 CI 1M1		6.794	MTLY	11/25/2031	12/01/2022	100.000	899,797	900,000	0.0000	899,797	899,987	5,096	61,120	(169)			1PE	12/11/2001	6.840				
79548K-ZK-7	Salomon Bros Mtg Sec VII Inc Ser 1998-A01 CI A7		7.930	MTLY	06/25/2028	08/01/2017	100.000	802,509	787,726	0.0000	802,509	806,434	5,206	62,467	(853)			1PE	11/10/1999	7.647				
Total United States								1,702,306	1,687,726	XXX	1,702,306	1,706,421	10,301	123,586	(1,023)	0	0	0	XXX	XXX	XXX			
4299999 - Total Bonds - Industrial, Misc. - Other Multi-Class Residential Mortgage-Backed Securities								1,702,306	1,687,726	XXX	1,702,306	1,706,421	10,301	123,586	(1,023)	0	0	0	0	XXX	XXX	XXX		
Other Multi-Class Commercial (CC)																								
United States																								
667294-AR-3	Northwest Airlines Enhanced ETC Ser 1999-3 CI B		9.485	AO	10/01/2016	04/01/2015	100.000	735,385	905,156	81.2440	735,385	914,045	21,464	85,854	(123,925)			3	12/09/1999	9.324				
Total United States								735,385	905,156	XXX	735,385	914,045	21,464	85,854	(123,925)	0	0	0	0	XXX	XXX	XXX		
4499999 - Total Bonds - Industrial, Misc. - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities								735,385	905,156	XXX	735,385	914,045	21,464	85,854	(123,925)	0	0	0	0	XXX	XXX	XXX		
4599996 - Bonds - Industrial and Misc - United States								7,101,061	7,152,882	XXX	7,335,694	7,238,093	123,053	405,003	(111,633)	0	0	0	0	XXX	XXX	XXX		

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Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

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
BONDS							
Special Revenue & Assessment							
United States							
.....312908-VL-7.....	FHLMC REMIC Ser 1218-K 7.500% 01/15/22.....	.....01/01/2002.....	Interest Capitalization.....		4,215	4,215	
.....38373V-HZ-6.....	GNMA Ser 2002-60 CI PE 6.000% 07/20/31.....	.....08/19/2002.....	Salomon Smith Barney.....		1,011,875	1,000,000	4,833
Total United States					1,016,090	1,004,215	4,833
3199996 - Bonds - Special Revenues - United States					1,016,090	1,004,215	4,833
3199997 - Bonds - Special Revenues - Canada					0	0	0
3199998 - Bonds - Special Revenues - Other Countries					0	0	0
3199999 - Total - Bonds - Special Revenue					1,016,090	1,004,215	4,833
Public Utilities (unaffiliated)							
United States							
.....665228-BU-5.....	Northern Illinois Gas 6.625% 02/01/11 Co 1st Mtg Bd.....	.....11/07/2002.....	Barclays Capital.....		901,512	800,000	15,017
Total United States					901,512	800,000	15,017
3899996 - Bonds - Public Utilities - United States					901,512	800,000	15,017
3899997 - Bonds - Public Utilities - Canada					0	0	0
3899998 - Bonds - Public Utilities - Other Countries					0	0	0
3899999 - Total - Bonds - Public Utilities					901,512	800,000	15,017
Industrial & Miscellaneous							
United States							
.....03760A-AC-5.....	Apogent Technologies 8.000% 04/01/11 Inc Sr Nt Ser B.....	.....11/01/2002.....	Morgan/JP/Securities - Bonds.....		692,826	610,000	4,744
.....313310-GB-7.....	Federal Farm Credit Bk 5.300% 10/25/17 Nt.....	.....11/01/2002.....	Piper Jaffray Inc.....		501,250	500,000	.663
.....679574-AF-0.....	Old Dominion Elec 1st 6.250% 06/01/11 Mtg Bd.....	.....08/09/2002.....	Morgan/JP/Securities - Bonds.....		911,047	850,000	10,773
.....81238X-BN-0.....	Sears Roebuck & Co MT 10.000% 02/03/12 Nt Ser VI.....	.....10/31/2002.....	Nationwide Property & Casualty.....		111,095	100,000	.833
Total United States					2,216,218	2,060,000	17,013
Other Country							
.....494386-AA-3.....	Kimberly-Clark de 8.875% 08/01/09 Mexico Sr Nt.....	.....09/13/2002.....	Nationwide Indemnity.....		217,988	200,000	2,416
Total Other Country					217,988	200,000	2,416
4599996 - Bonds - Industrial and Misc - United States					2,216,218	2,060,000	17,013
4599997 - Bonds - Industrial and Misc - Canada					0	0	0
4599998 - Bonds - Industrial and Misc - Other Countries					217,988	200,000	2,416
4599999 - Total - Bonds - Industrial, Misc.					2,434,206	2,260,000	19,429
6099997 - Total - Bonds - Part 3					4,351,808	4,064,215	39,279
6099998 - Total - Bonds - Part 5					163,489	152,716	1,901
6099999 - Total - Bonds					4,515,297	4,216,931	41,180
6599998 - Total - Preferred Stocks - Part 5					0	XXX	0
6599999 - Total - Preferred Stocks					0	XXX	0
7099998 - Total - Common Stocks - Part 5					0	XXX	0
7099999 - Total - Common Stocks					0	XXX	0
7199999 - Total - Preferred and Common Stocks					0	XXX	0
7299999 Totals					4,515,297	XXX	41,180

