



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

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

NAIC Group Code 0140 (Current Period) 0140 (Prior Period) NAIC Company Code 23779 Employer's ID Number 31-4177110

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

Country of Domicile United States of America

Incorporated 12/27/1933 Commenced Business 04/15/1934

Statutory Home Office One Nationwide Plaza, Columbus, OH 43215-2220 (Street and Number) (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 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 Robert Allen Rosholt #
John Stephen Skubik Mark Raymond Thresher Richard Michael Waggoner
Susan Ackerman Wolken

DIRECTORS OR TRUSTEES

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

State of Ohio
County of Franklin } ss

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds	1,387,428,798	0	1,387,428,798	1,434,240,258
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	26,166,450	0	26,166,450	18,226,395
2.2 Common stocks (Schedule D, Part 2, Section 2)	552,077,125	0	552,077,125	701,879,396
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	95,119,058	0	95,119,058	80,706,570
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	4,083,982	0	4,083,982	4,068,015
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$743,047 Schedule E, Part 1) and short-term investments(\$ .....47,324,481 Schedule DA, Part 2)	48,067,528	0	48,067,528	39,974,939
6. Other invested assets (Schedule BA)	107,741,109	0	107,741,109	34,907,889
7. Receivable for securities	582,423	3,506	578,917	2,031,278
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	2,221,266,474	3,506	2,221,262,968	2,316,034,740
10. Agents' balances or uncollected premiums:				
10.1 Premiums and agents' balances in course of collection	335,953,924	5,132,386	330,821,538	35,348,111
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (Including \$0 earned but unbilled premiums)	186,315,157	1,352,823	184,962,334	161,560,657
10.3 Accrued retrospective premiums	0	0	0	0
11. Funds held by or deposited with reinsured companies	0	0	0	0
12. Bills receivable, taken for premiums	0	0	0	0
13. Amounts receivable under high deductible policies	0	0	0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments (Schedule F, Part 3, Cols. 7 and 8)	435,440,808	0	435,440,808	0
15. Federal and foreign income tax recoverable and interest thereon (including \$23,738,467 net deferred tax asset)	23,738,467	0	23,738,467	0
16. Guaranty funds receivable or on deposit	3,386,231	0	3,386,231	2,545,657
17. Electronic data processing equipment and software	0	0	0	0
18. Interest, dividends and real estate income due and accrued	19,951,303	0	19,951,303	20,642,589
19. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates	153,385,344	0	153,385,344	0
21. Amount due from/to protected cells	0	0	0	0
22. Equities and deposits in pools and associations	0	0	0	88,697
23. Amounts receivable relating to uninsured accident and health plans	0	0	0	0
24. Other assets nonadmitted (Exhibit 1)	0	0	0	0
25. Aggregate write-ins for other than invested assets	0	0	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	3,379,437,708	6,488,715	3,372,948,993	2,536,220,451
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	3,379,437,708	6,488,715	3,372,948,993	2,536,220,451
DETAILS OF WRITE-INS				
0801.	0	0	0	0
0802.	0	0	0	0
0803.	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0
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	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	668,079,397	689,971,316
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	229,699,012	0
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	145,985,545	149,500,248
4. Commissions payable, contingent commissions and other similar charges	21,355,776	17,380,036
5. Other expenses (excluding taxes, licenses and fees)	13,923,858	13,381,484
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	12,796,886	13,003,170
7. Federal and foreign income taxes (including \$3,866,688 on realized capital gains (losses)) (including \$0 net deferred tax liability)	12,447,194	41,962,559
8. Borrowed money \$0 and interest thereon \$0	0	0
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$1,176,287,065 and including warranty reserves of \$1,526,567)	465,218,143	409,186,760
10. Advance premiums	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	458,441	271,585
12. Ceded reinsurance premiums payable (net of ceding commissions)	631,282,595	0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14. Amounts withheld or retained by company for account of others	158,918	0
15. Remittances and items not allocated	133,967	2,499,679
16. Provision for reinsurance (Schedule F, Part 7)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	0	26,405,469
20. Payable for securities	2,685,246	514,996
21. Liability for amounts held under uninsured accident and health plans	0	0
22. Capital Notes \$0 and interest thereon \$0	0	0
23. Aggregate write-ins for liabilities	42,347,550	19,097,724
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	2,246,572,527	1,383,175,026
25. Protected cell liabilities	0	0
26. Total liabilities (Lines 24 and 25)	2,246,572,527	1,383,175,026
27. Aggregate write-ins for special surplus funds	1,250,000	1,250,000
28. Common capital stock	0	0
29. Preferred capital stock	0	0
30. Aggregate write-ins for other than special surplus funds	0	0
31. Surplus notes	0	0
32. Gross paid in and contributed surplus	0	0
33. Unassigned funds (surplus)	1,125,126,466	1,151,795,425
34. Less treasury stock, at cost:		
34.1 .....0 shares common (value included in Line 28 \$0)	0	0
34.2 .....0 shares preferred (value included in Line 29 \$0)	0	0
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 38)	1,126,376,466	1,153,045,425
36. TOTALS (Page 2, Line 28, Col. 3)	3,372,948,993	2,536,220,451
DETAILS OF WRITE-INS		
2301. Contingent suit liability.....	29,442,068	18,588,928
2302. Pooling expense payable.....	11,513,492	0
2303. 2002 private passenger auto escrow.....	718,197	0
2398. Summary of remaining write-ins for Line 23 from overflow page	673,794	508,796
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	42,347,550	19,097,724
2701. Guaranty fund.....	1,250,000	1,250,000
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,250,000	1,250,000
3001.	0	0
3002.	0	0
3003.	0	0
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4)	1,245,780,596	1,150,041,002
DEDUCTIONS		
2. Losses incurred (Part 2, Line 34, Column 7)	729,916,458	780,795,385
3. Loss expenses incurred (Part 3, Line 25, Column 1)	140,925,421	136,315,581
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	361,939,513	327,741,651
5. Aggregate write-ins for underwriting deductions	883,204	(1,489,564)
6. Total underwriting deductions (Lines 2 through 5)	1,233,664,596	1,243,363,053
7. Net income of protected cells	0	
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	12,116,001	(93,322,051)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	116,138,259	122,427,728
10. Net realized capital gains or (losses) (Exhibit of Capital Gains (Losses))	(3,042,405)	40,738,493
11. Net investment gain or (loss) (Lines 9 + 10)	113,095,854	163,166,221
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 616,342 amount charged off \$ 894,759)	(278,418)	(389,440)
13. Finance and service charges not included in premiums	12,243,587	10,761,188
14. Aggregate write-ins for miscellaneous income	(17,409,767)	1,545,464
15. Total other income (Lines 12 through 14)	(5,444,597)	11,917,212
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 + 11 + 15)	119,767,258	81,761,381
17. Dividends to policyholders	718,556	415,149
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	119,048,702	81,346,232
19. Federal and foreign income taxes incurred	45,347,194	3,295,830
20. Net income (Line 18 minus Line 19) (to Line 22)	73,701,508	78,050,402
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 38, Column 2)	1,153,045,425	1,257,348,405
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	73,701,508	78,050,402
23. Net unrealized capital gains or (losses)	(165,910,258)	(136,817,814)
24. Change in net unrealized foreign exchange capital gain (loss)	0	0
25. Change in net deferred income tax	65,606,292	22,396,175
26. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)	(66,501)	(719,461)
27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
28. Change in surplus notes	0	0
29. Surplus (contributed to) withdrawn from protected cells	0	0
30. Cumulative effect of changes in accounting principles	0	(64,782,540)
31. Capital changes:		
31.1. Paid in	0	0
31.2. Transferred from surplus (Stock Dividend)	0	0
31.3. Transferred to surplus	0	0
32. Surplus adjustments:		
32.1. Paid in	0	0
32.2. Transferred to capital (Stock Dividend)	0	0
32.3. Transferred from capital	0	0
33. Net remittances from or (to) Home Office	0	0
34. Dividends to stockholders (cash)	0	0
35. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
36. Aggregate write-ins for gains and losses in surplus	0	(2,429,744)
37. Change in surplus as regards policyholders for the year (Lines 22 through 36)	(26,668,959)	(104,302,980)
38. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 37) (Page 3, Line 35)	1,126,376,466	1,153,045,425
DETAILS OF WRITE-INS		
0501. 2002 private passenger auto escrow	718,197	0
0502. Loss based assessment payable	165,007	(1,489,564)
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	883,204	(1,489,564)
1401. Pension curtailment benefit	1,130,000	0
1402. Divestiture expense	(2,260,000)	0
1403. Other	(5,426,626)	2,792,983
1498. Summary of remaining write-ins for Line 14 from overflow page	(10,853,140)	(1,247,519)
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(17,409,767)	1,545,464
3601. Prior period adjustment	0	(2,429,744)
3602.		
3603.		
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0
3699. Totals (Lines 3601 thru 3603 plus 3698) (Line 36 above)	0	(2,429,744)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,614,015,562	1,124,430,016
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	1,104,356,010	890,130,610
3. Underwriting expenses paid	358,468,258	321,389,053
4. Other underwriting income (expenses)	11,513,492	0
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	162,704,786	(87,089,646)
6. Net investment income	117,227,194	122,103,736
7. Other income (expenses):		
7.1 Agents' balances charged off	(278,418)	(389,440)
7.2 Net funds held under reinsurance treaties	0	0
7.3 Net amount withheld or retained for account of others	158,918	0
7.4 Aggregate write-ins for miscellaneous items	5,775,658	13,468,383
7.5 Total other income (Lines 7.1 to 7.4)	5,656,158	13,078,943
8. Dividends to policyholders on direct business, less \$ 348,008 dividends on reinsurance assumed or ceded (net)	531,700	457,541
9. Federal and foreign income taxes (paid) recovered	(32,994,734)	(2,526,583)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	252,061,705	45,108,909
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	265,573,228	393,932,317
11.2 Stocks	75,577,046	138,255,096
11.3 Mortgage loans	7,501,274	779,030
11.4 Real estate	0	0
11.5 Other invested assets	860,179	2,568,959
11.6 Net gains or (losses) on cash and short-term investments	5,659	(45,000)
11.7 Miscellaneous proceeds	1,589,771	3,868,384
11.8 Total investment proceeds (Lines 11.1 to 11.7)	351,107,156	539,358,786
12. Cost of investments acquired (long-term only):		
12.1 Bonds	232,613,239	371,870,004
12.2 Stocks	85,864,216	122,005,643
12.3 Mortgage loans	21,915,157	37,953,125
12.4 Real estate	15,967	(129,671)
12.5 Other invested assets	76,423,160	34,461,980
12.6 Miscellaneous applications	(2,147,185)	4,558,939
12.7 Total investments acquired (Lines 12.1 to 12.6)	414,684,553	570,720,020
13. Net Cash from investments (Line 11.8 minus Line 12.7)	(63,577,397)	(31,361,234)
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	0	0
14.2 Capital notes \$ less amounts repaid \$	0	0
14.3 Net transfers from affiliates	0	3,779,610
14.4 Borrowed funds received	0	0
14.5 Other cash provided	0	0
14.6 Total (Lines 14.1 to 14.5)	0	3,779,610
15. Cash applied:		
15.1 Dividends to stockholders paid	0	0
15.2 Net transfers to affiliates	179,790,813	0
15.3 Borrowed funds repaid	0	0
15.4 Other applications	600,906	3,106,190
15.5 Total (Lines 15.1 to 15.4)	180,391,719	3,106,190
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(180,391,719)	673,420
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	8,092,589	14,421,095
18. Cash and short-term investments:		
18.1 Beginning of year	39,974,939	25,553,844
18.2 End of year (Line 17 plus Line 18.1)	48,067,528	39,974,939
DETAILS OF WRITE-INS		
07.401 Finance and service charges not included in premium	12,243,587	10,761,188
07.402 Equities and deposits in pools and associations	88,697	(85,788)
07.403 Other	(6,556,626)	2,792,983
07.498 Summary of remaining write-ins for Line 7.4 from overflow page	0	0
07.499 Totals (Lines 07.401 thru 07.403 plus 07.498) (Line 7.4 above)	5,775,658	13,468,383

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Lines of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 2	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	16,442,387	6,506,868	8,093,244	14,856,011
2.	Allied lines	11,189,282	3,866,969	5,025,131	10,031,120
3.	Farmowners multiple peril	15,568,407	7,013,082	6,617,961	15,963,528
4.	Homeowners multiple peril	188,140,152	91,450,080	106,347,819	173,242,413
5.	Commercial multiple peril	116,949,792	46,409,138	55,838,975	107,519,955
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	1,323,195	222,528	478,456	1,067,267
9.	Inland marine	12,712,649	6,569,801	6,795,569	12,486,881
10.	Financial guaranty	0	0	0	0
11.1	Medical malpractice - occurrence	477,210	216,041	213,621	479,630
11.2	Medical malpractice - claims-made	43,269	51,365	(6,076)	100,710
12.	Earthquake	3,432,503	1,844,136	1,861,130	3,415,509
13.	Group accident and health	28,006,782	1,208,724	39,951	29,175,555
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	5,781,242	124,155	106,972	5,798,425
16.	Workers' compensation	22,886,955	9,553,981	9,805,227	22,635,709
17.1	Other liability - occurrence	60,991,974	22,342,422	30,764,173	52,570,223
17.2	Other liability - claims-made	4,380,307	1,736,895	1,523,067	4,594,135
18.1	Products liability - occurrence	6,514,630	1,952,366	2,827,342	5,639,654
18.2	Products liability - claims-made	22	122	2	142
19.1,19.2	Private passenger auto liability	442,969,175	108,110,802	117,405,701	433,674,276
19.3,19.4	Commercial auto liability	57,352,198	21,624,935	24,757,715	54,219,418
21.	Auto physical damage	303,193,599	76,529,113	84,564,381	295,158,331
22.	Aircraft (all perils)	(5,400)	(13,104)	(13,104)	(5,400)
23.	Fidelity	165,069	109,760	113,998	160,831
24.	Surety	630,775	338,998	350,878	618,895
26.	Burglary and theft	104,146	46,248	51,727	98,667
27.	Boiler and machinery	(3,859)	57,659	80,224	(26,424)
28.	Credit	0	0	0	0
29.	International	(8,873)	16,681	5,650	2,158
30.	Reinsurance - Nonproportional Assumed Property	1,550,451	(29,371)	42,532	1,478,548
31.	Reinsurance - Nonproportional Assumed Liability	2,235	0	(73)	2,308
32.	Reinsurance - Nonproportional Assumed Financial Lines	6,083	0	(617)	6,700
33.	Aggregate write-ins for other lines of business	1,015,622	1,326,364	1,526,567	815,419
34.	TOTALS	1,301,811,980	409,186,758	465,218,143	1,245,780,595
DETAILS OF WRITE-INS					
3301.	Auto warranty.....	1,015,622	1,326,364	1,526,567	815,419
3302.	.....	0	0	0	0
3303.	.....	0	0	0	0
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,015,622	1,326,364	1,526,567	815,419

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

(a) Gross premiums (less reinsurance) and unearned premiums on all unexpired risks and reserve for return premiums under rate credit or retrospective rating plans based upon experience, viz:

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (b)	2 Amount Unearned (Running More Than One Year from Date of Policy) (b)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols: 1 + 2 + 3 + 4
1. Fire	8,082,563	10,681			8,093,244
2. Allied lines	5,007,623	17,508			5,025,131
3. Farmowners multiple peril	6,617,961				6,617,961
4. Homeowners multiple peril	106,347,819				106,347,819
5. Commercial multiple peril	55,810,762	28,213			55,838,975
6. Mortgage guaranty					0
8. Ocean marine	478,456				478,456
9. Inland marine	6,791,334	4,235			6,795,569
10. Financial guaranty					0
11.1 Medical malpractice - occurrence	213,621				213,621
11.2 Medical malpractice - claims-made	(6,076)				(6,076)
12. Earthquake	1,861,124	6			1,861,130
13. Group accident and health	39,951				39,951
14. Credit accident and health (group and individual)					0
15. Other accident and health	106,862	110			106,972
16. Workers' compensation	9,805,227				9,805,227
17.1 Other liability - occurrence	30,761,422	2,751			30,764,173
17.2 Other liability - claims-made	1,523,067				1,523,067
18.1 Products liability - occurrence	2,827,342				2,827,342
18.2 Products liability - claims-made	2				2
19.1,19.2 Private passenger auto liability	117,405,701				117,405,701
19.3,19.4 Commercial auto liability	24,752,925	4,790			24,757,715
21. Auto physical damage	84,562,898	1,483			84,564,381
22. Aircraft (all perils)	(13,104)				(13,104)
23. Fidelity	113,998				113,998
24. Surety	349,804	1,074			350,878
26. Burglary and theft	51,727				51,727
27. Boiler and machinery	80,224				80,224
28. Credit					0
29. International	5,650				5,650
30. Reinsurance - Nonproportional Assumed Property	42,532				42,532
31. Reinsurance - Nonproportional Assumed Liability	(73)				(73)
32. Reinsurance - Nonproportional Assumed Financial Lines	(617)				(617)
33. Aggregate write-ins for other lines of business	1,526,567	0	0	0	1,526,567
34. TOTALS	465,147,292	70,851	0	0	465,218,143
35. Accrued retrospective premiums based on experience					
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through 36)					465,218,143
DETAILS OF WRITE-INS					
3301. Auto warranty	1,526,567				1,526,567
3302.					
3303.					
3398. Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	1,526,567	0	0	0	1,526,567

(a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.

