



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 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 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

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

DIRECTORS OR TRUSTEES

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

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 PROPERTY AND CASUALTY 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
US Governments Issuer Obligations (10) United States																				
912827-Z6-2	U S Treasury Nt		6.500	AO	10/15/2006			2,067,969	2,000,000	114.8750	2,297,500	2,124,688	27,857	130,000	(15,910)			1	09/29/1999	5.488
	Total United States							2,067,969	2,000,000	XXX	2,297,500	2,124,688	27,857	130,000	(15,910)	0	0	XXX	XXX	XXX
	0199999 - Total Bonds - U.S. Government - Issuer Obligations							2,067,969	2,000,000	XXX	2,297,500	2,124,688	27,857	130,000	(15,910)	0	0	XXX	XXX	XXX
	0399996 - Bonds - U.S. Government							2,067,969	2,000,000	XXX	2,297,500	2,124,688	27,857	130,000	(15,910)	0	0	XXX	XXX	XXX
	0399999 - Total - U.S. Government Bonds							2,067,969	2,000,000	XXX	2,297,500	2,124,688	27,857	130,000	(15,910)	0	0	XXX	XXX	XXX
State, Territories and Possessions Issuer Obligations (10) United States Illinois																				
452150-LW-3	Illinois St GO Reg		5.750	AO	10/01/2011	10/01/2009		1,016,743	1,000,000	0.0000	1,016,743	1,022,680	14,375	57,500	(2,005)			1PE	10/21/1999	5.450
	Total Illinois							1,016,743	1,000,000	XXX	1,016,743	1,022,680	14,375	57,500	(2,005)	0	0	XXX	XXX	XXX
Pennsylvania																				
709141-LJ-2	Pennsylvania St GO 2nd Ser 1999		5.500	AO	10/01/2013			987,777	1,000,000	112.3320	1,123,320	985,450	13,750	55,000	808			1	01/26/2000	5.653
	Total Pennsylvania							987,777	1,000,000	XXX	1,123,320	985,450	13,750	55,000	808	0	0	XXX	XXX	XXX
Washington																				
939745-J4-8	Washington St GO Ser 2000 A		5.500	JJ	07/01/2015			986,855	1,000,000	0.0000	986,855	984,410	27,500	55,000	708			1PE	10/05/1999	5.648
	Total Washington							986,855	1,000,000	XXX	986,855	984,410	27,500	55,000	708	0	0	XXX	XXX	XXX
	Total United States							2,991,375	3,000,000	XXX	3,126,918	2,992,540	55,625	167,500	(489)	0	0	XXX	XXX	XXX
	1199999 - Total Bonds - States, Territories and Possessions - Issuer Obligations							2,991,375	3,000,000	XXX	3,126,918	2,992,540	55,625	167,500	(489)	0	0	XXX	XXX	XXX
	1799996 - Bonds - States, Territory, Poss - United States							2,991,375	3,000,000	XXX	3,126,918	2,992,540	55,625	167,500	(489)	0	0	XXX	XXX	XXX
	1799997 - Bonds - States, Territory, Poss - Canada							0	0	XXX	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	XXX	XXX	XXX
	1799999 - Total - States, Territories and Possessions							2,991,375	3,000,000	XXX	3,126,918	2,992,540	55,625	167,500	(489)	0	0	XXX	XXX	XXX
Special Revenue & Assessment Issuer Obligations (10) United States Arizona																				
566761-FS-6	Maricopa Cnty AZ Hosp Rev Ser 1978 (Samaritan Hlth Svc)		7.625	JJ	01/01/2008			205,103	210,000	114.3540	240,143	197,721	8,006	16,013	765			1	12/18/1985	8.203
	Total Arizona							205,103	210,000	XXX	240,143	197,721	8,006	16,013	765	0	0	XXX	XXX	XXX
Florida																				
684503-EB-7	Orange Cnty FL Hlth Facs Rev Adventist Hlth Svcs Ser 1980A		8.750	AO	10/01/2009			219,062	215,000	121.9490	262,190	223,152	4,703	18,813	(433)			1	12/19/1985	8.378
	Total Florida							219,062	215,000	XXX	262,190	223,152	4,703	18,813	(433)	0	0	XXX	XXX	XXX
Indiana																				
454622-LK-5	Indiana Bd Bk Rev Ref Spl Pro Ser A		6.000	FA	08/01/2014			991,821	1,000,000	0.0000	991,821	990,440	25,000	60,000	474			1PE	01/20/2000	6.099
	Total Indiana							991,821	1,000,000	XXX	991,821	990,440	25,000	60,000	474	0	0	XXX	XXX	XXX
New Jersey																				
645792-G0-9	New Jersey Hlth Care Facs Rev Ser A (Monmouth M C)		6.700	JJ	07/01/2009			135,219	145,000	114.5520	166,100	124,438	4,858	9,715	1,107			1	12/18/1985	8.053
	Total New Jersey							135,219	145,000	XXX	166,100	124,438	4,858	9,715	1,107	0	0	XXX	XXX	XXX
New Mexico																				
013544-CB-5	Albuquerque NM Hosp Rev (Presbyterian Hosp) Ser 1979		7.750	FA	08/01/2008			165,572	170,000	116.2690	197,657	159,800	5,490	13,175	601			1	12/19/1985	8.343
	Total New Mexico							165,572	170,000	XXX	197,657	159,800	5,490	13,175	601	0	0	XXX	XXX	XXX
Ohio																				
677658-LH-7	Ohio St Wir Dev Auth Rev Recycle Energy Akron		8.000	JD	12/01/2004			65,000	65,000	108.6190	70,602	65,000	433	5,200				1	12/16/1985	8.000
	Total Ohio							65,000	65,000	XXX	70,602	65,000	433	5,200	0	0	0	XXX	XXX	XXX
South Carolina																				
396586-MA-4	Greenville SC Wtrwks Rev Ser 1980		8.000	FA	02/01/2006			499,328	500,000	118.2440	591,220	497,300	16,667	40,000	185			1	08/04/1980	8.050