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
CUSIP Identification	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	
BONDS																
State, Territories and Possessions																
United States																
Pennsylvania																
709139-UE-7	Pennsylvania St GO 2nd 5.600% 07/01/02 Ser 1992	07/01/2002	Maturity		500,000	500,000	500,000	500,000					0	28,000		
Total Pennsylvania					500,000	500,000	500,000	500,000	0	0	0	0	0	28,000	XXX	
Total United States					500,000	500,000	500,000	500,000	0	0	0	0	0	28,000	XXX	
1799996 - Bonds - States, Territory, Poss - United States					500,000	500,000	500,000	500,000	0	0	0	0	0	28,000	XXX	
1799997 - Bonds - States, Territory, Poss - Canada					0	0	0	0	0	0	0	0	0	0	0	XXX
1799998 - Bonds - States, Territory, Poss - Other Countries					0	0	0	0	0	0	0	0	0	0	XXX	
1799999 - Bonds - States, Territories and Possessions					500,000	500,000	500,000	500,000	0	0	0	0	0	28,000	XXX	
Political Subdivisions of States																
United States																
Alabama																
472628-LR-5	Jefferson Cnty AL GO 5.550% 04/01/02	04/01/2002	Maturity		500,000	500,000	505,545	500,180	(180)				0	13,875		
Total Alabama					500,000	500,000	505,545	500,180	(180)	0	0	0	0	13,875	XXX	
Virginia																
303820-VY-7	Fairfax Cnty VA GO Ref 5.600% 05/01/02 Pub Impt Ser B	05/01/2002	Maturity		280,000	280,000	279,368	279,925	75				0	7,840		
Total Virginia					280,000	280,000	279,368	279,925	75	0	0	0	0	7,840	XXX	
Total United States					780,000	780,000	784,913	780,106	(106)	0	0	0	0	21,715	XXX	
2499996 - Bonds - Political Subdivisions - United States					780,000	780,000	784,913	780,106	(106)	0	0	0	0	21,715	XXX	
2499997 - Bonds - Political Subdivisions - Canada					0	0	0	0	0	0	0	0	0	0	0	XXX
2499998 - Bonds - Political Subdivisions - Other Countries					0	0	0	0	0	0	0	0	0	0	0	XXX
2499999 - Bonds - Political Subdivisions					780,000	780,000	784,913	780,106	(106)	0	0	0	0	21,715	XXX	
Special Revenue & Assessment																
United States																
312903-8G-5	FHLMC REMIC Ser 179-A 9.300% 07/15/21	11/15/2002	Paydown		16,274	16,274	16,770	16,331	(57)				0	794		
312908-GL-4	FHLMC REMIC Ser 1194-G 6.500% 10/15/06	04/01/2002	Paydown		134,911	134,911	121,315	134,309	602				0	1,747		
312908-VL-7	FHLMC REMIC Ser 1218-K 7.500% 01/15/22	12/01/2002	Paydown		434,551	434,551	432,983	433,006	1,545				0	19,081		
312915-PF-2	FHLMC REMIC Ser 7.500% 04/15/03 1494-PN	12/01/2002	Paydown		270,346	270,346	288,299	271,597	(1,251)				0	11,108		
313603-GW-6	FNMA REMIC Ser 8.750% 11/25/19 1989-86E	12/01/2002	Paydown		24,998	24,998	25,170	24,984	14				0	1,075		
Total United States					881,079	881,079	884,536	880,226	853	0	0	0	0	33,805	XXX	
3199996 - Bonds - Special Revenues - United States					881,079	881,079	884,536	880,226	853	0	0	0	0	33,805	XXX	
3199997 - Bonds - Special Revenues - Canada					0	0	0	0	0	0	0	0	0	0	0	XXX
3199998 - Bonds - Special Revenues - Other Countries					0	0	0	0	0	0	0	0	0	0	0	XXX
3199999 - Bonds - Special Revenues					881,079	881,079	884,536	880,226	853	0	0	0	0	33,805	XXX	
Industrial & Miscellaneous																
United States																
667294-AR-3	Northwest Airlines 9.485% 10/01/16 Enhanced ETC Ser 1999-3 Cl B	10/01/2002	Paydown		57,056	57,056	57,617	54,167	2,890				0	5,412		
79548K-ZK-7	Salomon Bros Mtg Sec 7.930% 06/25/28 VII Inc Ser 1998-AQ1 Cl A7	12/01/2002	Paydown		201,342	201,342	206,124	205,339	(3,997)				0	8,374		
Total United States					258,399	258,399	263,741	259,505	(1,107)	0	0	0	0	13,786	XXX	
Other Country																
055654-AA-5	BSCH Issuance Ltd Sub 7.625% 11/03/09 Gtd Nt	12/20/2002	Nationwide Mutual		1,117,912	1,000,000	1,007,360	1,006,247	(601)			112,266	112,266	87,476		
Total Other Country					1,117,912	1,000,000	1,007,360	1,006,247	(601)	0	0	112,266	112,266	87,476	XXX	
4599996 - Bonds - Industrial and Misc - United States					258,399	258,399	263,741	259,505	(1,107)	0	0	0	0	13,786	XXX	
4599997 - Bonds - Industrial and Misc - Canada					0	0	0	0	0	0	0	0	0	0	0	XXX
4599998 - Bonds - Industrial and Misc - Other Countries					1,117,912	1,000,000	1,007,360	1,006,247	(601)	0	0	112,266	112,266	87,476	XXX	
4599999 - Bonds - Industrial and Miscellaneous					1,376,311	1,258,399	1,271,101	1,265,752	(1,707)	0	0	112,266	112,266	101,262	XXX	
6099997 - Bonds - Part 4					3,537,390	3,419,478	3,440,550	3,426,084	(960)	0	0	112,266	112,266	184,781	XXX	
6099998 - Bonds - Part 5					166,091	152,716	163,489	163,292	(197)	0	0	2,800	2,800	4,025	XXX	