Are they so returned in this statement? Yes [X] No []

(b) State here basis of computation used in each case .

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees Written and Renewed During Year

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	35,974,341	16,442,387	0	35,974,341	0	16,442,387
2. Allied lines	86,016,682	11,189,282	0	20,969,870	65,046,812	11,189,282
3. Farmowners multiple peril	22,162,085	15,568,407	0	22,162,085	0	15,568,407
4. Homeowners multiple peril	1,188,008,539	188,140,152	0	1,188,008,539	0	188,140,152
5. Commercial multiple peril	139,946,046	116,949,792	0	139,946,046	0	116,949,792
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	1,323,195	0	0	0	1,323,195
9. Inland marine	60,566,501	12,712,649	0	60,566,501	0	12,712,649
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical malpractice - occurrence	27,565	477,210	0	27,565	0	477,210
11.2 Medical malpractice - claims-made	0	43,269	0	0	0	43,269
12. Earthquake	8,674,709	3,432,503	0	8,674,709	0	3,432,503
13. Group accident and health	0	28,006,782	0	0	0	28,006,782
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	12,698	5,781,242	0	12,698	0	5,781,242
16. Workers' compensation	18,005,053	22,886,955	0	18,005,053	0	22,886,955
17.1 Other liability - occurrence	11,525,002	60,991,974	0	11,525,002	0	60,991,974
17.2 Other liability - claims-made	6,727	4,380,307	0	6,727	0	4,380,307
18.1 Products liability - occurrence	4,051,868	6,514,630	0	4,051,868	0	6,514,630
18.2 Products liability - claims-made	0	22	0	0	0	22
19.1,19.2 Private passenger auto liability	788,197,768	442,969,175	0	788,197,984	(216)	442,969,175
19.3,19.4 Commercial auto liability	32,150,478	57,352,198	0	32,150,478	0	57,352,198
21. Auto physical damage	523,405,769	303,193,599	0	523,405,769	0	303,193,599
22. Aircraft (all perils)	0	(5,400)	0	0	0	(5,400)
23. Fidelity	139,914	165,069	0	139,914	0	165,069
24. Surety	0	630,775	0	0	0	630,775
26. Burglary and theft	19,884	104,146	0	19,884	0	104,146
27. Boiler and machinery	1,237,327	(3,859)	0	1,237,327	0	(3,859)
28. Credit	0	0	0	0	0	0
29. International	0	(8,873)	0	0	0	(8,873)
30. Reinsurance - Nonproportional Assumed Property	XXX	1,550,451	0	0	0	1,550,451
31. Reinsurance - Nonproportional Assumed Liability	XXX	2,235	0	0	0	2,235
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	6,083	0	0	0	6,083
33. Aggregate write-ins for other lines of business	0	1,015,622	0	0	0	1,015,622
34. TOTALS	2,920,128,956	1,301,811,980	0	2,855,082,360	65,046,596	1,301,811,980
DETAILS OF WRITE-INS						
3301. Auto warranty	0	1,015,622	0	0	0	1,015,622
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	0	0	0	0	0	0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	1,015,622	0	0	0	1,015,622

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Previous Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	20,687,752	7,103,483	20,687,752	7,103,483	2,251,334	2,323,607	7,031,211	47.3
2. Allied lines	21,595,269	5,597,818	21,595,269	5,597,818	1,733,197	1,716,434	5,614,581	56.0
3. Farmowners multiple peril	14,608,943	8,101,652	14,608,943	8,101,652	3,615,311	5,322,372	6,394,591	40.1
4. Homeowners multiple peril	673,539,944	115,791,181	673,539,944	115,791,181	47,843,653	46,067,662	117,567,172	67.9
5. Commercial multiple peril	49,994,133	49,823,815	49,994,133	49,823,815	78,354,451	81,559,419	46,618,847	43.4
6. Mortgage guaranty	.0	.0	.0	.0	.0	.0	.0	0.0
8. Ocean marine	.0	459,752	.0	459,752	814,363	415,409	858,706	80.5
9. Inland marine	24,518,678	6,509,817	24,518,678	6,509,817	4,180,613	5,486,344	5,204,086	41.7
10. Financial guaranty	.0	.0	.0	.0	.0	.0	.0	0.0
11.1 Medical malpractice - occurrence	.0	33,824	.0	33,824	504,699	398,521	140,002	29.2
11.2 Medical malpractice - claims-made	.0	1,467,963	.0	1,467,963	2,478,416	3,374,239	572,140	568.1
12. Earthquake	495,375	209,457	495,375	209,457	71,139	261,190	19,406	0.6
13. Group accident and health	.0	24,760,894	.0	24,760,894	54,213	3,339,590	21,475,517	73.6
14. Credit accident and health (group and individual)	.0	.0	.0	.0	.0	.0	.0	0.0
15. Other accident and health	26,727	5,994,620	26,727	5,994,620	642,577	940,396	5,696,801	98.2
16. Workers' compensation	13,609,824	16,821,631	13,609,824	16,821,631	59,819,948	58,845,040	17,796,539	78.6
17.1 Other liability - occurrence	6,253,713	23,188,088	6,253,713	23,188,088	77,336,334	72,382,650	28,141,772	53.5
17.2 Other liability - claims-made	.0	2,467,152	.0	2,467,152	5,913,367	5,558,042	2,822,477	61.4
18.1 Products liability - occurrence	218,374	841,105	218,374	841,105	5,847,114	5,514,751	1,173,468	20.8
18.2 Products liability - claims-made	.0	.0	.0	.0	4,490	4,650	(160)	(113.0)
19.1,19.2 Private passenger auto liability	458,914,050	265,781,128	458,914,050	265,781,128	306,665,644	325,008,124	247,438,648	57.1
19.3,19.4 Commercial auto liability	11,544,390	31,670,706	11,544,390	31,670,706	57,665,223	55,029,583	34,306,346	63.3
21. Auto physical damage	318,761,465	184,122,305	318,761,465	184,122,305	9,529,872	14,897,544	178,754,633	60.6
22. Aircraft (all perils)	.0	(133,605)	.0	(133,605)	65,402	93,325	(161,528)	2,991.3
23. Fidelity	651	19,613	651	19,613	51,626	51,659	19,580	12.2
24. Surety	.0	32,944	.0	32,944	180,027	202,192	10,779	1.7
26. Burglary and theft	8,658	16,304	8,658	16,304	96,492	94,225	18,571	18.8
27. Boiler and machinery	245,607	(7,851)	245,607	(7,851)	28,032	83,400	(63,219)	239.2
28. Credit	.0	.0	.0	.0	.0	.0	.0	0.0
29. International	.0	(3,372)	.0	(3,372)	195,268	328,665	(136,769)	(6,339.0)
30. Reinsurance - Nonproportional Assumed Property	XXX	163,833	.0	163,833	206,904	703,211	(332,474)	(22.5)
31. Reinsurance - Nonproportional Assumed Liability	XXX	(39,642)	.0	(39,642)	1,915,004	(35,283)	1,910,645	82,783.2
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	3	.0	3	3,363	(57)	3,423	51.1
33. Aggregate write-ins for other lines of business	.0	1,013,757	.0	1,013,757	11,320	4,415	1,020,663	125.2
34. TOTALS	1,615,023,553	751,808,375	1,615,023,553	751,808,375	668,079,396	689,971,316	729,916,455	58.6
DETAILS OF WRITE-INS								
3301. Auto warranty	.0	1,013,757	.0	1,013,757	11,320	4,415	1,020,663	125.2
3302.	.0	.0	.0	.0	.0	.0	.0	0.0
3303.	.0	.0	.0	.0	.0	.0	.0	0.0
3398. Summary of remaining write-ins for Line 33 from overflow page	.0	.0	.0	.0	.0	.0	.0	0.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	1,013,757	0	1,013,757	11,320	4,415	1,020,663	125.2

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

**UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	5,329,260	1,954,211	5,329,260	1,954,211	8,718	297,123	8,718	2,251,334	329,712
2. Allied lines	2,557,847	1,549,611	2,557,847	1,549,611	696,789	183,586	696,789	1,733,197	289,634
3. Farmowners multiple peril	2,947,605	1,810,392	2,947,605	1,810,392	3,707,842	1,804,919	3,707,842	3,615,311	1,549,258
4. Homeowners multiple peril	182,069,798	31,257,574	182,069,798	31,257,574	109,402,514	16,586,079	109,402,514	47,843,653	8,714,095
5. Commercial multiple peril	62,089,535	46,586,569	62,089,535	46,586,569	47,868,418	31,767,882	47,868,418	78,354,451	30,161,187
6. Mortgage guaranty	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Ocean marine	.0	312,374	.0	312,374	.0	501,989	.0	814,363	104,630
9. Inland marine	4,358,284	2,319,759	4,358,284	2,319,759	4,408,113	1,860,854	4,408,113	4,180,613	552,787
10. Financial guaranty	.0	.0	.0	.0	.0	.0	.0	.0	.0
11.1 Medical malpractice - occurrence	.0	295,585	.0	295,585	29,145	209,114	29,145	504,699	220,517
11.2 Medical malpractice - claims-made	.0	1,669,633	.0	1,669,633	.0	808,783	.0	2,478,416	499,190
12. Earthquake	375,866	(38,100)	375,866	(38,100)	783,090	109,239	783,090	71,139	37,245
13. Group accident and health	.0	24,378	.0	24,378	.0	29,835	.0	(a) 54,213	2,749
14. Credit accident and health (group and individual)	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Other accident and health	12,000	167,841	12,000	167,841	188,000	474,736	188,000	(a) 642,577	31,687
16. Workers' compensation	46,236,584	37,195,512	46,236,584	37,195,512	27,180,437	22,624,436	27,180,437	59,819,948	4,291,483
17.1 Other liability - occurrence	10,335,914	32,808,176	10,335,914	32,808,176	7,511,758	44,528,158	7,511,758	77,336,334	28,103,710
17.2 Other liability - claims-made	1,000	3,291,510	1,000	3,291,510	26,602	2,621,857	26,602	5,913,367	3,050,515
18.1 Products liability - occurrence	159,581	1,891,394	159,581	1,891,394	2,707,940	3,955,720	2,707,940	5,847,114	3,599,337
18.2 Products liability - claims-made	.0	(21)	.0	(21)	3,221	4,511	3,221	4,490	7,658
19.1,19.2 Private passenger auto liability	381,296,930	216,346,042	381,296,930	216,346,042	161,331,024	90,319,602	161,331,024	306,665,644	51,648,362
19.3,19.4 Commercial auto liability	20,799,816	33,119,222	20,799,816	33,119,222	19,714,137	24,546,001	19,714,137	57,665,223	9,260,332
21. Auto physical damage	62,963	747,730	62,963	747,730	18,024,345	8,782,142	18,024,345	9,529,872	3,398,562
22. Aircraft (all perils)	.0	60,851	.0	60,851	.0	4,551	.0	65,402	10,530
23. Fidelity	1,201	17,236	1,201	17,236	26,541	34,390	26,541	51,626	17,733
24. Surety	.0	141,970	.0	141,970	(1)	38,057	(1)	180,027	73,688
26. Burglary and theft	.0	94,852	.0	94,852	(867)	1,640	(867)	96,492	4,849
27. Boiler and machinery	19,233	17,480	19,233	17,480	(1,297)	10,552	(1,297)	28,032	15,884
28. Credit	.0	.0	.0	.0	.0	.0	.0	.0	.0
29. International	.0	179,037	.0	179,037	.0	16,231	.0	195,268	.0
30. Reinsurance - Nonproportional Assumed Property	XXX	350,307	.0	350,307	XXX	(143,403)	.0	206,904	1,749
31. Reinsurance - Nonproportional Assumed Liability	XXX	814,750	.0	814,750	XXX	1,100,254	.0	1,915,004	8,467
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	92	.0	92	XXX	3,271	.0	3,363	.0
33. Aggregate write-ins for other lines of business	.0	7	.0	7	.0	11,313	.0	11,320	(5)
34. TOTALS	718,653,417	414,985,974	718,653,417	414,985,974	403,616,469	253,093,422	403,616,469	668,079,396	145,985,545
DETAILS OF WRITE-INS									
3301. Auto warranty	.0	7	.0	7	.0	11,313	.0	11,320	(5)
3302.	.0	.0	.0	.0	.0	.0	.0	.0	.0
3303.	.0	.0	.0	.0	.0	.0	.0	.0	.0
3398. Summary of remaining write-ins for Line 33 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0
3399. Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	7	0	7	0	11,313	0	11,320	(5)

(a) Including \$ for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	35,871,292			35,871,292
1.2 Reinsurance assumed	31,503,425			31,503,425
1.3 Reinsurance ceded	30,668,645			30,668,645
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	36,706,072	0	0	36,706,072
2. Commission and brokerage:				
2.1 Direct excluding contingent		337,965,559		337,965,559
2.2 Reinsurance assumed excluding contingent		153,297,992		153,297,992
2.3 Reinsurance ceded excluding contingent		337,965,559		337,965,559
2.4 Contingent-direct		37,424,804		37,424,804
2.5 Contingent-reinsurance assumed		16,619,127		16,619,127
2.6 Contingent-reinsurance ceded		37,424,804		37,424,804
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	169,917,119	0	169,917,119
3. Allowances to managers and agents	24,267	557,806	15	582,088
4. Advertising	23,554	5,741,091	21	5,764,666
5. Boards, bureaus and associations	455,223	2,874,530		3,329,753
6. Surveys and underwriting reports	12,814	11,857,201	20	11,870,035
7. Audit of assureds' records		129,254		129,254
8. Salary and related items:				
8.1 Salaries	65,766,132	55,566,753	1,506,222	122,839,107
8.2 Payroll taxes	3,677,386	4,753,843		8,431,229
9. Employee relations and welfare	8,561,805	4,763,146	305,030	13,629,981
10. Insurance	1,003,392	1,877,694		2,881,086
11. Directors' fees	129,875	333,955	43,689	507,519
12. Travel and travel items	6,127,598	3,565,090	214,356	9,907,044
13. Rent and rent items	5,318,762	5,568,789	104,524	10,992,075
14. Equipment	11,684,633	24,515,117	255,645	36,455,395
15. Cost or depreciation of EDP equipment and software	2,025,938	3,622,498	24,415	5,672,851
16. Printing and stationery	1,265,255	4,214,938	20,977	5,501,170
17. Postage, telephone and telegraph, exchange and express	5,358,889	6,585,274	18,178	11,962,341
18. Legal and auditing	1,520,141	9,446,740	384,416	11,351,297
19. Totals (Lines 3 to 18)	112,955,664	145,973,719	2,877,508	261,806,891
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	6,447,490	24,345,486		24,345,486
20.2 Insurance department licenses and fees		783,461		783,461
20.3 Gross guaranty association assessments		840,106		840,106
20.4 All other (excluding federal and foreign income and real estate)		4,121,030		4,121,030
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	30,090,083	0	30,090,083
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured accident and health plans				0
24. Aggregate write-ins for miscellaneous expenses	(8,736,315)	15,958,592	(52,831)	7,169,446
25. Total expenses incurred	140,925,421	361,939,513	2,824,677	(a) 505,689,611
26. Less unpaid expenses - current year	145,985,545	44,690,289		190,675,834
27. Add unpaid expenses - prior year	149,500,248	41,219,033	0	190,719,281
28. Amounts receivable relating to uninsured accident and health plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured accident and health plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	144,440,124	358,468,257	2,824,677	505,733,058
DETAILS OF WRITE-INS				
2401. Other expenses	(238,752)	155,046		(83,706)
2402. Donations	24,160	482,302	21	506,483
2403. Outside services and income	(8,521,723)	(14,602,138)	(52,852)	(23,176,713)
2498. Summary of remaining write-ins for Line 24 from overflow page	0	29,923,382	0	29,923,382
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	(8,736,315)	15,958,592	(52,831)	7,169,446