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY 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							
Total South Carolina								499,328	500,000	XXX	591,220	497,300	16,667	40,000	185	0	0	XXX	XXX	XXX	
Tennessee																					
468826-DD-1	Jackson TN Wtr & Swr Rev Ref Ser 1978		7.200	JJ	07/01/2012			210,909	225,000	118.7230	267,127	201,692	8,100	16,200	952	0	0	1	XXX	12/13/1985	8.160
Total Tennessee								210,909	225,000	XXX	267,127	201,692	8,100	16,200	952	0	0	XXX	XXX	XXX	
Total United States								2,492,014	2,530,000	XXX	2,786,862	2,459,543	73,256	179,115	3,651	0	0	XXX	XXX	XXX	
2599999 - Total Bonds - Special Revenue - Issuer Obligations								2,492,014	2,530,000	XXX	2,786,862	2,459,543	73,256	179,115	3,651	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		9,906	9,948	0.0000	9,906	10,251	41	925	(77)	0	0	1	XXX	05/06/1991	8.149
312908-VL-7	FHLMC REMIC Ser 1218-K		7.500	MTLY	01/15/2022	08/01/2009		676,386	678,695	0.0000	676,386	676,263	4,242	50,859	89	0	0	1	XXX	01/01/2002	7.658
312913-ZE-9	FHLMC REMIC Ser 1437-HD		7.000	MTLY	12/15/2022	12/01/2022		1,094,160	1,065,121	0.0000	1,094,160	1,093,184	6,213	71,807	1,614	0	0	1	XXX	12/01/2002	6.723
312915-PF-2	FHLMC REMIC Ser 1494-PN		7.500	MTLY	04/15/2003	04/01/2003		78,757	78,840	0.0000	78,757	84,075	493	5,913	(447)	0	0	1	XXX	03/04/1993	6.431
31340Y-BH-1	FHLMC REMIC Ser 6-C		9.050	MTLY	06/15/2019	02/15/2018		26,918	26,080	0.0000	26,918	27,616	105	2,360	(157)	0	0	1	XXX	11/27/1991	7.091
31358L-WH-5	FNMA REMIC Ser 1992-15KZ		7.000	MTLY	02/25/2022	07/01/2007		1,131,742	1,165,119	0.0000	1,131,742	1,126,151	6,797	78,548	(1,254)	0	0	1	XXX	12/01/2002	8.243
313602-DV-3	FNMA REMIC Ser 1988-15A		9.000	MTLY	06/25/2018	05/01/2018		28,466	28,374	0.0000	28,466	28,697	213	2,554	(44)	0	0	1	XXX	03/01/1991	8.638
Total United States								3,046,335	3,052,176	XXX	3,046,335	3,046,237	18,103	212,966	(276)	0	0	XXX	XXX	XXX	
2799999 - Total Bonds - Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities								3,046,335	3,052,176	XXX	3,046,335	3,046,237	18,103	212,966	(276)	0	0	XXX	XXX	XXX	
3199996 - Bonds - Special Revenue - United States								5,538,349	5,582,176	XXX	5,833,197	5,505,780	91,360	392,081	3,375	0	0	XXX	XXX	XXX	
3199997 - Bonds - Special Revenue - Canada								0	0	XXX	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	XXX	XXX	XXX	
3199999 - Total - Special Revenue Bonds								5,538,349	5,582,176	XXX	5,833,197	5,505,780	91,360	392,081	3,375	0	0	XXX	XXX	XXX	
Public Utilities (unaffiliated)																					
Issuer Obligations (10)																					
United States																					
100599-BN-8	Boston Edison Co Deb		7.800	MN	05/15/2010			687,379	600,000	121.0560	726,336	689,022	5,980	23,400	(1,643)	0	0	1	XXX	10/25/2002	5.380
12561W-AA-3	Cleco Corp Nt		8.750	JD	06/01/2005			504,613	500,000	110.4890	552,445	508,350	3,646	43,750	(1,661)	0	0	2	XXX	07/14/2000	8.320