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	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
6099999 - Total - Bonds					3,703,481	3,572,194	3,604,039	3,589,376	(1,157)	0	0	115,066	115,066	188,806	XXX
6599999 - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	XXX	0
6599999 - Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0
7099998 - Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	XXX	0
7099999 - Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0
7199999 - Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0
7299999 Totals					3,703,481	XXX	3,604,039	3,589,376	(1,157)	0	0	115,066	115,066	188,806	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	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 and Dividends Received During Year	Paid for Accrued Interest and Dividends
BONDS																
Special Revenue & Assessment United States																
312908-VL-7	FHLMC REMIC Ser 1218-K 7.500% 01/15/22	01/01/2002	Interest Capitalization	12/01/2002	Paydown	2,716	2,716	2,716	2,716					0	119	
Total United States						2,716	2,716	2,716	2,716	0	0	0	0	0	119	0
3199996 - Bonds - Special Revenue - United States						2,716	2,716	2,716	2,716	0	0	0	0	0	119	0
3199997 - Bonds - Special Revenue - Canada						0	0	0	0	0	0	0	0	0	0	0
3199998 - Bonds - Special Revenue - Other Countries						0	0	0	0	0	0	0	0	0	0	0
3199999 - Bonds - Special Revenue						2,716	2,716	2,716	2,716	0	0	0	0	0	119	0
Industrial & Miscellaneous United States																
679574-AF-0	Old Dominion Elec 1st 6.250% 06/01/11 Mtg Bd	08/09/2002	Morgan/JP/Securities - Bonds	10/31/2002	AMCO	150,000	160,773	163,375	160,576	(197)			2,800	2,800	3,906	1,901
Total United States						150,000	160,773	163,375	160,576	(197)	0	0	2,800	2,800	3,906	1,901
4599996 - Bonds - Industrial and Miscellaneous - United States						150,000	160,773	163,375	160,576	(197)	0	0	2,800	2,800	3,906	1,901
4599997 - Bonds - Industrial and Miscellaneous - Canada						0	0	0	0	0	0	0	0	0	0	0
4599998 - Bonds - Industrial and Miscellaneous - Other Countries						0	0	0	0	0	0	0	0	0	0	0
4599999 - Bonds - Industrial and Miscellaneous						150,000	160,773	163,375	160,576	(197)	0	0	2,800	2,800	3,906	1,901
6099998 - Total - Bonds						152,716	163,489	166,091	163,292	(197)	0	0	2,800	2,800	4,025	1,901
7299999 Totals							163,489	166,091	163,292	(197)	0	0	2,800	2,800	4,025	1,901