(a) Includes management fees of \$ 338,404 paid to affiliates and \$ paid to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 9,341,847	8,761,702
1.1 Bonds exempt from U.S. tax	(a) 9,284,640	8,943,343
1.2 Other bonds (unaffiliated)	(a) 81,574,233	81,576,321
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 1,686,950	1,686,950
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	6,491,616	6,675,427
2.21 Common stocks of affiliates	2,225,040	2,218,517
3. Mortgage loans	(c) 6,372,458	6,502,484
4. Real estate	(d)	
5. Contract loans		
6. Cash/short-term investments	(e) 2,517,114	2,452,450
7. Derivative instruments	(f) 39,947	23,969
8. Other invested assets	23,065	23,065
9. Aggregate write-ins for investment income	280,636	280,636
10. Total gross investment income	119,837,546	119,144,864
11. Investment expenses		(g) 2,824,677
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 629
14. Depreciation on real estate and other invested assets		(i) 181,301
15. Aggregate write-ins for deductions from investment income		0
16. Total (Lines 11 through 15)		3,006,607
17. Net Investment Income - (Line 10 minus Line 16)		116,138,257
DETAILS OF WRITE-INS		
0901. Securities lending	226,611	226,611
0902. Miscellaneous income	54,025	54,025
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	280,636	280,636
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Total (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 4,242,936 accrual of discount less \$ 4,639,191 amortization of premium and less \$ 1,498,037 paid for accrued interest on purchases.
 (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
 (c) Includes \$ accrual of discount less \$ 1,394 amortization of premium and less \$ 7,407 paid for accrued interest on purchases.
 (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
 (e) Includes \$ 21,281 accrual of discount less \$ 0 amortization of premium and less \$ paid for accrued interest on purchases.
 (f) Includes \$ accrual of discount less \$ amortization of premium.
 (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
 (i) Includes \$ 181,301 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Net Gain (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
1. U.S. Government bonds	577,249				577,249
1.1 Bonds exempt from U.S. tax					0
1.2 Other bonds (unaffiliated)	(3,223,154)	(4,061,795)	(6,747,516)		(14,032,465)
1.3 Bonds of affiliates					0
2.1 Preferred stocks (unaffiliated)	36		394,106		394,142
2.11 Preferred stocks of affiliates					0
2.2 Common stocks (unaffiliated)	23,205,582	(16,449,005)	(112,742,051)		(105,985,474)
2.21 Common stocks of affiliates			(46,558,054)		(46,558,054)
3. Mortgage loans					0
4. Real estate					0
5. Contract loans					0
6. Cash/Short-term investments	5,659		(600,896)		(595,237)
7. Derivative instruments					0
8. Other invested assets		(3,096,978)	344,151		(2,752,827)
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	20,565,372	(23,607,778)	(165,910,260)	0	(168,952,666)
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) Decrease
1. Summary of Items Page 2, Lines 10 to 17 and 19 to 23, Column 2	6,485,209	6,281,300	(203,909)
2. Other Nonadmitted Assets:			
2.1 Bills receivable		0	0
2.2 Furniture, equipment and supplies		0	0
2.3 Leasehold improvements		0	0
2.4 Loans on personal security, endorsed or not		0	0
3. Total (Lines 2.1 to 2.4)	0	0	0
4. Aggregate write-ins for other assets	3,506	140,915	137,409
5. Total (Line 1 plus Lines 3 and 4)	6,488,715	6,422,215	(66,500)
0401. Receivable on securities.....	3,506	140,915	137,409
0402.			
0403.			
0498. Summary of remaining write-ins for Line 4 from overflow page	0	0	0
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)	3,506	140,915	137,409

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

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

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

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

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

C. Accounting Policies

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

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at amortized cost using the interest method. Non-investment grade bonds are stated at the lower of amortized cost or fair value.
3. Common stocks, other than investments in stocks of subsidiaries and affiliated, are stated at market.

During 2001 the Company wrote down the cost basis of several common and preferred stock investments and recorded as a realized loss. These securities were determined to have other than temporary declines in value below cost. Factors that were used in evaluating impairment include: the intent to hold for a period of time to allow recovery of the unrealized loss, financial condition, prospects of the issuer, and the length of time below cost. Realized losses of \$7.5 million were recorded for impairments of unaffiliated stocks in 2001.

4. Redeemable preferred stocks are stated at amortized cost. Perpetual preferred stocks are stated at fair value. Non-investment grade preferred stocks are stated at the lower of amortized cost or fair value.
5. First lien mortgage loans on real estate are stated at their unpaid principal balance. Mortgages other than first liens are nonadmitted.
6. Loan-backed securities are stated at amortized cost. The retrospective adjustment method is used to value all loan-backed securities. Non-investment grade securities are stated at the lower of amortized value or fair value.
7. Investments in subsidiary and affiliated companies are stated as follows:

Investments in insurance subsidiaries are stated at statutory equity value. Investments in non-insurance subsidiaries that have no significant ongoing operations other than to hold assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at GAAP equity adjusted to a statutory basis of accounting. Investments in non-insurance subsidiaries that have significant ongoing operations beyond holding assets that are primarily for the direct or indirect benefit or use of the reporting entity or its affiliates are stated at GAAP equity. Investments in subsidiaries traded on a major stock exchange are stated at discounted market. Goodwill arising from the acquisition of these subsidiaries or affiliated companies is amortized over a period of ten years. Unamortized goodwill at December 31, 2002 was \$42,330,299 and was \$59,688,568 at the end of 2001. None of these amounts were nonadmitted.

8. Investments in joint ventures and partnerships are stated at the pro rata share of underlying audited GAAP equity value.
9. The accounting for derivatives varies with the nature of the derivative and its use. Derivatives are accounted for in a manner consistent with the hedged item. If the item being hedged is accounted for at amortized cost, the hedging derivative is also accounted for at amortized cost. If the item being hedged is accounted for at market value, the hedging derivative is also accounted for at market value. The Company uses various derivatives to hedge equity securities. The gain or loss on the derivative is recorded as an unrealized gain or loss consistent with the equity securities. Any premium received or paid is amortized over the life of the instrument as an increase or decrease to investment income. The Company also sold several credit default swaps. The premium received is recorded to investment income. The swap is accounted for at amortized cost consistent with the underlying hedged item.
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

During 2001, amounts shown under prior period changes are the pool members share of two prior year corrections. One relates to incorrect recording of the National Flood Insurance program ceding commissions in the amount of \$1.1 million. The second relates to a required change in accounting for the Florida Windstorm Underwriting Association based on a 1997 change to the Florida Statute, Section 627.351 in the amount of \$1.3 million.

NOTES TO FINANCIAL STATEMENTS

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. Many changes were made to this manual effective January 1, 2001 as a result of the NAIC 'Codification Project'.

Accounting changes adopted to conform with the provisions of the new NAIC *Accounting Practices and Procedures Manual* are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of policyholders' surplus at the beginning of the year and the amount of policyholders' surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a cumulative effect of changes in accounting principles that decreased unassigned funds by \$64.8 million as of January 1, 2001. Included in this adjustment is a decrease in unassigned funds of \$2 million for the accrual of guaranty fund and other assessments, an increase of \$2 million for the elimination of "excess of statutory reserves over statement reserves" (Schedule P penalty), a decrease of \$500 thousand for the write-down of impaired assets and a decrease of \$64.3 million for deferred taxes.

Note 3 - Business Combinations and Goodwill

Not applicable.

Note 4 - Discontinued Operations

Not applicable.

Note 5 - Investments

A. Mortgage Loans

1. The maximum and minimum lending rates for commercial mortgage loans originated during 2002 were 7.62% and 5.89%, respectively.
2. During 2002 the Company did not reduce interest rates on any outstanding loans.
3. The maximum percentage of any one loan to the value of collateral at the time of the loan was 80.0% .
4. The Company did not hold mortgages with interest 180 days or more past due.
5. There were no taxes, assessments or any amounts advanced and not included in the mortgage loan.
6. - 11. There were no impaired mortgage loans.

B. Troubled Debt Restructuring for Creditors

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

1. The Company has elected to use book value on January 1, 1994 as the cost for applying the retrospective adjustment method to securities purchased prior to that date.
2. Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates.
3. The Company used IDC Interactive Pricing Service to determine the market value of its loan-backed securities.
4. The Company had no negative yield situations requiring a change from the retrospective to prospective method.

E. Repurchase Agreements

For repurchase agreements, Company policies require a minimum of 102% of the fair value of securities purchased under repurchase agreements to be maintained as collateral. Cash collateral received is invested in short-term investments and the offsetting collateral liability is included in aggregate write-ins for liabilities. There were no open repurchase agreements as of December 31, 2002 and 2001, respectively.

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

A. Detail for Those Greater than 10% of Admitted Assets

Not applicable.

B. Write-downs for Impairments

SSAP No 48 requires that undistributed gains and losses be recorded as an unrealized gain or loss until distributed. During 2002 and 2001 the Company wrote down the cost basis of several limited partnership investments as a realized loss as there was evidence indicating the inability of the investee to sustain earnings in the near future to recover these unrealized losses. Realized losses for these unaffiliated investments were \$16.4 million and \$4.8 million, respectively.

Note 7 - Investment Income

A. Accrued Investment Income

The Company nonadmits investment income due and accrued if amounts are over 90 days past due (180 days for mortgage loans or amounts on mortgage loans in default). The Company's unassigned surplus funds are not restricted in any way.

NOTES TO FINANCIAL STATEMENTS

B. Amounts Nonadmitted

Not applicable.

Note 8 - Derivative Instruments

The Company has only limited use of derivatives. The Company takes positions in certain derivative instruments to increase investment returns. Financial instruments used for such purposes include credit default swaps. Credit risk is minimized by requiring collateral when possible.

A credit defaults swap is an agreement to purchase or sell a referenced assets if a credit event occurs. The Company sells credit default protection to enhance investment returns. The credit default swap is combined with an underlying highly rated asset to replicate a corporate bond. The premium received for selling default protection is recorded as an increase to investment income.

Note 9 - Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

	12/31/02	12/31/01
1. Total of all deferred tax assets (admitted and nonadmitted)	98,998,933	90,459,825
2. Total of all deferred tax liabilities	(75,260,466)	(132,327,650)
3. Total deferred tax assets nonadmitted	-	-
4. Net deferred tax asset (liability)	23,738,467	(41,867,825)
5. Increase(decrease) in deferred tax assets nonadmitted	-	-

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

N/A

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

	12/31/02	12/31/01
1. Current year expense	45,708,948	5,158,359
2. Tax credits	-	-
3. Prior year over/under accrual	(361,754)	(1,862,837)
4. Current income tax incurred	45,347,194	3,295,522

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

	Statutory	Tax	Difference	Tax Effect
6. Reserves	1,043,763,953	941,410,352	102,353,601	35,823,760
7. Accts Payable&Other Liabilities	724,684,796	707,404,092	17,280,704	6,048,246
8. Unearned Premium	465,218,143	369,485,531	95,732,612	33,506,414
9. Total DTAs	1,641,454,508	1,358,600,409	282,854,099	98,998,933
10. DTAs nonadmitted	-	N/A	-	-
	Statutory	Tax	Difference	Tax Effect
11. Bonds	1,387,428,798	1,219,724,492	(167,704,306)	(58,696,507)
12. Affiliated Stock	-	(37,324,119)	(37,324,119)	(13,063,442)
13. Accts Payable&Other Liabilities	-	-	-	-
14. Accrued dividends	-	-	-	-
15. Total DTLs	1,407,380,101	1,192,350,199	(215,029,902)	(75,260,466)

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

	12/31/02	12/31/01	Change
16. Reserves	35,823,760	36,954,086	(1,130,326)
17. Accts Payable&Other Liabilities	6,048,246	5,765,172	283,074
18. Unearned Premium	33,506,414	29,387,629	4,118,785
19. Total DTAs	98,998,933	90,459,825	8,539,108
20. DTAs nonadmitted	-	-	-
	12/31/02	12/31/01	Change
21. Bonds	(58,696,507)	(100,590,232)	41,893,725
22. Subsidiaries	(13,063,442)	-	(13,063,442)
23. Accts Payable&Other Liabilities	-	-	-
24. Accrued dividends	-	-	-
25. Total DTLs	(75,260,466)	(132,327,650)	57,067,184

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

	Amount	Tax Effect
1. Income before taxes	119,048,702	41,667,046
2. Tax-exempt interest, net	(7,673,811)	(2,685,834)
3. Dividends received deduction, net	(6,064,622)	(2,122,618)
4. Dividends received deduction, 100% owned subs	-	-
5. Loss reserve discounting	(3,110,459)	(1,088,661)
6. Unearned premium adjustment	11,767,959	4,118,786
7. Agents security compensation	-	-
8. Investment related transactions	19,696,127	6,893,644
9.	-	-
10. All other	(813,615)	(284,765)
11. Separate company taxable income	132,850,281	46,497,598
12. Consolidation	-	-
13. Reclass to deferred taxes	-	-
14. Prior year over/under accrual	-	(361,754)
15. Other	-	(788,650)
16. Tax	-	45,347,194

NOTES TO FINANCIAL STATEMENTS

		Amount	Origination	Expiration
E.				
1.	Amount of operating loss carryforwards	-		
	Amount of AMT tax credits	-		
	Business credits	-		
2.	The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:			
	Current year			46,497,598
	2001			4,007,955
	2000			57,487,704
	1999			16,942,080
	1998			-
F.				
1.	The company's federal income tax return is consolidated with the following entities:			None
2.	This Company files its Federal Income tax return on an individual basis.			

Note 10 - Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of Relationships

The Company is a mutual entity and, as such, is not directly or indirectly owned or controlled by any other company, corporation, group of companies, partnership or individual. The Company is operated by and solely in the interests of its policyholders.

Bonds and stocks, if any, owned, acquired or disposed of in any year by the Company in any subsidiary or affiliate are set forth in Schedule D of either this statement or those of prior years. Intercompany relationships and specific holdings are detailed in the Nationwide Corporate Organizational Chart, which appears as Schedule Y of this statement.

The Company is a party to various reinsurance agreements including a pooling agreement with several affiliated companies. See Note #25.

The Company and various affiliates have entered into agreements with Nationwide Cash Management Company (NCMC) a subsidiary of the parent, under which NCMC acts as a common agent in handling the purchase and sale of short-term securities for the respective accounts of the participants. Amounts on deposit with NCMC were \$6,665,631 and \$5,349,448 as of December 31, 2002 and 2001, respectively, and are included in short-term investments on the accompanying statutory statements of admitted assets, liabilities, capital and surplus.

B. Detail of Transactions Greater than ½ % of Admitted Assets

Not applicable

C. Change in Terms of Intercompany Arrangements

None.

D. Amounts Due to or from Related Parties

The Company shares its home office, other facilities, equipment, and common management and administrative services with its subsidiaries and affiliates. Additionally, the Company participates in the Nationwide Pool as disclosed in Note 25. Intercompany receivables and payables are the result of various transactions between the Company and its subsidiaries and affiliates where settlement has not yet occurred. The net balance due to the Company from affiliates is \$153.4 million at December 31, 2002.

E. Guarantees or Contingencies for Related Parties

The only contingencies are those noted under Note 14A.

F. Management, Service Contracts, Cost Sharing Arrangements

Pursuant to a cost sharing agreement among NMIC and certain of its direct and indirect subsidiaries, NMIC provides certain operational and administrative services, such as sales support, advertising, personnel and general management services, to those subsidiaries. Expenses covered by this agreement are subject to allocation among the Company and other affiliates. The allocations are based on techniques and procedures in accordance with insurance regulatory guidelines. Measures used to allocate expenses among companies include individual employee estimates of time spent, special cost studies, salary expense, commissions expense and other methods agreed to by the participating companies that are within industry guidelines and practices. The Company believes these allocation methods are reasonable. In addition, the Company does not believe that expenses recognized under the inter-company agreements are materially different than expenses that would have been recognized had the Company operated on a stand-alone basis.

G. Nature of Relationships that Could Affect Operations

Not applicable.

H. Amount Deducted for Investment in Upstream Company

Not applicable.

I. Detail of Investment in Affiliates Greater than 10% of Admitted Assets

Name	% Common Ownership	Basis of Valuation Purposes and Procedures Manual of the NAIC SVO
Nationwide Corporation	4.80%	Part 8, Section 3 (b) (I) and (ii)

The Company owns 4.8% of the common stock of NC. NC is a holding company that owns both insurance and non-insurance companies. NC's primary holding is 63.0% of the outstanding stock of NFS, a publicly traded company.

NOTES TO FINANCIAL STATEMENTS

The Company's pro rata share of the carrying value of NC is \$155.2 million at December 31, 2002. Of this amount the pro rata share of NFS is \$99.5 million at December 31, 2002.

NFS is carried at discounted market based on the shares owned using a 24.33% discount rate. NC carries other insurance subsidiaries based on statutory surplus and non-insurance companies based on audited GAAP equity.

Included in the carrying value of its investment in NC is admitted goodwill of \$42.3 million.

All other assets and liabilities of NC are insignificant.

J. Write-down for Impairments of Investments in Subsidiary, Controlled or Affiliated Companies

Not applicable.

Note 11 - Debt

A. Capital Notes

Not applicable.

B. All Other Debt

Not applicable.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plans

The Company is a participant, together with other affiliated companies, in the Nationwide Retirement Plan (Retirement Plan), a pension plan covering substantially all employees. Benefits are based upon the highest average annual salary of a specified number of consecutive years of the last ten years of service. The Company funds pension costs accrued for direct employees plus an allocation of pension costs accrued for employees of affiliates whose work efforts benefit the Company. Pension costs charged to operations under the Retirement Plan during the years ended December 31, 2002 and 2001 were \$0 and \$0, respectively. The Retirement Plan recomputed its pension liabilities in accordance with SSAP No. 8 as required by 2001 codification.

In addition to the defined benefit pension plan, the Company, together with other affiliated companies, participates in life and health care defined benefit plans for qualifying retirees. Postretirement life and health care benefits are contributory and generally available to full time employees who meet minimum age and service requirements. Postretirement health care benefit contributions are adjusted annually and contain cost-sharing features such as deductible and coinsurance. In addition there are caps on the Company's portion of the per-participant cost of the postretirement health care benefits.