294549-AG-5	Equitable Resources Inc Nt		5.150	MN	11/15/2012			998,931	1,000,000	0.0000	998,931	998,920	6,581	11		0	0	1PE	11/07/2002	5.164	
Total United States								2,190,923	2,100,000	XXX	2,277,712	2,196,292	16,206	67,150	(3,293)	0	0	XXX	XXX	XXX	
3299999 - Total Bonds - Public Utilities - Issuer Obligations								2,190,923	2,100,000	XXX	2,277,712	2,196,292	16,206	67,150	(3,293)	0	0	XXX	XXX	XXX	
3899996 - Bonds - Public Utilities - United States								2,190,923	2,100,000	XXX	2,277,712	2,196,292	16,206	67,150	(3,293)	0	0	XXX	XXX	XXX	
3899997 - Bonds - Public Utilities - Canada								0	0	XXX	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	XXX	XXX	XXX	
3899999 - Total - Public Utilities Bonds								2,190,923	2,100,000	XXX	2,277,712	2,196,292	16,206	67,150	(3,293)	0	0	XXX	XXX	XXX	
Industrial & Miscellaneous																					
Issuer Obligations (10)																					
United States																					
053807-AE-3	Avnet Inc Nt		6.450	FA	08/15/2003			501,743	500,000	99.4380	497,190	512,220	12,183	32,250	(2,679)	0	0	2	XXX	09/10/1998	5.870
075887-AM-1	Becton Dickinson & Co Nt		6.900	AO	10/01/2006			985,595	1,000,000	112.0240	1,120,240	978,270	17,250	69,000	3,232	0	0	1PE	08/23/2000	7.347	
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	0	0	2	XXX	04/13/2000	8.663
09700W-AF-0	Boeing Cap Corp MT Nt		6.440	MS	12/20/2004			974,934	1,000,000	0.0000	974,934	947,140	18,962	64,400	11,453	0	0	1PE	06/07/2000	7.850	
23719E-AA-1	Darden Restaurants Inc MT Nt		7.450	AO	04/01/2011			568,860	500,000	0.0000	568,860	569,655	9,313	(795)	0	0	2	XXX	11/13/2002	5.361	
313310-BK-2	Federal Farm Credit Bk Nt		4.970	MS	09/16/2015			487,637	500,000	0.0000	487,637	487,500	7,248	137		0	0	1PE	10/25/2002	5.239	
423328-BN-2	Heller Financial Inc Nt		7.875	MN	05/15/2003			998,195	1,000,000	102.2550	1,022,550	986,770	10,063	78,750	4,636	0	0	1	XXX	05/17/2000	8.383
651190-BE-2	Newell Co MT Nt		6.350	JJ	07/15/2028	07/15/2008	100.000	95,000	95,000	0.0000	95,000	95,000	2,782	6,033		0	0	2PE	07/09/1998	6.350	
740189-AD-7	Precision Castparts Sr Nt		8.750	MS	03/15/2005			502,905	500,000	110.2090	551,045	505,465	12,882	43,750	(1,156)	0	0	2	XXX	07/14/2000	8.455
81236X-BN-0	Sears Roebuck & Co MT Nt Ser VI		10.000	AO	02/03/2012			1,071,784	900,000	0.0000	1,071,784	1,079,820	22,500	45,000	(8,036)	0	0	1	XXX	05/15/2002	7.113
Total United States								6,683,788	6,495,000	XXX	6,965,425	6,657,640	122,154	381,683	7,324	0	0	XXX	XXX	XXX	
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations								6,683,788	6,495,000	XXX	6,965,425	6,657,640	122,154	381,683	7,324	0	0	XXX	XXX	XXX	
Defined Multi-Class Residential (DR)																					
United States																					
761042-BF-6	Resecuritization Mtg Tr Ser 1999-B Cl A3		6.750	MTLY	06/19/2028	07/01/2012		818,924	836,346	0.0000	818,924	814,915	4,704	56,451	1,354	0	0	1PE	11/09/1999	7.268	
Total United States								818,924	836,346	XXX	818,924	814,915	4,704	56,451	1,354	0	0	XXX	XXX	XXX	