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SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
NONE								
1799999 Totals							XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$
2. Total amount of intangible assets nonadmitted: \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	Stock in Lower-tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 Total				XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest	
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	14 Gross Amount Received				
Class One Money Market Mutual Funds																	
990061-75-6...	Nationwide Cash Mgmt Partn...	12/31/2002	Direct	1.560	MTLY	12/31/2003	1,685,136			1,685,136	1,685,136		1,807		1	1.799	
7899999 - Class One Money Market Mutual Funds							1,685,136	0	0	XXX	1,685,136	0	1,807	0	XXX	XXX	
8099999 Totals							1,685,136	(a)	0	0	XXX	1,685,136	0	1,807	0	XXX	XXX

(a) Includes \$0 other than accrual of discount and amortization of premium.

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Schedule DB - Part A - Section 1

NONE

Schedule DB - Part A - Section 2

NONE

Schedule DB - Part A - Section 3

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part B - Section 2

NONE

Schedule DB - Part B - Section 3

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Part C - Section 3

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part D - Section 3

NONE

Schedule DB - Part E - Section 1

NONE

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value(-), or Fair Value over Statement (+)
1. Bonds	19,545,564	20,696,694	1,151,130
2. Preferred Stocks	0	0	0
3. Totals	19,545,564	20,696,694	1,151,130

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Securities traded on national exchanges are valued based on prices from independent services. Investments for which published quotations are not available are valued from an internally developed matrix or obtained from other independent sources.....

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
AZ00001	B	USTNTS, 7.000%, 07/15/06	Phoenix, AZ, BNY Western Trust, FPAZPH	1,100,000	1,172,495	1,275,318
AZ00002						
AZ00003						
AZ00004						
AZ00005						
AZ00006						
AZ00007						
AZ99999 - Arizona				1,100,000	1,172,495	1,275,318
AR00001	B	USTNTS, 6.250%, 02/15/03	Little Rock, AR, Bank of America, FPARPH	100,000	99,978	100,594
AR00002						
AR00003						
AR00004						
AR00005						
AR00006						
AR99999 - Arkansas				100,000	99,978	100,594
FL00001	B	El Paso TX ISD GO Indpt Sch Dist, 4.500%, 02/15/10	Jacksonville, FL, First Union National Bank - FL, FPFLPH	210,000	210,000	210,000
FL00002						
FL00003						
FL00004						
FL00005						
FL00006						
FL00007						
FL99999 - Florida				210,000	210,000	210,000
GA00001	B	El Paso TX ISD GO Indpt Sch Dist, 4.500%, 02/15/10	Winston-Salem, NC, Wachovia Bank, FPGAPH	40,000	40,000	40,000
GA00002						
GA00003						
GA00004						
GA00005						
GA00006						
GA99999 - Georgia				40,000	40,000	40,000
LA00001	B	USTNTS, 7.000%, 07/15/06	Oklahoma City, OK, Bank One - OK, FPLAPH	20,000	21,318	23,188
LA00002						
LA00003						
LA00004						
LA00005						
LA00006						
LA99999 - Louisiana				20,000	21,318	23,188
NM00001	B	USTNTS, 6.250%, 02/15/03	Santa Fe, NM, Wells Fargo Bank, FPNMPH	160,000	159,965	160,950
NM00002	B	USTNTS, 7.000%, 07/15/06	Santa Fe, NM, Wells Fargo Bank, FPNMPH	160,000	170,545	185,501
NM00003						
NM00004						
NM00005						
NM00006						
NM00007						
NM99999 - New Mexico				320,000	330,510	346,451
SC00001	B	USTNTS, 7.000%, 07/15/06	Charlotte, NC, Bank of America, FPSCPH	130,000	138,568	150,719
SC00002						
SC00003						
SC00004						
SC00005						
SC00006						
SC99999 - South Carolina				130,000	138,568	150,719
XX99999 - Total - Not All Policyholders				1,920,000	2,012,869	2,146,270
OH00001	B	USTNTS, 6.250%, 02/15/03	New York, NY, Bank of New York, FPALLPH	740,000	739,838	744,396
OH00002	B	USTNTS, 7.000%, 07/15/06	New York, NY, Bank of New York, FPALLPH	200,000	213,181	231,876
OH00003	B	El Paso TX ISD GO Indpt Sch Dist, 4.500%, 02/15/10	New York, NY, Bank of New York, FPALLPH	600,000	600,000	600,000
OH00004						
OH00005						
OH00006						
OH00007						
OH00008						
OH99999 - Ohio				1,540,000	1,553,019	1,576,272
ZZ99999 - Total - All Policyholders				1,540,000	1,553,019	1,576,272
9999999 Totals				3,460,000	3,565,888	3,722,542

(a) Including \$ cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

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