The costs for the Company's net postretirement benefits for the year ended December 31, 2002 and 2001 were \$10.7 million and \$9.3 million, respectively. The accrued liability for postretirement benefit obligation for retirees and other fully eligible or vested plan participants, at December 31, 2002 was \$5.2 million, which was paid in January 2003. There was no accrued liability for the year ended in 2001. Postretirement plan assets are invested in group annuity contracts issued by Nationwide Life Insurance Company (NLIC).

In 1993, the Company changed its method of accounting for the costs of postretirement benefits to the accrual method and elected to amortize its transition obligation for retirees and fully-eligible employees over 20 years. The unamortized transition obligation was \$0.9 million and \$47.8 million at December 31, 2002 and 2001, respectively.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans are as follows at December 31, 2002 and 2001:

	Pension Benefits		Postretirement Benefits	
	2002	2001	2002	2001
1. Change in benefit obligation:				
a. Benefit obligation at beginning of year	\$2,075,688,583	\$1,930,287,426	\$174,617,830	\$146,590,834
b. Service cost	95,251,238	86,780,637	11,234,397	9,166,627
c. Interest cost	131,921,371	125,533,188	12,649,290	12,512,835
d. Contribution by plan participants	0	0	3,984,768	3,349,455
e. Actuarial (gain) loss	(11,828,288)	(7,256,960)	31,728,297	23,003,739
f. Foreign currency exchange rate changes	0	0	0	0
g. Benefits paid	(97,580,333)	(89,791,033)	(20,314,479)	(20,167,177)
h. Plan amendments	(10,371,711)	30,135,325	(50,610,489)	161,517
i. Plan curtailment	(12,404,729)	0	0	0
j. Benefit obligation at end of year	\$2,170,676,131	\$2,075,688,583	163,289,614	174,617,830
2. Change in plan assets				
a. Fair value of plan assets at beginning of Year	2,200,683,768	2,337,141,517	119,701,941	119,456,157
b. Actual return on plan assets	(142,453,578)	(46,666,716)	(12,671,254)	(246,774)
c. Foreign currency exchange rate changes	0	0	0	0
d. Employer contribution	4,301,000	0	16,175,519	17,310,280
e. Plan participant's contributions	0	0	3,984,768	3,349,455
f. Benefits paid	(97,580,333)	(89,791,033)	(20,314,483)	(20,167,177)
g. Plan curtailment	0	0	0	0
h. Fair value of plan assets at end of year	1,964,950,857	2,200,683,768	106,876,491	119,701,941
3. Funded status				
a. Unamortized prior service cost	18,045,497	30,135,325	(3,641,023)	154,175
b. Unrecognized net (gain) or loss	519,790,767	223,234,857	66,503,172	12,952,032
c. Remaining net obligation or (net asset) at initial date of application	(328,095,961)	(378,365,367)	4,190,736	56,106,208
d. Prepaid assets or (accrued liabilities)	4,015,029	0	10,639,762	14,296,526
e. Intangible asset	N/A	N/A	N/A	N/A

NOTES TO FINANCIAL STATEMENTS

4. Benefit obligation for non vested employees	65,496,482	56,549,824	106,360,443	139,353,526
5. Components of net periodic benefit cost				
a. Service cost	95,251,238	86,780,637	11,234,397	9,166,627
b. Interest cost	131,921,371	125,533,188	12,649,290	12,512,835
c. Expected return on plan assets	(178,585,234)	(183,825,101)	(9,276,900)	(9,556,493)
d. Amortization of unrecognized transition Obligation or (transition asset)	(50,269,406)	(28,488,724)	5,127,162	5,127,162
e. Amount of recognized (gains) and losses	249,885	0	0	0
f. Amortization of prior service cost recognized	1,432,146	0	(26,982)	(26,981)
g. Amount of gain or loss recognized due to a settlement or curtailment	0	0	125,318	0
h. Total net periodic benefit cost	0	0	19,832,285	17,223,150
6. Charges pursuant to Settlement or Curtailment				
a. Settlement (gain) or loss	\$ 0	\$ 0		
b. Curtailment (gain) or loss	285,971	0		
c. Total benefits cost	\$ 285,971	\$ 0		

The following table is the basis of measurement for plan liabilities and is relevant for items 1-4 above.

	Pension Benefits		Postretirement Benefits	
	2002	2001	2002	2001
7. Weighted-average assumptions as of December 31,				
a. Weighted average discount rate	6.00%	6.50%	6.60%	7.25%
b. Rate of increase in future compensation levels	4.50%	4.75%	N/A	N/A
c. Assumed health care cost trend rate:				
*Initial rate (11.3% pre age 65, 12.3% post age 65)	-	-	11.30% *	11.00%
*Ultimate rate (5.7% pre age 65, 6.3% post age 65)	-	-	5.70% *	5.50%
Declining period	-	-	11 Years	4 Years

8. The following table is the basis of measurement for net periodic pension and post retirement costs and is relevant for item 5 above:

	Pension Benefits		Postretirement Benefits	
	2002	2001	2002	2001
a. Weighted average discount rate	6.00%	6.75%	6.60%	7.25%
b. Rate of increase in future compensation levels	4.50%	5.00%	N/A	N/A
c. Expected long-term rate of return on plan assets	8.25%	8.00%	7.75%	8.00%
d. Assumed health care cost trend rate:				
Initial rate	-	-	11.30%	11.00%
Ultimate rate	-	-	5.70%	5.50%
Declining period	-	-	11 years	4 Years

9. Because current plan costs are very close to dollar caps, the health care cost trend has an immaterial effect on plan obligations for the postretirement life and health care benefit plan as a whole. For this reason, the effect of a one percentage point increase or decrease in the assumed health care cost trend rate on the accumulated postretirement benefit obligation as of December 31, 2002 and on the net periodic postretirement benefit cost for the year ended December 31, 2002 does not have a material effect on plan obligations or expenses.

B. Defined Contribution Plans

The Company, together with other affiliated companies, sponsors a defined contribution savings plan covering substantially all employees of the Company. Employees may make salary deferral contributions of up to 80%. Salary deferrals of up to 6% are subject to a 50% company match. The Company match is funded on a bi-weekly basis and the expense of such contributions are allocated to the Company based on employee contributions. For the plan as a whole the expense was \$31,836,874 and \$28,487,385 for 2002 and 2001, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) (\$11,000 in 2002). Other limits also apply. The Company has no legal obligation for benefits under this plan.

C. Multiemployer Plans

Not applicable.

D. Consolidated/Holding Company Plans

The Company, together with other affiliated companies, sponsors non-qualified deferred compensation and defined benefit arrangements for certain employees and agents. Expenses are allocated to the Company based on individual participants. Total Company liabilities for nonqualified employee plans was \$185,549,641 and \$145,740,260 on December 31, 2002 and December 31, 2001, respectively. Total expense recorded during 2002 was \$18.3 million related to the non-qualified benefit plans. Total Company liabilities for the agents plan was \$808,975,631 and \$754,767,762 on December 31, 2002 and December 31, 2001. Total expense recorded during 2002 was \$96.7 million related to the agent plan. The agent plan liability was pooled prior to 2001, but pooling was discontinued in 2001. The entire liability now resides on the NMIC's books.

E. Postemployment Benefits and Compensated Absences

The Company has no obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacation. The liability for earned but untaken vacation has been accrued.

Note 13 - Capital and Surplus, Shareholders' dividend Restrictions and Quasi-Reorganizations

A. Outstanding Shares

The Company is a mutual entity and, as such, is not directly or indirectly owned or controlled by any other company, corporation, group of companies, partnership or individual. The Company is operated by and solely in the interests of its policyholders.

NOTES TO FINANCIAL STATEMENTS

B. Dividend Rate of Preferred Stock

Not applicable.

C., D. and E Dividend Restrictions

Dividends may be paid to shareholders by State of Ohio domiciled insurance companies without prior approval of the Director of Insurance subject to 10% limitations relative to prior year surplus or prior year net income.

F. Mutual Surplus Advances

None.

G. Company Stock Held for Special Purposes

None.

H. Changes in Special Surplus Funds

None.

I. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

Description	Cumulative Increase (Decrease) in Surplus	Current Year Increase (Decrease) in Surplus
1. Unrealized gain or loss	\$177,066,953	(\$165,910,258)
2. Nonadmitted assets	(6,488,715)	(66,501)
3. Provision for reinsurance	0	0
Total decrease	\$170,578,238	(\$165,916,759)

J. Surplus Notes

Not applicable.

K., and L. Quasi Reorganizations

Not applicable.

Note 14 - Contingencies

A. Contingent Commitments

Not applicable.

B. Guaranty Fund and Other Assessments

The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessments or in the case of premium based assessments, at the time the premiums were written, or, in the case of loss based assessments, at the time the losses are incurred.

The Company has accrued a liability for guaranty fund and other assessments of \$3.5 million and a related premium tax benefit asset of \$3.4 million. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

C. Gain Contingencies

None.

D. All Other Contingencies

Various lawsuits arise against the Company in the normal course of the Company's business. Contingent liabilities arising from litigation were reserved for \$29.4 million and \$18.6 million at December 31, 2002 and 2001, respectively.

Note 15 - Leases

A. Lessee Leasing Arrangements

Not applicable.

B. Leasing Arrangements

Not applicable.

Note 16 – Information About Financial Instruments With Off-Balance Sheet Risk With Concentrations of Credit Risk

A. Financial Instruments With Off-Balance Sheet Risk

1. A financial instrument has off-balance sheet risk of accounting loss if the risk of accounting loss to the Company may exceed the amount recognized as an asset, if any, or if the ultimate obligation may exceed the amount that is recognized as a liability. The table below summarizes the face amount (notional amount for swaps, original amount for futures, number of contracts times shares per contract times strike price for options) of the Company's financial instruments with off-balance sheet risk:

NOTES TO FINANCIAL STATEMENTS

Description	Assets		Liabilities	
	2002	2001	2002	2001
a. Swaps	\$ 0	\$2,000,000	\$ 2,000,000	\$ 0
b. Futures				
c. Options				
Total	\$ 0	\$ 2,000,000	\$ 2,000,000	\$ 0

2. The Company has minimal exposure if all counterparties fail completely to perform according to the terms of their contracts and the collateral or other security, if any, for the amount due proved to be no value to the entity.

B. Financial Instruments With Concentrations of Credit Risk

1. Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining collateral where appropriate and customary. 100% of the net credit exposure for the Company from derivative contracts is with investment-grade counterparties. The Company and its counterparties are required to put up collateral for any futures contracts that are opened. The form and amount of collateral that is required is determined by the exchange on which it is traded.

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfers and Servicing of Financial Assets

The Company lends treasury, corporate and equity securities and in turn, generally receives cash collateral. In some cases, securities or letter of credits are used by the borrower as collateral. The fair value of the collateral is equal to at least 102% of the loaned securities at all times during the period the securities are loaned.

The cash collateral is invested in high-quality short-term investments. Both the borrower and the Company can request or return the loaned securities at any time. Nationwide maintains ownership of the securities at all times and is entitled to receive from the borrower any payments for interest or dividends received during the loan term.

Since the collateral pledged by the borrower is not available for the general use of the Company (restricted), the collateral is not recorded on the balance sheet as an asset, and a corresponding liability for the return of the collateral is not recorded.

C. Wash Sales

Not applicable.

Note 18 – Gain or Loss from Uninsured Accident and Health Plans and Uninsured Portion of Partially Insured Plans

Not applicable.

Note 19 – Direct Premiums Written / Produced by Managing General Agents / Third Party Administrators

Not applicable.

Note 20 – Other Items

A. Extraordinary Items

None.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

None.

D. Uncollectible Premiums Receivable

None.

E. Reinsurance Accounted for as a Deposit

Not applicable.

F. Multiple Peril Crop Insurance

Not applicable.

G. Mezzanine Real Estate Loans

Not applicable.

H. Health Care Receivables

Not applicable.

I. September 11 Events

The Company's exposure due to the September 11, 2001 terrorist attacks is minimal. Further, we are not aware of any reinsurer who has been impaired by the events to the point of creating a credit risk on any of our reinsurance programs.

Note 21 – Events Subsequent

None.

NOTES TO FINANCIAL STATEMENTS

Note 22 – Reinsurance

A. Unsecured Reinsurance Recoverables

The Company does not have an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of policyholders' surplus.

B. Reinsurance Recoverable in Dispute

The Company does not have reinsurance recoverables for paid losses and loss adjustment expenses that exceed 5% of policyholders' surplus for an individual reinsurer or 10% of policyholders' surplus in aggregate.

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2002.

(\$000's)	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
a. Affiliates	\$465,218	\$90,743	\$1,138,104	\$249,668	(\$672,886)	(\$158,945)
b. All other	0	0	38,183	8,996	(38,183)	(8,996)
c. Totals	\$465,218	\$90,743	\$1,176,287	\$258,664	(\$711,069)	(\$167,922)
d. Direct Unearned Premium Reserve	\$1,176,287					

2. Certain agency agreements and ceded reinsurance contracts provide for additional or return commissions based on the actual loss experience of the produced or reinsured business. Amounts accrued at December 31, 2002 are as follows:

(\$000's) Description	Direct	Assumed	Ceded	Net
a. Contingent Commissions	\$17,221	\$12,452	\$17,220	\$12,452
b. Sliding Scale adjustments	0	0	0	0
c. Other profit Commissions	0	0	0	0
d. Totals	\$17,221	\$12,452	\$17,220	\$12,452

D. Uncollectible Reinsurance

None.

E. Commutation of Ceded Reinsurance

None

F. Retroactive Reinsurance

Not applicable.

Note 23 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 24 – Changes in Incurred Losses and Loss Adjustment Expenses

(\$000's) (Line of Business)	2002 Calendar Year Losses and LAE Incurred			2002 Loss Year Losses and LAE Incurred	Shortage (Redundancy)
	Losses Incurred	LAE Incurred	Totals		
Fire and Homeowners	\$124,598	\$18,109	\$142,708	\$141,996	\$712
Commercial multiple peril	46,619	14,652	61,271	64,355	(3,084)
Auto	460,500	86,334	546,834	581,300	(34,466)
All Others	98,200	21,830	120,029	113,135	6,894
Totals	\$729,916	\$140,925	\$870,842	\$900,787	(\$29,945)

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years decreased by \$29.9 million during 2002, as shown in the chart above. This is about 3.6% of unpaid losses and loss adjustment expense of \$839 million as to December 31, 2001. The redundancy came primarily from the Auto and Commercial Multi-peril lines of business.

Note 25 – Intercompany Pooling arrangements

The Company is a party to various reinsurance agreements including a pooling agreement with affiliated property casualty companies (Nationwide Pool).

The following companies are covered under a 100% quota share reinsurance agreement with NMIC: Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, NAC, Nationwide Agribusiness Insurance Company, Scottsdale Insurance Company (SI) and AMCO Insurance Company (AMCO).

Scottsdale Indemnity Company, Scottsdale Surplus Lines and Western Heritage Insurance Company are covered under a 100% quota share reinsurance agreement with SI.

Allied Property and Casualty Insurance Company, Depositors Insurance Company, CalFarm and NICOA are covered under a 100% quota share reinsurance agreement with AMCO.

NOTES TO FINANCIAL STATEMENTS

NMIC is the lead company in the pool. The companies in the Nationwide Pool are as follows:

	<u>NAIC #</u>	<u>POOL</u>
Nationwide Mutual Insurance Company	23787	83.7%
Nationwide Mutual Fire Insurance Company	23779	11.3%
Scottsdale Insurance Company	41297	4.0%
Farmland Mutual Insurance Company	13838	1.0%
		<u>100.0%</u>

Note 26 – Structured Settlements

A. Reserves Released due to Purchases of Annuities

The Company has settled certain losses with structured settlement agreements whereby the Company has purchased an annuity with the claimant as the payee. Certain of these annuities are without qualified assignments. The Company is contingently liable under the settlement agreements without qualified assignments if the annuity-issuing company is unable to meet the payment obligations to the Company's claimant under the settlement agreement. The amortized value of the annuities under such agreements for direct losses as of December 31, 2002 is \$20.7 million.

B. Annuity Insurers with Balances due Greater than 1% of Policyholders' Surplus

NLIC, an affiliate of the Company, is located in Columbus, Ohio and domiciled in the State of Ohio. The aggregate value of annuities due from NLIC are \$13.5 million at December 31, 2002.

Note 27 – High Deductibles

Not applicable.

Note 28 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expense

A. Tabular Discounts

Not applicable.

B. Non-Tabular Discounts

Not applicable.

C. Changes in Discount Assumptions

Not applicable.

Note 29 – Asbestos and Environmental Reserves

The Company has exposure to both asbestos and environmental claims from the issuance of general liability policies. The Company estimates the full impact of its asbestos and environmental exposure by establishing case reserves when sufficient information has been developed to indicate the involvement of a specific insurance policy. In addition, incurred but not reported reserves have been established to cover additional exposures on both known and unasserted claims, primarily utilizing historical information.