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY 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 Inter- est
			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						
4199999 - Total Bonds - Industrial, Misc. - Defined Multi-Class Residential Mortgage-Backed Securities																				
Other Multi-Class Residential (OR)																				
United States																				
161551-FF-8	Chase Funding Mtg Ln Asset Backed Ser 2001-4 Cl 1M1		6.794	MTLY	11/25/2031	12/01/2022	100.000	999,775	1,000,000	0.0000	999,775	999,985	5,662	67,912	(188)			1PE	12/11/2001	6.840
Total United States																				
4299999 - Total Bonds - Industrial, Misc. - Other Multi-Class Residential Mortgage-Backed Securities																				
Other Multi-Class Commercial (OC)																				
United States																				
412906-BC-2	Harley-Davidson Motorcycle Tr Eaglemark Ser 1999-3 Ctf		7.410	MTLY	09/15/2007	05/15/2005	100.000	999,915	1,000,000	0.0000	999,915	999,807	3,293	74,100	24			2PE	11/09/1999	7.530
Total United States																				
4499999 - Total Bonds - Industrial, Misc. - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities																				
4599996 - Bonds - Industrial and Misc - United States																				
4599997 - Bonds - Industrial and Misc - Canada																				
4599998 - Bonds - Industrial and Misc - Other Countries																				
4599999 - Total - Industrial and Miscellaneous Bonds																				
5499999 - Total - Issuer Obligations																				
5599999 - Total - Single Class Mortgage-Backed/Asset-Backed Securities																				
5699999 - Total - Defined Multi-Class Residential Mortgage-Backed Securities																				
5799999 - Total - Other Multi-Class Residential Mortgage-Backed Securities																				
5899999 - Total - Defined Multi-Class Commercial Mortgage-Backed Securities																				
5999999 - Total - Other Multi-Class Commercial Mortgage-Backed Securities																				
6099999 Totals																				