The Company's asbestos and environmental related losses for each of the five most recent calendar years were as follows (in millions):

Environmental Claims - Gross	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Beginning Reserves:	51.5	2.7	2.7	2.7	2.7
Incurred Loss & Loss Adj. Expense:	(1.4)	0.6	0.3	0.7	0.6
Calendar Year Payments:	47.4	0.6	0.3	0.7	0.4
Ending Reserve:	2.7	2.7	2.7	2.7	2.9
Loss and LAE Reserve Footnote-Gross IBNR	2.1	2.1	2.1	2.1	2.0
Asbestos Claims - Gross	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Beginning Reserves:	49.9	1.0	1.0	1.2	1.6
Incurred Loss and Loss Adj. Expense:	3.4	0.1	0.2	0.5	2.3
Calendar Year Payments:	52.2	0.1	0.1	0.1	0.2
Ending Reserve:	1.0	1.0	1.2	1.6	3.7
Loss and LAE Reserve Footnote-Gross IBNR	0.8	0.1	0.0	0.0	2.8
Environmental Claims - Net	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Beginning Reserves:	96.7	2.7	3.6	4.1	4.1
Incurred Loss and Loss Adj. Expense:	(1.0)	1.5	0.8	0.7	1.9
Calendar Year Payments:	93.0	0.6	0.3	0.7	0.4
Ending Reserve:	2.7	3.6	4.1	4.1	5.6
Loss and LAE Reserve Footnote-Net IBNR	2.1	2.1	2.1	2.1	4.0
Asbestos Claims – Net	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Beginning Reserves:	61.3	1.0	2.0	2.5	2.9
Incurred Loss and Loss Adj. Expense:	4.1	1.1	0.7	0.5	3.5
Calendar Year Payments:	64.4	0.1	0.1	0.1	0.2
Ending Reserve:	1.0	2.0	2.5	2.9	6.2
Loss and LAE Reserve Footnote-Net IBNR	0.8	0.1	0.0	0.0	4.7

NOTES TO FINANCIAL STATEMENTS

The 1998 beginning reserves have been restated in the 1998 roll forward to reflect a change in the definition of Gross. Historically, both Direct and Assumed amounts have been included in Gross. Beginning in 1998, only Direct amounts are included in Gross.

The 1999 and 1998 calendar year payments include the effects of the portfolio adjustments caused by changes in the pooling agreement in 1999 and 1998, as well as, the reinsurance agreement between NMIC and Nationwide Indemnity Company (NIC) in 1998 that transferred approximately \$675.9 million of loss and loss adjustment expense reserves to NIC primarily for asbestos and environmental claims.

Note 30 – Subscriber Savings Accounts

Not applicable.

Note 31 – Financial Guaranty Exposures

Not applicable.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. Treasury securities	96,125,346	4.328	96,125,346	4.328
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	17,211,001	0.775	17,211,001	0.775
1.22 Issued by U.S. government sponsored agencies	2,101,106	0.095	2,101,106	0.095
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)		0.000		0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	42,529,697	1.915	42,529,697	1.915
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	41,071,322	1.849	41,071,322	1.849
1.43 Revenue and assessment obligations	86,342,209	3.887	86,342,209	3.887
1.44 Industrial development and similar obligations	0	0.000	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA	0	0.000	0	0.000
1.512 Issued by FNMA and FHLMC	16,116,496	0.726	16,116,496	0.726
1.513 Privately issued	0	0.000	0	0.000
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC	267,954,484	12.063	267,954,484	12.063
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA, or FHLMC	0	0.000	0	0.000
1.523 All other privately issued	45,107,485	2.031	45,107,485	2.031
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	695,052,533	31.291	695,052,533	31.291
2.2 Unaffiliated foreign securities	77,817,118	3.503	77,817,118	3.503
2.3 Affiliated securities	0	0.000	0	0.000
3. Equity interests:				
3.1 Investments in mutual funds	0	0.000	0	0.000
3.2 Preferred stocks:				
3.21 Affiliated	0	0.000	0	0.000
3.22 Unaffiliated	26,166,450	1.178	26,166,450	1.178
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	155,227,770	6.988	155,227,770	6.988
3.32 Unaffiliated	384,698,925	17.319	384,698,925	17.319
3.4 Other equity securities:				
3.41 Affiliated	4,301,296	0.194	4,301,296	0.194
3.42 Unaffiliated	7,849,134	0.353	7,849,134	0.353
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated	0	0.000	0	0.000
3.52 Unaffiliated	0	0.000	0	0.000
4. Mortgage loans:				
4.1 Construction and land development	0	0.000	0	0.000
4.2 Agricultural	0	0.000	0	0.000
4.3 Single family residential properties	0	0.000	0	0.000
4.4 Multifamily residential properties	0	0.000	0	0.000
4.5 Commercial loans	95,119,058	4.282	95,119,058	4.282
5. Real estate investments:				
5.1 Property occupied by the company	4,083,982	0.184	4,083,982	0.184
5.2 Property held for the production of income (includes \$ of property acquired in satisfaction of debt)		0.000	0	0.000
5.3 Property held for sale (\$ including property acquired in satisfaction of debt)		0.000	0	0.000
6. Policy loans		0.000		0.000
7. Receivables for securities	578,916	0.026	578,917	0.026
8. Cash and short-term investments	48,067,528	2.164	48,067,528	2.164
9. Other invested assets	107,741,109	4.850	107,741,109	4.850
10. Total invested assets	2,221,262,966	100.000	2,221,262,967	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] NA []
- 1.3 State Regulating? Ohio.....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [X] No []
- 2.2 If yes, date of change:12/13/2002
If not previously filed, furnish herewith a certified copy of the instrument as amended.
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/2001
- 3.2 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.12/31/2001
- 3.3 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).11/12/2002
- 3.4 By what department or departments? Ohio.....
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.11 sales of new business? Yes [] No [X]
 - 4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.21 sales of new business? Yes [] No [X]
 - 4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the 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
.....
.....

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
 - 7.21 State the percentage of foreign control;
 - 7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney in fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
.....
.....

GENERAL INTERROGATORIES

(continued)

- 8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP, 191 W. Nationwide Blvd. Ste 500, Columbus, OH 43215.....
- 9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Kevin McAllister, FCAS, MAAA, KPMG LLP, 100 Matsonford Rd., Radnor, PA 19087.....
- 10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States Manager or the United States Trustees of the reporting entity?
- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] NA []

BOARD OF DIRECTORS

- 11. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [] No [X]
- 12. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []
- 13. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 - 14.11 To directors or other officers .. \$.....
 - 14.12 To stockholders not officers ... \$.....
 - 14.13 Trustees, supreme or grand (Fraternal only) \$.....
 - 14.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):
 - 14.21 To directors or other officers ... \$.....
 - 14.22 To stockholders not officers \$.....
 - 14.23 Trustees, supreme or grand (Fraternal only) \$.....
 - 15.1 Were any of the assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in this statement? Yes [] No [X]
 - 15.2 If yes, state the amount thereof at December 31 of the current year:
 - 15.21 Rented from others \$.....
 - 15.22 Borrowed from others \$.....
 - 15.23 Leased from others \$.....
 - 15.24 Other \$.....
- Disclose in Notes to Financial Statements the nature of each of these obligations.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
 - 16.2 If answer is yes,
 - 16.21 Amount paid as losses or risk adjustment \$.....1,435
 - 16.22 Amount paid as expenses \$.....
 - 16.23 Other amounts paid \$.....

GENERAL INTERROGATORIES

(continued)
INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1	2	3	4	5		6	
	Number of Shares Authorized	Number of Shares Outstanding	Par Value Per Share	Redemption Price if Callable	Is Dividend Rate Limited?		Are Dividends Cumulative?	
					Yes	No	Yes	No
Preferred					[]	[]	[]	[]
Common				XXX	XXX	XXX	XXX	XXX

18.1. Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 2 - Special Deposits? Yes [] No [X]

18.2 If no, give full and complete information relating thereto:

See 19.1 Below

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on the Schedule E - Part 2 - Special Deposits; or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1) Yes [X] No []

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21	Loaned to others	\$	127,285,845
19.22	Subject to repurchase agreements	\$	
19.23	Subject to reverse repurchase agreements	\$	
19.24	Subject to dollar repurchase agreements	\$	
19.25	Subject to reverse dollar repurchase agreements	\$	
19.26	Pledged as collateral	\$	
19.27	Placed under option agreements	\$	
19.28	Letter stock or other securities restricted as to sale ...	\$	26,501,043
19.29	Other	\$	

19.3 For each category above, if any of these assets are held by others, identify by whom held:

19.31 Detailed Listing Filed with the State of Domicile.....	19.35
19.32	19.36
19.33	19.37
19.34	19.38 Detailed Listing Filed with the State of Domicile.....
	19.39

For categories (19.21) and (19.23) above, and for any other securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement.

19.4 For category (19.28) provide the following:

1	2	3
Nature of Restriction	Description	Amount
Detailed Listing Filed with the State of Domicile.....		\$

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

20.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] NA []
If no, attach a description with this statement.

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

21.2. If yes, state the amount thereof at December 31 of the current year. \$

22. 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 []

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

1	2
Name of Custodian(s)	Custodian's Address
The Bank of New York.....	1 Wall Street, New York, New York 10286.....

GENERAL INTERROGATORIES

(continued)
INVESTMENT

22.02 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)

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year?..... Yes [] No []

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

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

22.05 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 Number(s)	2 Name	3 Address

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?..... \$

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
All payments are made by Nationwide Mutual Insurance Company and reported in its Annual Statement.....	\$
	\$
	\$

24.1 Amount of payments for legal expenses, if any?..... \$

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
All payments are made by Nationwide Mutual Insurance Company and reported in its Annual Statement.....	\$
	\$

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
All payments are made by Nationwide Mutual Insurance Company and reported in its Annual Statement.....	\$

GENERAL INTERROGATORIES

(continued)

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U. S. business only \$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$
- 1.31 Reason for excluding
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$
- 1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$
- 1.6 Individual policies:
- Most current three years:
- 1.61 Total premium earned \$0
- 1.62 Total incurred claims \$0
- 1.63 Number of covered lives \$0
- All years prior to most current three years:
- 1.64 Total premium earned \$0
- 1.65 Total incurred claims \$0
- 1.66 Number of covered lives \$0
- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$0
- 1.72 Total incurred claims \$0
- 1.73 Number of covered lives \$0
- All years prior to most current three years:
- 1.74 Total premium earned \$0
- 1.75 Total incurred claims \$0
- 1.76 Number of covered lives \$0
- 2.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]
- 2.2 If yes, state the amount of calendar year net premiums written on:
- 2.21 Participating policies \$
- 2.22 Non-participating policies \$
3. For Mutual Reporting Entities and Reciprocal Exchanges Only:
- 3.1 Does the reporting entity issue assessable policies? Yes [] No [X]
- 3.2 Does the reporting entity issue non-assessable policies? Yes [X] No []
- 3.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %
- 3.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums? \$
4. For Reciprocal Exchanges Only:
- 4.1 Does the Exchange appoint local agents? Yes [] No []
- 4.2 If yes, is the commission paid:
- 4.21 Out of Attorney's-in-fact compensation Yes [] No [] NA []
- 4.22 As a direct expense of the Exchange Yes [] No [] NA []
- 4.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?
- 4.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []
- 4.5 If yes, give full information
- 5.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
- This exposure is protected under a Liability Excess of Loss Treaty \$72M Excess \$3M containing a \$5M per claimant limit and additionally, an allowance for aggregation of Occupational Disease or Cumulative Trauma claims traceable to substantially the same workplace condition/causative agent
- 5.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
- The net exposure emanates from participation in the pool. The primary exposures to the pool are from windstorm events in the S.E. United States, which would affect both personal and commercial lines. The model used in estimating probable maximum loss is Applied Research (AIR)
- 5.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
- To mitigate PML exposures, the company maintains excess and catastrophic reinsurance and incorporates various business strategies such as increased deductibles in catastrophic areas
- 5.4 Does the reporting entity carry catastrophe reinsurance protection, with provision for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 5.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.
- 6.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract which includes a provision which would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provision)? Yes [] No [X]
- 6.2 If yes, indicate the number of reinsurance contracts containing such provisions:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES (continued)

- 7.1 Has this 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]
- 7.2 If yes, give full information
8. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?..... Yes [X] No [] NA []
- 9.1 Has this reporting entity guaranteed policies issued by any other entity and now in force?..... Yes [] No [X]
- 9.2 If yes, give full information
- 10.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 10.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 10.11 Unpaid losses..... \$
- 10.12 Unpaid underwriting expenses (including loss adjustment expenses)..... \$
- 10.2 Of the amount on Line 10.3 of the assets schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds..... \$
- 10.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation are premium or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?..... Yes [] No [X] NA []
- 10.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 10.41 From..... %
- 10.42 To..... %
- 10.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium or promissory notes taken by the reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?..... Yes [] No [X]
- 10.6 If yes, state the amount thereof at December 31 of the current year:
- 10.61 Letters of credit..... \$
- 10.62 Collateral and other funds..... \$
- 11.1 What amount of installment notes is owned and now held by the reporting entity?..... \$
- 11.2 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year?..... Yes [] No [X]
- 11.3 If yes, what amount?..... \$
- 12.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):..... \$8,000,000
- 12.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?..... Yes [] No [X]
- 12.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of this amount.....3
- 13.1 Has this reporting entity guaranteed any financed premium accounts?..... Yes [] No [X]
- 13.2 If yes, give full information
- 14.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?..... Yes [] No [X]
- 14.11 Name of real estate holding company
- 14.12 Number of parcels involved
- 14.13 Total book/adjusted carrying value \$
- 14.2 If yes, provide explanation:
- 15.1 Does the reporting entity write any warranty business?..... Yes [] No [X]
- If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
15.11 Home	\$	\$	\$	\$	\$
15.12 Products	\$	\$	\$	\$	\$
15.13 Automobile	\$	\$	\$	\$	\$
15.14 Other*	\$	\$	\$	\$	\$

* Disclose type of coverage:

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2002	2 2001	3 2000	4 1999	5 1998
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,449,580,200	1,285,614,756	1,154,988,810	1,098,883,112	1,090,783,456
2. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	1,061,732,453	953,378,933	888,679,349	863,322,887	760,454,508
3. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	1,673,326,284	1,463,737,708	1,394,104,164	1,401,772,106	1,271,586,348
4. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	35,743,229	36,299,055	30,933,246	24,927,338	14,170,528
5. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)	1,558,769	24,735	68,253	184,681	129,240
6. Total (Line 34)	4,221,940,935	3,739,055,187	3,468,773,823	3,389,090,125	3,137,124,080
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	595,615,740	551,552,383	494,052,312	485,796,227	502,784,528
8. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	347,074,566	317,609,075	287,078,317	295,522,499	235,517,813
9. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	321,972,288	272,159,343	243,991,768	273,965,875	190,059,771
10. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	35,590,617	36,166,744	30,778,840	24,770,245	13,989,923
11. Non-proportional Reinsurance Lines (Lines 30, 31 & 32)	1,558,769	24,735	68,253	184,681	129,240
12. Total (Line 34)	1,301,811,980	1,177,512,280	1,055,969,490	1,080,239,529	942,481,275
Statement of Income (Page 4)					
13. Net Underwriting Gain (Loss) (Line 8)	12,116,001	(93,322,052)	(123,428,908)	(95,804,990)	(75,038,288)
14. Net Investment Gain (Loss) (Line 11)	113,095,854	163,166,221	311,944,308	150,437,763	166,513,132
15. Total Other Income (Line 15)	(5,444,597)	11,917,212	2,113,666	6,378,794	(1,913,918)
16. Dividends to Policyholders (Line 17)	718,556	415,149	509,859	459,793	8,696,069
17. Federal and Foreign Income Taxes Incurred (Line 19)	45,347,194	3,295,830	43,960,756	15,980,567	(6,904,051)
18. Net Income (Line 20)	73,701,508	78,050,402	146,158,450	44,571,207	87,768,908
Balance Sheet Lines (Pages 2 and 3)					
19. Total Admitted Assets excluding Protected Cell (Page 2, Line 26, Col. 3)	3,372,948,993	2,536,220,451	2,607,759,486	2,544,273,467	2,489,202,182
20. Agents' Balances or Uncollected Premiums (Page 2, Col. 3)					
20.1 In Course of Collection (Line 10.1)	330,821,538	35,348,111	4,047,208	4,699,410	(743,054)
20.2 Deferred and not yet due (Line 10.2)	184,962,334	161,560,657	136,512,891	114,027,640	93,498,305
20.3 Accrued Retrospective Premiums (Line 10.3)	0	0	123,259	107,770	97,503
21. Total Liabilities excluding Protected Cell (Page 3, Line 24)	2,246,572,527	1,383,175,026	1,350,411,082	1,314,243,476	1,243,037,792
22. Losses (Page 3, Lines 1 and 2)	897,778,409	689,971,316	666,098,184	640,582,971	572,929,312
23. Loss Adjustment Expenses (Page 3, Line 3)	145,985,545	149,500,248	147,046,772	162,586,182	139,262,235
24. Unearned premiums (Page 3, Line 9)	465,218,143	409,186,760	381,848,014	354,560,490	285,397,061
25. Capital Paid Up (Page 3, Lines 28 & 29)	0	0	0	0	0
26. Surplus as Regards Policyholders (Page 3, Line 35)	1,126,376,466	1,153,045,425	1,257,348,405	1,230,029,991	1,246,164,390
Risk-Based Capital Analysis					
27. Total Adjusted Capital	1,126,376,466	1,153,045,425	1,257,348,405	1,230,029,991	1,246,164,390
28. Authorized Control Level Risk-Based Capital	121,349,390	119,638,413	128,577,305	130,657,622	124,353,985
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 9, Col. 3) x 100.0					
29. Bonds (Line 1)	62.5	61.9	61.4	62.5	61.4
30. Stocks (Lines 2.1 & 2.2)	26.0	31.1	34.7	34.8	35.9
31. Mortgage Loans on Real Estate (Lines 3.1 and 3.2)	4.3	3.5	1.8	0.5	0.1
32. Real Estate (Lines 4.1, 4.2 & 4.3)	0.2	0.2	0.2	0.1	0.2
33. Cash and Short-Term Investments (Line 5)	2.2	1.7	1.1	1.9	2.3
34. Other Invested Assets (Line 6)	4.9	1.5	0.5	0.1	0.0
35. Receivable for Securities (Line 7)	0.0	0.1	0.3	0.0	0.1
36. Aggregate Write-Ins for Invested Assets (Line 8)	0.0	0.0	0.0	0.0	0.0
37. Cash and Invested Assets (Line 9)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated Bonds (Schedule D, Summary, Line 25, Col. 1)	0	0	0	0	0
39. Affiliated Preferred Stocks (Schedule D, Summary, Line 39, Col. 1)	0	0	0	0	0
40. Affiliated Common Stocks (Schedule D, Summary, Line 53, Col. 2)	159,529,066	202,886,134	244,023,265	114,491,896	193,081,370
41. Affiliated Short-Term Investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)	0	0	0	0	0
42. Affiliated Mortgage Loans on Real Estate	0	0	0	0	0
43. All Other Affiliated	0	0	0	0	0
44. Total of above Lines 38 to 43	159,529,066	202,886,134	244,023,265	114,491,896	193,081,370
45. Percentage of Investments in Parent, Subsidiaries and Affiliates to Surplus as Regards Policyholders (Line 44 above divided by Page 3, Col. 1, Line 35 x 100.0)	14.2	17.6	19.4	9.3	15.5