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Desig- nation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
NONE														
6599999 Total - Preferred Stocks														
													XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY 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																
Minnesota																
604128-KL-1	Minnesota St GO Ref 5.400% 08/01/02	08/01/2002	Maturity		500,000	500,000	495,565	499,670	330	0	0	0	0	27,000		
Total Minnesota					500,000	500,000	495,565	499,670	330	0	0	0	0	27,000	XXX	
Total United States					500,000	500,000	495,565	499,670	330	0	0	0	0	27,000	XXX	
1799996 - Bonds - States, Territory, Poss - United States					500,000	500,000	495,565	499,670	330	0	0	0	0	27,000	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	0	XXX
1799999 - Bonds - States, Territories and Possessions					500,000	500,000	495,565	499,670	330	0	0	0	0	27,000	XXX	
Political Subdivisions of States																
United States																
Virginia																
303820-VY-7	Fairfax Cnty VA GO Ref 5.600% 05/01/02 Pub Impt Ser B	05/01/2002	Maturity		295,000	295,000	292,728	294,729	271	0	0	0	0	8,260		
Total Virginia					295,000	295,000	292,728	294,729	271	0	0	0	0	8,260	XXX	
Total United States					295,000	295,000	292,728	294,729	271	0	0	0	0	8,260	XXX	
2499996 - Bonds - Political Subdivisions - United States					295,000	295,000	292,728	294,729	271	0	0	0	0	8,260	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					295,000	295,000	292,728	294,729	271	0	0	0	0	8,260	XXX	
Special Revenue & Assessment																
United States																
Arizona																
566761-FS-6	Maricopa Cnty AZ Hosp 7.625% 01/01/08 Rev Ser 1978 (Samaritan Hlth Svc)	01/01/2002	Call 100.0000		20,000	20,000	18,831	19,461	539	0	0	0	0	763		
Total Arizona					20,000	20,000	18,831	19,461	539	0	0	0	0	763	XXX	
Florida																
684503-EB-7	Orange Cnty FL Hlth 8.750% 10/01/09 Facs Rev Adventist Hlth Svcs Ser 1980A	10/01/2002	Call 100.0000		10,000	10,000	10,422	10,232	(232)	0	0	0	0	875		
Total Florida					10,000	10,000	10,422	10,232	(232)	0	0	0	0	875	XXX	
New Jersey																
645792-GO-9	New Jersey Hlth Care 6.700% 07/01/09 Facs Rev Ser A (Monmouth M C)	07/01/2002	Call 100.0000		15,000	15,000	12,873	13,874	1,126	0	0	0	0	1,005		
Total New Jersey					15,000	15,000	12,873	13,874	1,126	0	0	0	0	1,005	XXX	
New Mexico																
013544-CB-5	Albuquerque NM Hosp 7.750% 08/01/08 Rev (Presbyterian Hosp) Ser 1979	08/01/2002	Call 100.0000		35,000	35,000	32,900	33,965	1,035	0	0	0	0	2,713		
Total New Mexico					35,000	35,000	32,900	33,965	1,035	0	0	0	0	2,713	XXX	
Ohio																
677658-LH-7	Ohio St Wtr Dev Auth 8.000% 12/01/04 Rev Recycle Energy Akron	12/01/2002	Call 100.0000		50,000	50,000	50,000	50,000	0	0	0	0	0	4,000		
Total Ohio					50,000	50,000	50,000	50,000	0	0	0	0	0	4,000	XXX	
Tennessee																
468826-DD-1	Jackson TN Wtr & Swr 7.200% 07/01/12 Rev Ref Ser 1978	07/01/2002	Call 100.0000		10,000	10,000	8,964	9,331	669	0	0	0	0	720		
Total Tennessee					10,000	10,000	8,964	9,331	669	0	0	0	0	720	XXX	
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	0	0	0	794		
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	0	0	0	19,081		
312915-PF-2	FHLMC REMIC Ser 7.500% 04/15/03 1494-PN	12/01/2002	Paydown		225,289	225,289	240,249	226,331	(1,042)	0	0	0	0	9,257		
31340Y-BH-1	FHLMC REMIC Ser 6-C 9.050% 06/15/19	11/15/2002	Paydown		13,107	13,107	13,880	13,608	(500)	0	0	0	0	622		
31358E-GS-5	FNMA REMIC Ser 9.000% 05/25/20 1990-56D	03/01/2002	Paydown		15,615	15,615	14,979	15,508	107	0	0	0	0	263		
313602-DV-3	FNMA REMIC Ser 9.000% 06/25/18 1988-15A	12/01/2002	Paydown		13,417	13,417	13,570	13,482	(64)	0	0	0	0	605		
Total United States					718,253	718,253	732,431	718,266	(11)	0	0	0	0	30,622	XXX	
3199996 - Bonds - Special Revenues - United States					858,253	858,253	866,421	855,129	3,126	0	0	0	0	40,698	XXX	

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY 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
3199997	- Bonds - Special Revenues - Canada				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	XXX
3199999	- Bonds - Special Revenues				858,253	858,253	866,421	855,129	3,126	0	0	0	0	40,698	XXX
Public Utilities (unaffiliated) United States															
74533H-AH-6	Puget Sound Pwr & Lt 7.850% 05/29/02 Co MT Nt Tr #00008	05/29/2002	Maturity		500,000	500,000	535,590	502,738	(2,738)				0	24,422	
Total United States					500,000	500,000	535,590	502,738	(2,738)	0	0	0	0	24,422	XXX
3899996	- Bonds - Public Utilities - United States				500,000	500,000	535,590	502,738	(2,738)	0	0	0	0	24,422	XXX
3899997	- Bonds - Public Utilities - Canada				0	0	0	0	0	0	0	0	0	0	XXX
3899998	- Bonds - Public Utilities - Other Countries				0	0	0	0	0	0	0	0	0	0	XXX
3899999	- Bonds - Public Utilities				500,000	500,000	535,590	502,738	(2,738)	0	0	0	0	24,422	XXX
Industrial & Miscellaneous United States															
254067-AD-3	Dillards Inc Nt 6.310% 08/01/12 Resecuritization Mtg 6.750% 06/19/28 Tr Ser 1999-B Cl A3	08/01/2002	Call 100.0000		500,000	500,000	499,950	494,920	5,080				0	31,550	
761042-BF-6		12/01/2002	Paydown		55,493	55,493	54,071	54,247	1,246				0	2,050	
Total United States					555,493	555,493	554,021	549,167	6,326	0	0	0	0	33,600	XXX
4599996	- Bonds - Industrial and Misc - United States				555,493	555,493	554,021	549,167	6,326	0	0	0	0	33,600	XXX
4599997	- Bonds - Industrial and Misc - Canada				0	0	0	0	0	0	0	0	0	0	XXX
4599998	- Bonds - Industrial and Misc - Other Countries				0	0	0	0	0	0	0	0	0	0	XXX
4599999	- Bonds - Industrial and Miscellaneous				555,493	555,493	554,021	549,167	6,326	0	0	0	0	33,600	XXX
6099997	- Bonds - Part 4				2,708,746	2,708,746	2,744,325	2,701,433	7,315	0	0	0	0	133,980	XXX
6099998	- Bonds - Part 5				113,811	102,716	122,696	122,059	(637)	0	0	(8,248)	(8,248)	5,952	XXX
6099999	- Total - Bonds				2,822,557	2,811,462	2,867,021	2,823,492	6,678	0	0	(8,248)	(8,248)	139,932	XXX
6599997	- Preferred Stocks - Part 4				0	XXX	0	0	0	0	0	0	0	XXX	0
7099997	- Common Stocks - Part 4				0	XXX	0	0	0	0	0	0	0	XXX	0
7299999 Totals					2,822,557	XXX	2,867,021	2,823,492	6,678	0	0	(8,248)	(8,248)	139,932	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY 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																	
81238X-BN-0	Sears Roebuck & Co MT 10.000% 02/03/12 Nt Ser VI	05/15/2002	Merrill Lynch	10/31/2002	Nationwide General	100,000	119,980	111,095	119,343	(637)			(8,248)	(8,248)	5,833	1,361	
Total United States						100,000	119,980	111,095	119,343	(637)	0	0	(8,248)	(8,248)	5,833	1,361	
4599996	- Bonds - Industrial and Miscellaneous - United States					100,000	119,980	111,095	119,343	(637)	0	0	(8,248)	(8,248)	5,833	1,361	
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					100,000	119,980	111,095	119,343	(637)	0	0	(8,248)	(8,248)	5,833	1,361	
6099998	- Total - Bonds					102,716	122,696	113,811	122,059	(637)	0	0	(8,248)	(8,248)	5,952	1,361	
7299999 Totals								122,696	113,811	122,059	(637)	0	0	(8,248)	(8,248)	5,952	1,361