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Capital and Surplus Accounts (Page 4)					
46. Net Unrealized Capital Gains (Losses) (Line 23)	(165,910,258)	(136,817,814)	(106,922,134)	(50,857,461)	127,566,874
47. Dividends to Stockholders (Line 34)	0	0	0	0	0
48. Change in surplus as regards policyholders for the year (Line 37)	(26,668,959)	(104,302,980)	27,318,408	(16,134,400)	222,544,856
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
49. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	832,811,948	774,756,268	752,316,657	647,315,333	959,156,908
50. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	589,626,381	588,780,211	544,103,530	513,550,858	434,293,393
51. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	912,423,571	938,492,313	924,799,949	945,641,984	864,922,921
52. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	31,845,834	29,894,472	23,503,065	16,861,801	46,665,225
53. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)	124,194	138,166	329,545	2,620,718	69,895,708
54. Total (Line 34)	2,366,831,928	2,332,061,431	2,245,052,747	2,125,990,694	2,374,934,155
Net Losses Paid (Page 9, Part 2, Col. 4)					
55. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	342,271,597	335,730,568	334,906,771	257,851,261	588,620,847
56. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	203,559,184	208,705,468	199,271,118	176,601,252	149,068,758
57. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	174,034,944	182,530,941	168,386,492	150,249,635	145,704,706
58. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	31,818,456	29,817,111	23,446,787	16,719,912	46,623,168
59. Non-Proportional Reinsurance Lines (Lines 30, 31 & 32)	124,194	138,166	329,545	2,620,718	69,895,708
60. Total (Line 34)	751,808,375	756,922,253	726,340,714	604,042,778	999,913,187
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
61. Premiums Earned (Line 1)	100.0	100.0	100.0	100.0	100.0
62. Losses Incurred (Line 2)	58.6	67.9	73.1	66.4	65.3
63. Loss Expenses Incurred (Line 3)	11.3	11.9	11.3	13.0	15.0
64. Other Underwriting Expenses Incurred (Line 4)	29.1	28.5	28.1	30.2	27.8
65. Net Underwriting gain (loss) (Line 8)	1.0	(8.1)	(12.0)	(9.5)	(8.0)
Other Percentages					
66. Other Underwriting Expenses to Net Premiums Written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	28.3	26.7	26.7	27.5	27.9
67. Losses and Loss Expenses Incurred to Premiums Earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	69.9	79.7	84.4	79.4	80.3
68. Net Premiums Written to Policyholders' Surplus (Page 8, Part 1B, Col. 6, Line 34 divided by Page 3, Line 35, Col. 1 x 100.0)	115.6	102.1	84.0	87.8	75.6
One Year Loss Development (000 omitted)					
69. Development in Estimated Losses and Loss Expenses Incurred Prior to Current Year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(44,879)	(605)	35,378	(26,132)	(18,714)
70. Percent of Development of Loss and Loss Expenses Incurred to Policyholders' Surplus of Previous Year End (Line 69 above divided by Page 4, Line 21, Col. 1 x 100.0)	(3.9)	0.0	2.9	(2.1)	(1.8)
Two Year Loss Development (000 omitted)					
71. Development in Estimated Losses and Loss Expenses Incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(26,795)	(2,597)	(5,560)	(36,254)	(27,236)
72. Percent of Development of Loss and Loss Expenses Incurred to Reported Policyholders' Surplus of Second Previous Year End (Line 71 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.1)	(0.2)	(0.4)	(3.5)	(3.8)

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description	1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS				
Governments (Including all obligations guaranteed by governments)	1. United States 113,424,644 2. Canada 0 3. Other Countries 2,012,809 4. Totals 115,437,453	121,982,275 0 2,012,809 123,995,084	122,509,943 0 2,016,500 124,526,443	109,648,000 0 1,850,000 111,498,000
States, Territories and Possessions (Direct and guaranteed)	5. United States 46,666,105 6. Canada 0 7. Other Countries 0 8. Totals 46,666,105	46,666,105 0 0 46,666,105	46,994,451 0 0 46,994,451	45,350,000 0 0 45,350,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States 32,920,409 10. Canada 0 11. Other Countries 0 12. Totals 32,920,409	32,988,767 0 0 32,988,767	32,915,888 0 0 32,915,888	32,060,000 0 0 32,060,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States 377,532,840 14. Canada 0 15. Other Countries 0 16. Totals 377,532,840	385,293,431 0 0 385,293,431	372,202,453 0 0 372,202,453	377,677,520 0 0 377,677,520
Public Utilities (unaffiliated)	17. United States 47,144,284 18. Canada 0 19. Other Countries 2,985,451 20. Totals 50,129,735	48,425,091 0 3,323,070 51,748,161	46,525,110 0 2,983,506 49,508,616	48,000,000 0 3,000,000 51,000,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States 689,910,589 22. Canada 3,753,750 23. Other Countries 71,077,917 24. Totals 764,742,256	707,090,069 3,753,750 74,260,240 785,104,059	700,927,615 3,785,625 70,892,337 775,605,577	704,291,712 3,750,000 70,351,822 778,393,534
Parent, Subsidiaries and Affiliates	25. Totals 0 26. Total Bonds 1,387,428,798	0 1,425,795,607	0 1,401,753,428	0 1,395,979,054
PREFERRED STOCKS				
Public Utilities (unaffiliated)	27. United States 293,900 28. Canada 0 29. Other Countries 0 30. Totals 293,900	293,900 0 0 293,900	297,500 0 0 297,500	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States 0 32. Canada 0 33. Other Countries 4,490,000 34. Totals 4,490,000	0 0 4,490,000 4,490,000	0 0 4,016,360 4,016,360	
Industrial and Miscellaneous (unaffiliated)	35. United States 16,213,000 36. Canada 0 37. Other Countries 5,169,550 38. Totals 21,382,550	16,213,000 0 5,169,550 21,382,550	16,068,750 0 5,000,000 21,068,750	
Parent, Subsidiaries and Affiliates	39. Totals 0 40. Total Preferred Stocks 26,166,450	0 26,166,450	100,000 25,482,610	
COMMON STOCKS				
Public Utilities (unaffiliated)	41. United States 1,807,408 42. Canada 0 43. Other Countries 0 44. Totals 1,807,408	1,807,408 0 0 1,807,408	1,944,851 0 0 1,944,851	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States 48,261,689 46. Canada 0 47. Other Countries 0 48. Totals 48,261,689	48,261,689 0 0 48,261,689	28,427,269 0 0 28,427,269	
Industrial and Miscellaneous (unaffiliated)	49. United States 328,539,465 50. Canada 0 51. Other Countries 13,939,497 52. Totals 342,478,962	328,539,465 0 13,939,497 342,478,962	202,640,590 0 11,055,321 213,695,911	
Parent, Subsidiaries and Affiliates	53. Totals 159,529,066 54. Total Common Stocks 552,077,125	159,529,066 552,077,125	121,332,705 365,400,736	
	55. Total Stocks 578,243,575 56. Total Bonds and Stocks 1,965,672,373	578,243,575 2,004,039,182	390,883,346 1,792,636,774	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$944,772,811 .

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year 2,154,346,055	6. Foreign Exchange Adjustment:
2. Cost of bonds and stocks acquired, Column 6, Part 3 318,477,455	6.1 Column 17, Part 1 0
3. Increase (decrease) by adjustment:	6.2 Column 13, Part 2, Sec. 1 0
3.1 Column 16, Part 1 (13,785,464)	6.3 Column 11, Part 2, Sec. 2 0
3.2 Column 12, Part 2, Sec. 1 387,040	6.4 Column 11, Part 4 0
3.3 Column 10, Part 2, Sec. 2 (123,188,559)	7. Book/adjusted carrying value at end of current period 1,965,672,373
3.4 Column 10, Part 4 (49,973,593) (186,560,576)	8. Total valuation allowance 0
4. Total gain (loss), Col. 14, Part 4 20,559,713	9. Subtotal (Lines 7 plus 8) 1,965,672,373
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4 341,150,274	10. Total nonadmitted amounts 0
	11. Statement value of bonds and stocks, current period 1,965,672,373

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	9,170	4,927	3,013	2,112	6,050	345	479	10,849	XXX
2. 1993	1,019,580	211,254	808,326	616,536	117,957	56,641	17,129	68,121	624	18,467	605,588	XXX
3. 1994	1,000,520	186,358	814,162	634,735	96,314	56,313	16,150	74,214	501	20,964	652,298	XXX
4. 1995	1,038,587	187,643	850,944	633,183	94,363	49,698	12,365	82,614	609	21,757	658,158	XXX
5. 1996	1,052,627	155,242	897,385	711,242	86,900	48,226	9,551	95,607	995	23,057	757,628	XXX
6. 1997	1,061,581	151,679	909,902	636,308	80,904	46,278	8,507	88,500	1,313	25,013	680,361	XXX
7. 1998	1,089,701	147,442	942,259	683,766	81,322	39,773	7,641	88,506	3,627	26,735	719,454	XXX
8. 1999	1,091,895	80,807	1,011,088	700,984	63,983	28,354	5,618	76,182	1,446	28,615	734,473	XXX
9. 2000	1,145,334	116,634	1,028,699	705,752	42,811	21,310	4,339	91,788	1,199	31,065	770,502	XXX
10. 2001	1,256,277	106,236	1,150,041	658,189	27,896	11,947	1,384	93,316	827	32,194	733,345	XXX
11. 2002	1,369,701	123,920	1,245,781	486,119	19,084	3,883	327	76,656	411	20,139	546,835	XXX
12. Totals	XXX	XXX	XXX	6,475,984	716,462	365,435	85,122	841,552	11,897	248,485	6,869,492	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	88,887	52,081	31,756	16,349	1,853	1,192	7,448	4,007	4,771	299	364	60,786	XXX
2.	6,325	2,729	4,385	2,108	1,226	1,130	2,878	1,614	266	228	168	7,272	XXX
3.	5,592	1,409	4,657	2,401	1,059	898	1,751	797	708	631	298	7,631	XXX
4.	9,110	3,824	4,544	1,851	1,304	1,023	1,571	616	860	654	467	9,421	XXX
5.	8,335	2,120	3,530	822	942	506	2,200	374	391	176	679	11,399	XXX
6.	18,863	7,201	4,937	2,429	1,426	803	3,522	418	585	266	968	18,215	XXX
7.	23,595	6,801	7,685	3,671	2,278	1,230	5,441	1,295	893	343	1,421	26,551	XXX
8.	37,261	7,473	14,131	8,711	3,326	1,146	9,252	1,744	1,449	527	1,884	45,819	XXX
9.	66,549	10,087	28,858	889	5,797	1,636	15,244	(541)	3,459	324	1,372	107,513	XXX
10.	96,106	8,716	56,223	11,023	6,017	1,254	24,852	3,265	7,058	491	5,634	165,507	XXX
11.	169,381	12,576	161,338	18,696	5,202	698	36,713	4,956	19,131	887	19,732	353,951	XXX
12. Totals	530,003	115,017	322,044	68,951	30,430	11,515	110,872	18,545	39,569	4,825	32,985	814,065	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	52,213	8,572
2.	756,378	143,518	612,860	74.2	67.9	75.8	0	0	11.3	5,872	1,399
3.	779,028	119,099	659,929	77.9	63.9	81.1	0	0	11.3	6,439	1,192
4.	782,884	115,305	667,579	75.4	61.4	78.5	0	0	11.3	7,979	1,442
5.	870,471	101,444	769,027	82.7	65.3	85.7	0	0	11.3	8,922	2,477
6.	800,418	101,842	698,576	75.4	67.1	76.8	0	0	11.3	14,170	4,045
7.	851,935	105,930	746,005	78.2	71.8	79.2	0	0	11.3	20,807	5,744
8.	870,940	90,648	780,292	79.8	112.2	77.2	0	0	11.3	35,208	10,611
9.	938,757	60,743	878,014	82.0	52.1	85.4	0	0	11.3	84,430	23,082
10.	953,708	54,855	898,852	75.9	51.6	78.2	0	0	11.3	132,590	32,917
11.	958,422	57,636	900,787	70.0	46.5	72.3	0	0	11.3	299,447	54,504
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	668,079	145,986

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
1. Prior	703,209	710,549	804,349	806,860	820,934	800,645	788,374	792,767	793,020	797,863	4,842	5,096
2. 1993	585,217	566,742	554,272	550,805	546,710	545,653	545,110	546,175	544,683	545,324	641	(851)
3. 1994	XXX	603,168	594,137	588,001	586,840	586,572	585,773	587,861	586,597	586,139	(458)	(1,722)
4. 1995	XXX	XXX	598,378	595,989	585,654	586,617	584,221	586,613	585,271	585,368	97	(1,245)
5. 1996	XXX	XXX	XXX	682,706	672,215	677,638	675,881	679,897	675,611	674,201	(1,410)	(5,696)
6. 1997	XXX	XXX	XXX	XXX	621,078	617,592	617,819	620,447	613,858	611,071	(2,787)	(9,377)
7. 1998	XXX	XXX	XXX	XXX	XXX	677,722	669,130	673,119	666,265	660,577	(5,688)	(12,542)
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	716,165	730,971	714,571	704,634	(9,937)	(26,337)
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	758,411	795,780	784,290	(11,490)	25,879
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	818,486	799,797	(18,689)	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	806,299	XXX	XXX
											12. Totals	
											(44,879)	(26,795)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	000	177,643	295,308	348,016	411,936	701,590	713,788	729,710	736,405	741,549	XXX	XXX
2. 1993	238,949	359,568	421,961	463,331	488,089	522,399	527,898	534,267	536,105	538,091	XXX	XXX
3. 1994	XXX	276,390	401,606	462,147	505,035	551,022	561,401	571,220	575,753	578,585	XXX	XXX
4. 1995	XXX	XXX	284,719	419,608	473,283	536,001	552,859	566,017	572,179	576,152	XXX	XXX
5. 1996	XXX	XXX	XXX	367,896	501,736	591,711	620,039	644,568	655,479	663,016	XXX	XXX
6. 1997	XXX	XXX	XXX	XXX	310,896	482,455	519,956	560,075	581,219	593,175	XXX	XXX
7. 1998	XXX	XXX	XXX	XXX	XXX	421,934	520,726	577,911	613,574	634,576	XXX	XXX
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	413,845	563,535	622,472	659,737	XXX	XXX
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	448,534	617,272	679,913	XXX	XXX
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	477,250	640,857	XXX	XXX
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	470,591	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior	320,562	231,287	253,144	241,005	223,531	27,639	26,677	21,711	17,767	18,848
2. 1993	218,359	112,920	65,567	40,781	26,114	8,935	7,205	5,295	3,715	3,541
3. 1994	XXX	193,868	96,820	58,062	34,425	12,602	9,267	7,138	4,702	3,210
4. 1995	XXX	XXX	183,973	89,668	53,034	19,253	11,738	8,533	5,673	3,648
5. 1996	XXX	XXX	XXX	184,587	86,629	38,437	21,679	14,273	8,523	4,533
6. 1997	XXX	XXX	XXX	XXX	183,774	69,540	38,658	22,099	12,516	5,611
7. 1998	XXX	XXX	XXX	XXX	XXX	144,974	66,538	38,541	20,521	8,160
8. 1999	XXX	XXX	XXX	XXX	XXX	XXX	143,863	69,990	36,211	12,928
9. 2000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175,389	84,793	43,754
10. 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183,481	66,787
11. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174,400

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

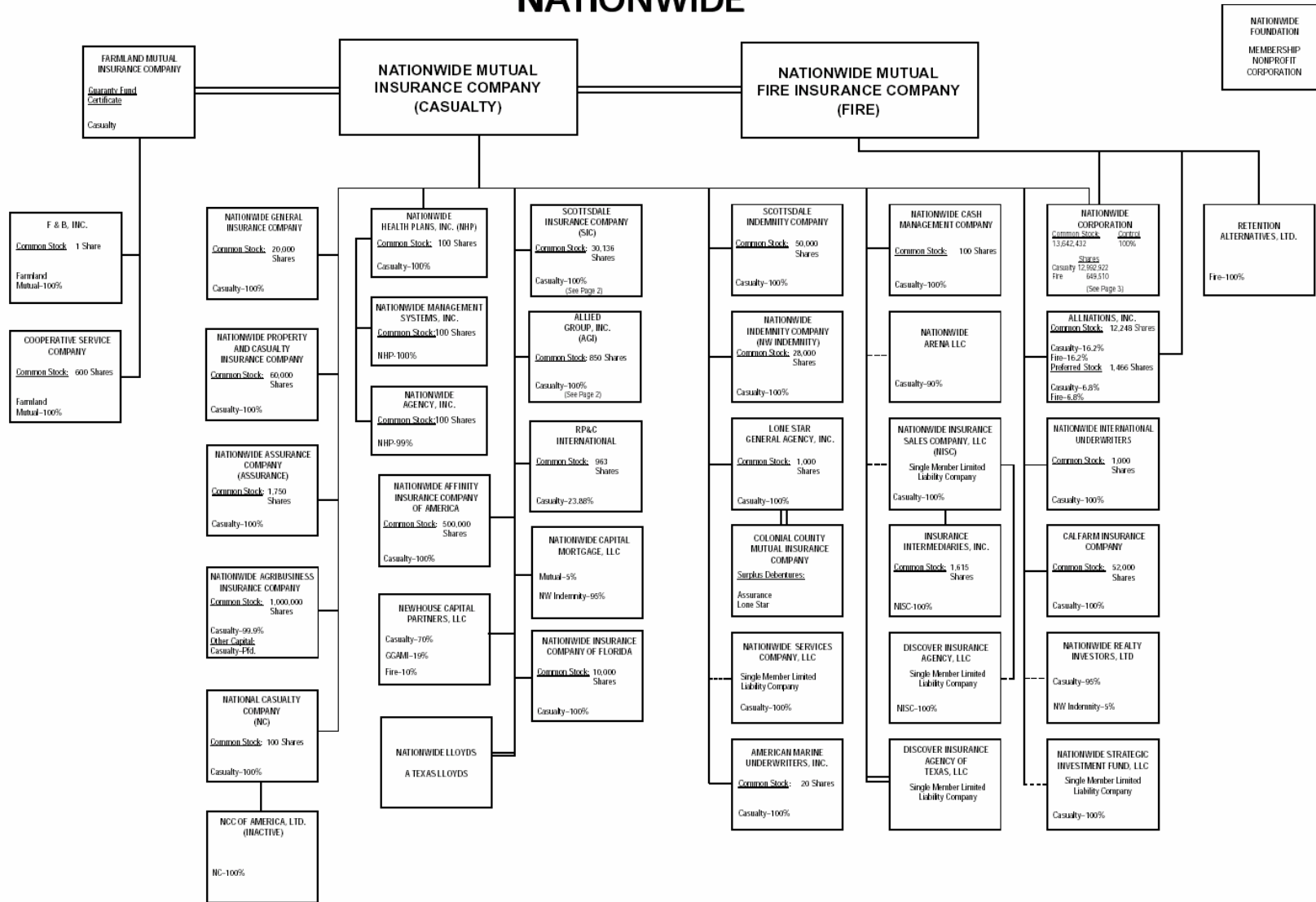
States, etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	Yes	102,713,341	98,398,695	55,452,340	58,608,798	29,235,562	306,861	
2. Alaska	AK	Yes	4,790,458	4,782,376	2,936,073	3,957,584	2,960,556	16,480	
3. Arizona	AZ	Yes	10,615,489	10,514,573	5,851,644	7,144,062	3,339,611	35,940	
4. Arkansas	AR	Yes	18,439,464	16,902,236	10,561,524	10,244,476	3,729,790	38,077	
5. California	CA	Yes	33,528,373	33,225,317	22,065,883	22,860,787	14,175,794	112,313	
6. Colorado	CO	Yes	6,571,659	6,376,709	4,439,154	3,945,007	2,173,668	16,405	
7. Connecticut	CT	Yes	58,012,963	56,646,794	30,456,204	25,584,597	24,798,639	521,635	
8. Delaware	DE	Yes	22,114,036	21,095,995	10,954,049	9,600,666	8,404,532	74,227	
9. District of Columbia	DC	Yes	5,483,663	5,122,806	3,167,673	2,620,002	2,427,211	12,840	
10. Florida	FL	Yes	403,976,468	381,642,988	209,548,872	213,951,582	184,940,099	1,179,034	
11. Georgia	GA	Yes	161,242,095	156,380,244	95,680,296	88,783,160	44,288,094	293,826	
12. Hawaii	HI	Yes	0	0	0	29,466	403	0	
13. Idaho	ID	Yes	2,999,125	2,938,275	1,634,246	1,594,032	782,513	13,100	
14. Illinois	IL	Yes	27,741,505	25,593,650	18,420,138	16,581,119	8,810,649	76,619	
15. Indiana	IN	Yes	15,643,059	14,242,767	8,771,816	8,010,784	2,694,182	43,217	
16. Iowa	IA	Yes	501,724	481,677	447,146	102,738	394,531	1,550	
17. Kansas	KS	Yes	1,287,292	1,209,328	798,613	552,445	404,423	4,493	
18. Kentucky	KY	Yes	24,011,993	22,530,350	17,569,641	18,468,366	7,629,651	90,218	
19. Louisiana	LA	Yes	(2,181)	5,136	160,662	131,692	801,042	0	
20. Maine	ME	Yes	8,019,258	7,545,839	3,880,212	4,109,288	3,115,318	39,133	
21. Maryland	MD	Yes	116,305,173	109,509,674	90,134,894	95,546,536	52,426,574	297,469	
22. Massachusetts	MA	Yes	585	1,249	(15,327)	(108,452)	269,661	10	
23. Michigan	MI	Yes	120,081,559	113,516,785	72,988,948	87,199,443	56,649,686	252,376	
24. Minnesota	MN	Yes	1,128,762	1,054,692	808,615	738,731	1,553,528	3,783	
25. Mississippi	MS	Yes	30,213,044	28,229,544	15,212,174	13,699,475	6,238,953	51,354	
26. Missouri	MO	Yes	1,919,533	1,864,309	1,239,978	1,283,180	1,446,154	7,542	
27. Montana	MT	Yes	2,173,469	2,110,079	1,145,922	1,224,358	1,147,585	10,936	
28. Nebraska	NE	Yes	911,795	856,689	705,313	279,283	478,580	2,789	
29. Nevada	NV	Yes	5,991,819	6,015,774	4,086,796	4,246,950	2,001,159	20,304	
30. New Hampshire	NH	Yes	7,028,507	6,424,455	3,256,200	2,830,628	1,776,183	18,030	
31. New Jersey	NJ	Yes	351,649	346,612	115,069	(206,922)	1,527,131	365	
32. New Mexico	NM	Yes	(31)	(31)	759	(30,214)	77,485	0	
33. New York	NY	Yes	159,054,779	150,375,035	83,263,481	73,746,156	108,430,537	555,369	
34. North Carolina	NC	Yes	422,360,277	404,990,675	227,644,014	220,688,853	87,551,747	2,343,728	
35. North Dakota	ND	Yes	152,103	149,850	73,661	47,714	26,158	520	
36. Ohio	OH	Yes	369,371,045	357,056,009	214,999,430	230,464,877	198,957,923	1,714,026	
37. Oklahoma	OK	Yes	988,831	940,691	785,668	687,746	944,411	2,956	
38. Oregon	OR	Yes	20,712,496	20,532,135	11,820,034	12,773,098	7,989,136	59,996	
39. Pennsylvania	PA	Yes	275,695,144	253,838,631	123,037,903	126,027,964	113,872,676	1,024,615	
40. Rhode Island	RI	Yes	23,882,580	23,513,401	13,829,988	12,506,166	10,710,387	260,758	
41. South Carolina	SC	Yes	87,702,766	92,129,939	44,144,615	40,717,861	21,370,228	315,080	
42. South Dakota	SD	Yes	154,251	153,872	120,741	110,600	30,159	500	
43. Tennessee	TN	Yes	43,959,937	42,088,473	24,826,438	26,125,471	11,621,139	117,871	
44. Texas	TX	Yes	32,464,732	22,945,057	10,870,445	14,329,432	10,766,286	42,407	
45. Utah	UT	Yes	8,171,640	8,218,605	4,503,289	4,954,865	2,257,365	23,840	
46. Vermont	VT	Yes	6,676,241	6,413,071	3,119,773	3,412,215	2,265,951	33,244	
47. Virginia	VA	Yes	199,065,699	189,009,991	103,162,655	101,685,420	51,212,586	844,563	
48. Washington	WA	Yes	25,617,757	25,974,166	16,065,737	19,244,802	13,040,363	62,940	
49. West Virginia	WV	Yes	48,081,580	44,175,122	37,989,870	38,224,705	9,573,384	131,384	
50. Wisconsin	WI	Yes	589,312	561,928	666,153	450,707	301,363	3,065	
51. Wyoming	WY	Yes	1,632,140	1,573,865	1,624,131	1,993,900	649,158	6,101	
52. American Samoa	AS	No	0	0	0	0	0	0	
53. Guam	GU	No	0	0	0	0	0	0	
54. Puerto Rico	PR	No	0	0	0	0	(2)	0	
55. U.S. Virgin Islands	VI	Yes	0	0	0	(19)	(19)	0	
56. Canada	CN	No	0	0	0	0	0	0	
57. Aggregate Other Aliens	OT	XXX	0	0	0	0	0	0	0
58. Totals	(a) 52		2,920,128,956	2,780,206,102	1,615,023,553	1,631,776,179	1,122,269,886	11,083,889	0
DETAILS OF WRITE-INS									
5701.	XXX								
5702.	XXX								
5703.	XXX								
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX		0	0	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)	XXX		0	0	0	0	0	0	0

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

Explanation of basis of allocation of premiums by states, etc.

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

NATIONWIDE®

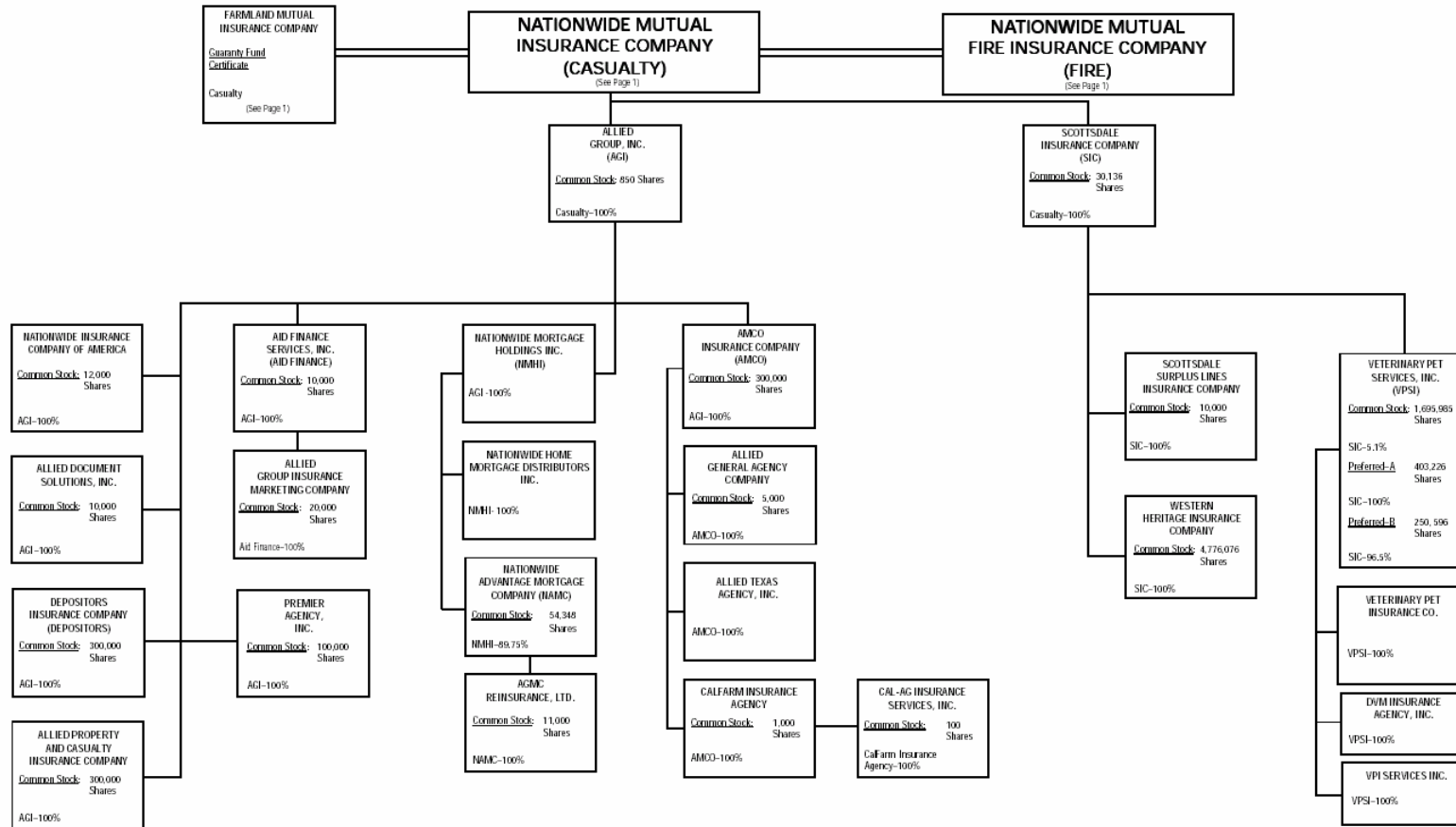


Subsidiary Companies — Solid Line
 Contractual Association — Double Line
 Limited Liability Company — Dotted Line