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

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	8 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	5 Stock in Lower-tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 Total				XXX	XXX

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

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	23,241,572	25,114,120	1,872,548
2. Preferred Stocks	0	0	0
3. Totals	23,241,572	25,114,120	1,872,548

(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 PROPERTY AND CASUALTY 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
AR00001	B	USTNTS, 6.500%, 10/15/06	Little Rock, AR, Bank of America, FPARPH	100,000	103,398	114,875
AR00002	B	Washington St GO, Ser 2000 A, 5.500% 07/01/15	Little Rock, AR, Bank of America, FPARPH	200,000	197,371	197,371
AR00003						
AR00004						
AR99999 - Arkansas				300,000	300,769	312,246
DE00001	B	Newell Co MT Nt, 6.250%, 07/15/28	Wilmington, DE, Wilmington Trust Co., FPDEPH	95,000	95,000	95,000
DE00002						
DE00003						
DE00004						
DE99999 - Delaware				95,000	95,000	95,000
FL00001	B	USTNTS, 6.500%, 10/15/06	Jacksonville, FL, First Union National Bank - FL, FPFLPH	200,000	206,797	229,750
FL00002						
FL00003						
FL00004						
FL99999 - Florida				200,000	206,797	229,750
GA00001	B	Washington St GO, Ser 2000 A, 5.500%, 07/01/15	Winston-Salem, NC, Wachovia Bank, FPGAPH	115,000	113,488	113,488
GA00002						
GA00003						
GA00004						
GA99999 - Georgia				115,000	113,488	113,488
ID00001	B	USTNTS, 6.500%, 10/15/06	Boise, ID, Wells Fargo Bank, WC	35,000	36,189	40,206
ID00002						
ID00003						
ID00004						
ID99999 - Idaho				35,000	36,189	40,206
MA00001	B	USTNTS, 6.500%, 10/15/06	Boston, MA, State Street Bank, WC	250,000	258,496	287,188
MA00002						
MA00003						
MA00004						
MA99999 - Massachusetts				250,000	258,496	287,188
NM00001	B	USTNTS, 6.500%, 10/15/06	Santa Fe, NM, Wells Fargo Bank, FPNMPH	300,000	310,195	344,625
NM00002						
NM00003						
NM00004						
NM99999 - New Mexico				300,000	310,195	344,625
NC00001	B	USTNTS, 6.500%, 10/15/06	Winston-Salem, NC, Wachovia Bank, FPNCPH	200,000	206,797	229,750
NC00002						
NC00003						
NC00004						
NC99999 - North Carolina				200,000	206,797	229,750
OR00001	B	Washington St GO, Ser 2000 A, 5.500%, 07/01/15	Portland, OR, US Bancorp, WC	105,000	103,620	103,620
OR00002	B	USTNTS, 6.500%, 10/15/06	Portland, OR, US Bancorp, FPORPH	260,000	268,836	298,675
OR00003						
OR00004						
OR99999 - Oregon				365,000	372,456	402,295
SC00001	B	USTNTS, 6.500%, 10/15/06	Charlotte, NC, Bank of America, FPSCPH	145,000	149,928	166,569
SC00002	B	USTNTS, 6.500%, 10/15/06	Charlotte, NC, Bank of America, Surety	100,000	103,398	114,875
SC00003						
SC00004						
SC99999 - South Carolina				245,000	253,326	281,444
XX99999 - Total - Not All Policyholders				2,105,000	2,153,513	2,335,992
OH00001	B	Illinois St GO, Reg, 5.750% 10/01/11	New York, NY, Bank of New York, FPALLPH	1,000,000	1,016,743	1,016,743
OH00002	B	Washington St GO, Ser 2000 A, 5.500%, 07/01/15	New York, NY, Bank of New York, FPALLPH	550,000	542,770	542,770
OH00003	B	Pennsylvania St GO, 2nd Ser 1999, 5.500%, 10/01/13	New York, NY, Bank of New York, FPALLPH	450,000	444,500	505,494
OH00004						
OH99999 - Ohio				2,000,000	2,004,013	2,065,007
ZZ99999 - Total - All Policyholders				2,000,000	2,004,013	2,065,007
9999999 Totals				4,105,000	4,157,526	4,400,999

(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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