December 31, 2002

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

NATIONWIDE*



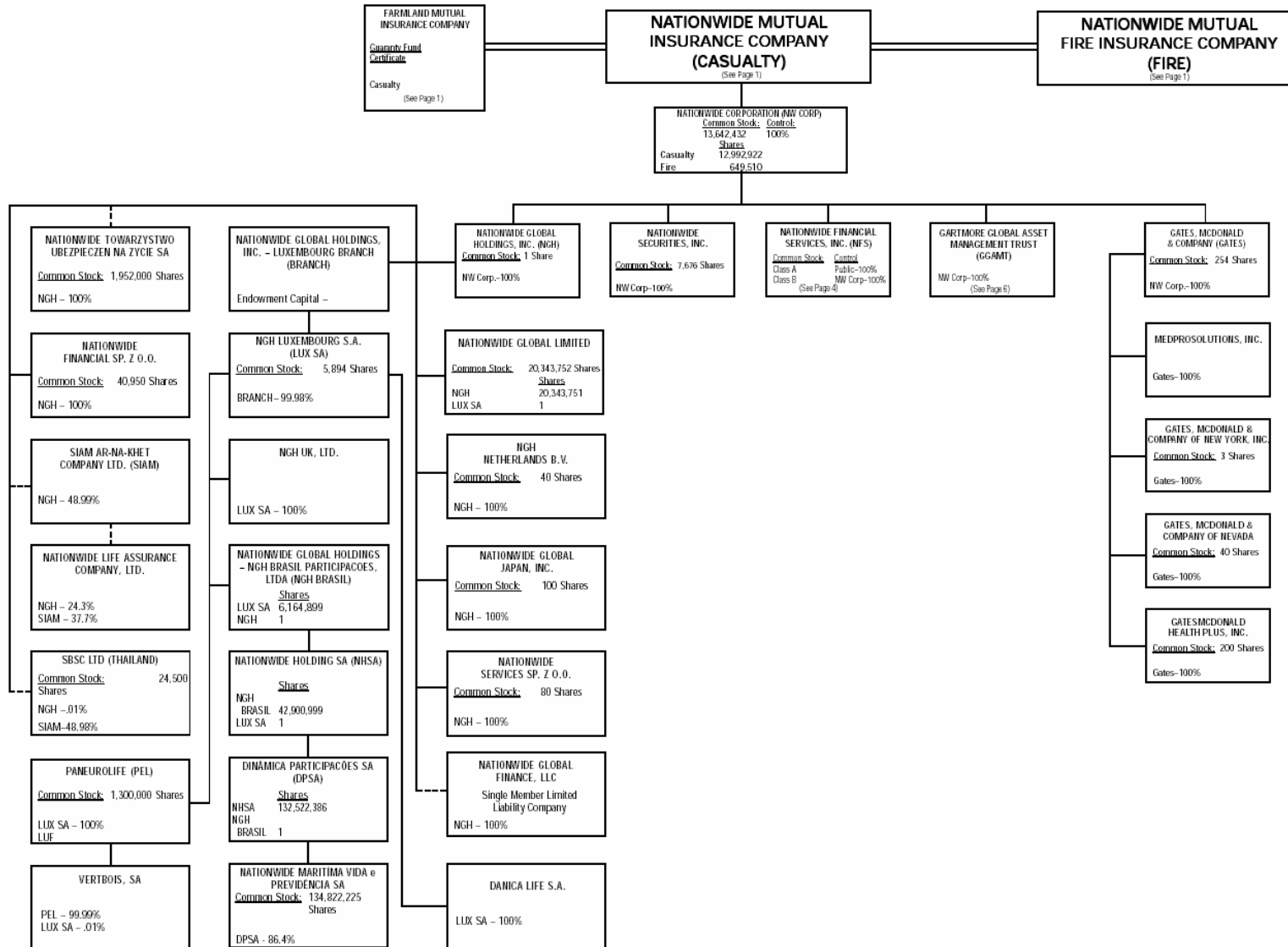
109.1

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

December 31, 2002

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

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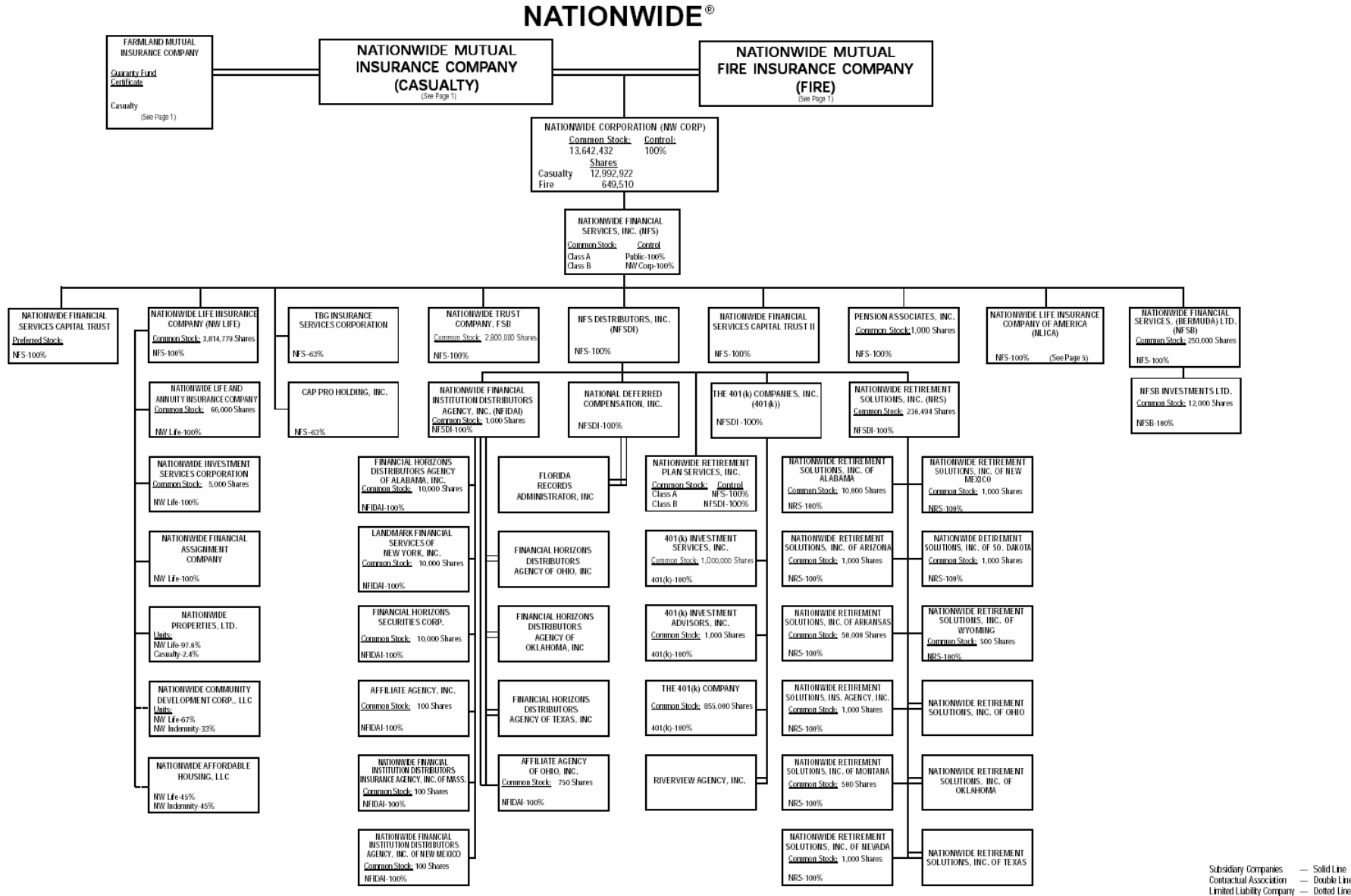


Subsidiary Companies — Solid Line
 Contractual Association — Double Line
 Limited Liability Company — Dotted Line

December 31, 2002

109.2

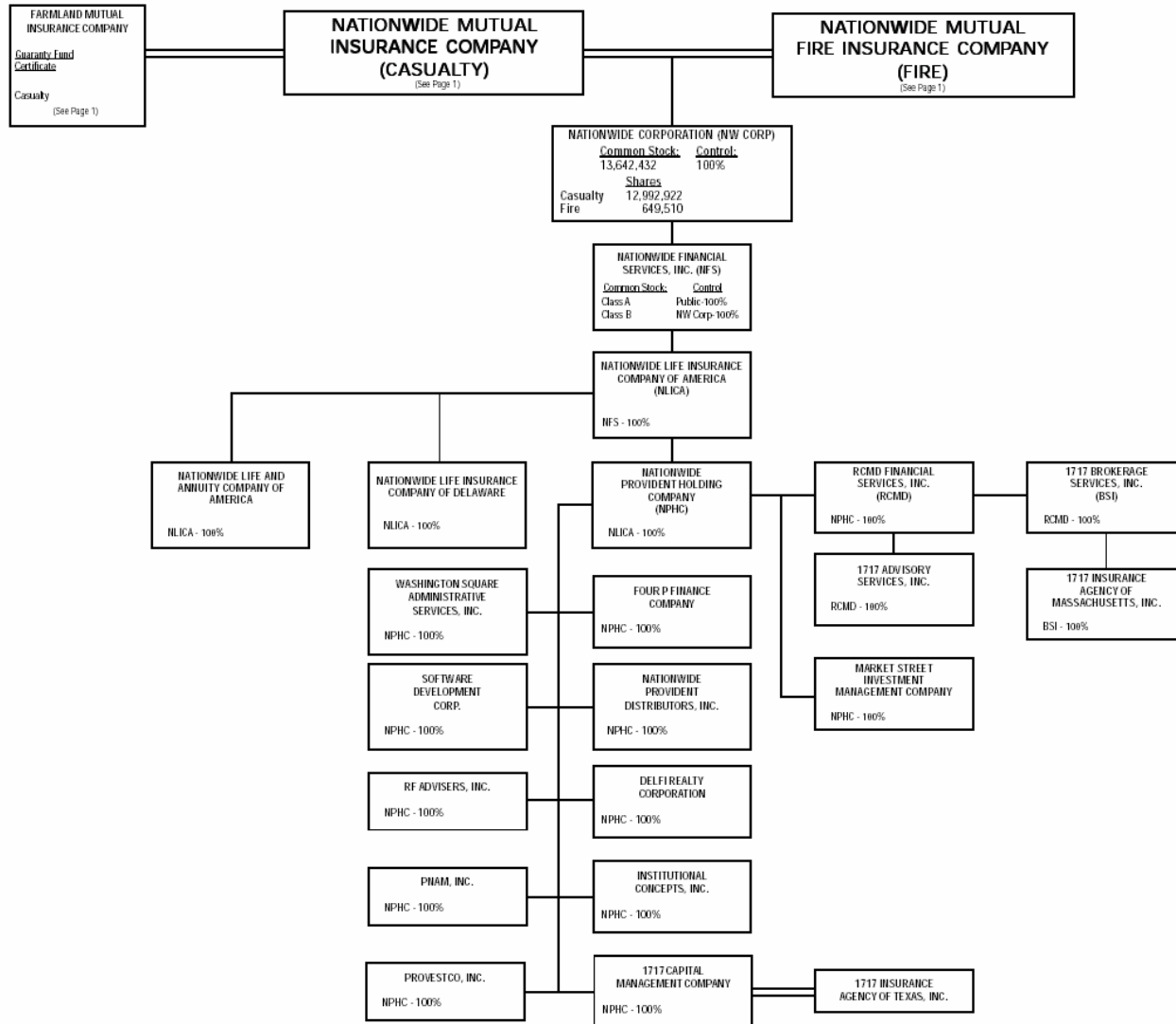
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



1093

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

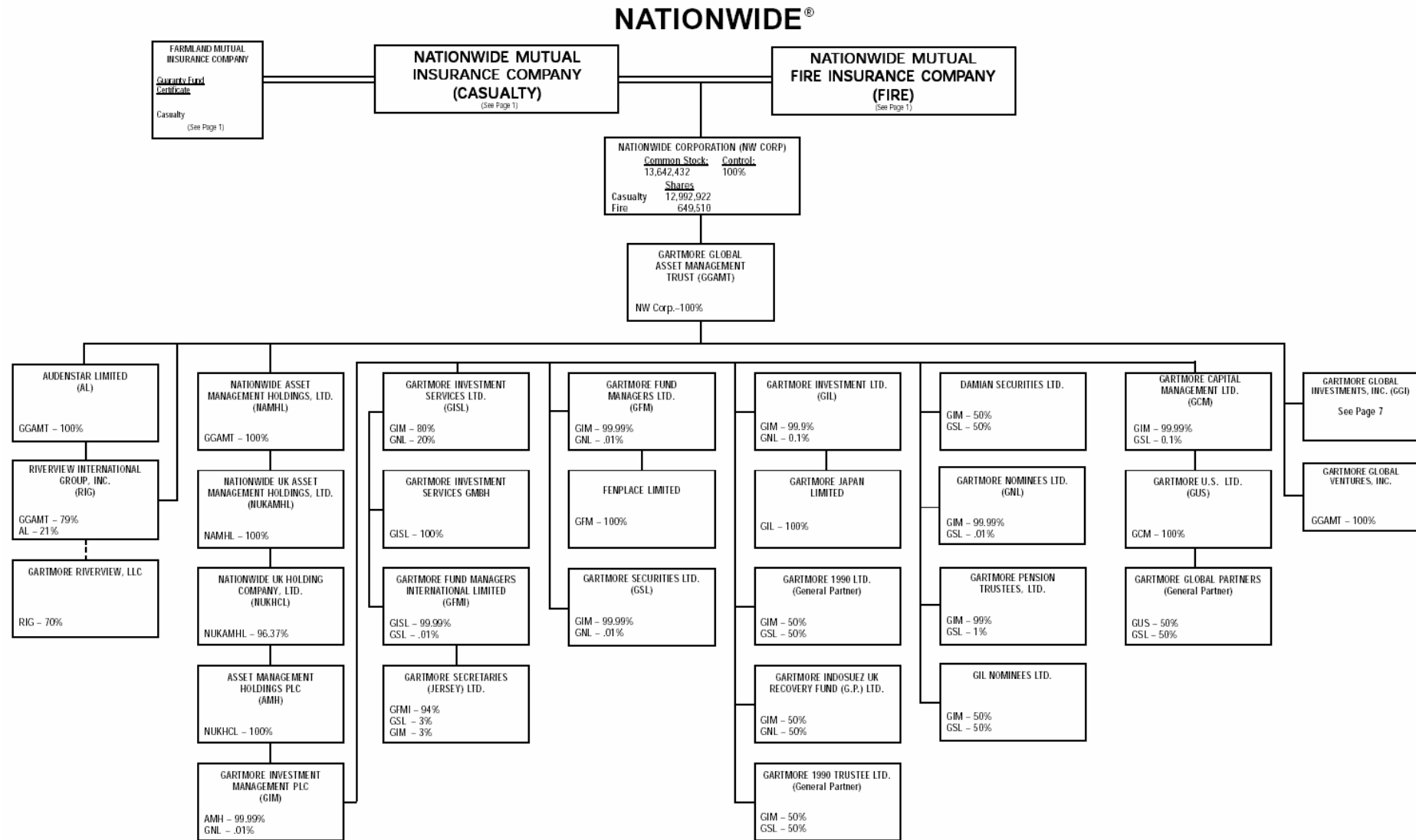
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109.4

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

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PART 1 - ORGANIZATIONAL CHART

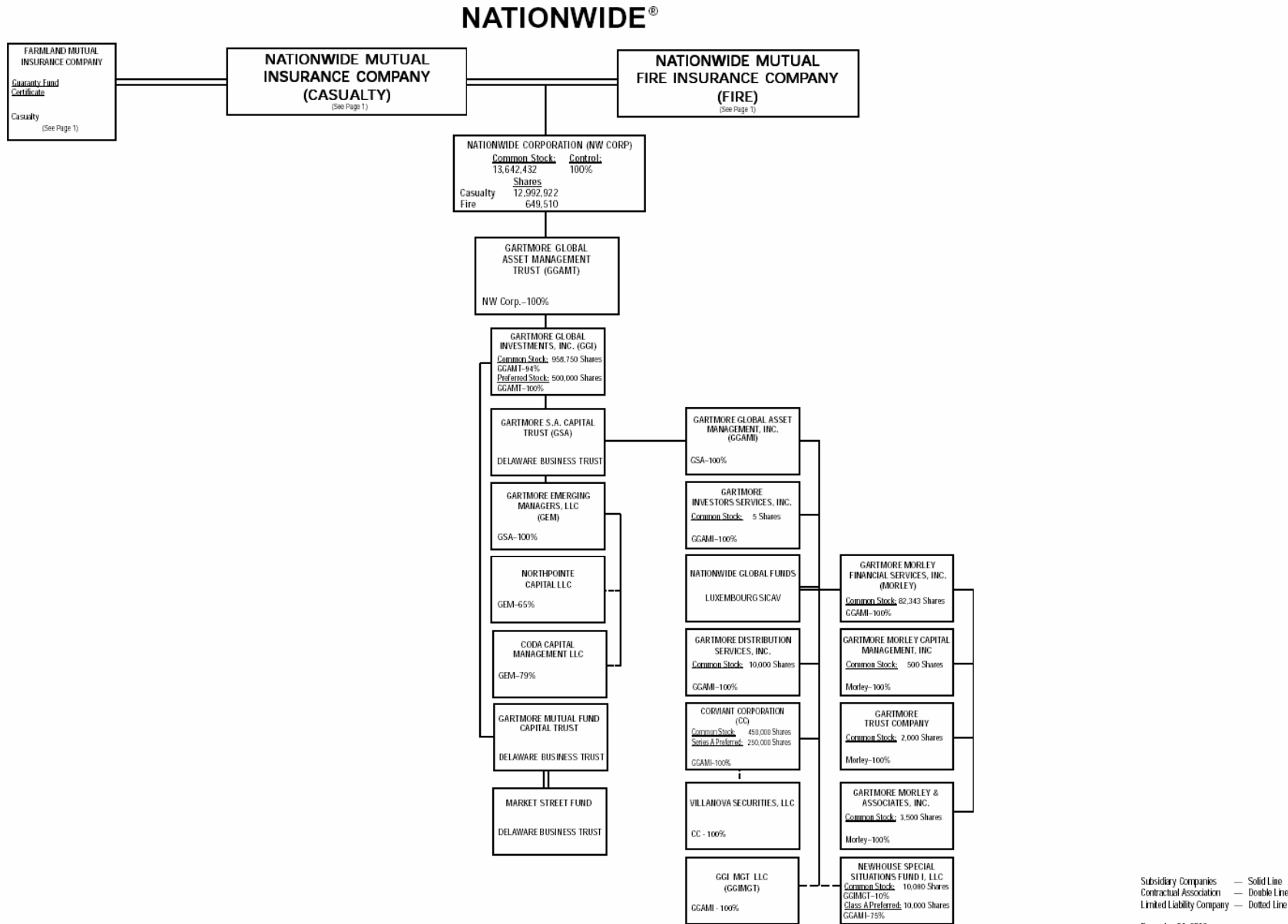


Subsidiary Companies — Solid Line
 Contractual Association — Double Line
 Limited Liability Company — Dotted Line

December 31, 2002

109.5

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



109.6