



LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2002  
OF THE CONDITION AND AFFAIRS OF THE

## NATIONWIDE LIFE INSURANCE COMPANY

NAIC Group Code 0140 0140 NAIC Company Code 66869 Employer's ID Number 31-4156830  
(Current Period) (Prior Period)

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

Country of Domicile United States of America

Incorporated 03/21/1929 Commenced Business 01/10/1931

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  
Columbus, OH 43215-2220 800-882-2822  
(City or Town, State and Zip Code) (Street and Number) (Area Code) (Telephone Number)

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

Primary Location of Books and Records One Nationwide Plaza  
Columbus, OH 43215-2220 800-882-2822-97952  
(City or Town, State and Zip Code) (Street and Number) (Area Code) (Telephone Number)

Internet Website Address www.nationwide.com

Statement Contact John A. Reese 800-882-2822-97952  
(Name) (Area Code) (Telephone Number) (Extension)  
reeseja@nationwide.com 614-677-6688  
(E-mail Address) (FAX Number)

Policyowner Relations Contact P. O. Box 182835  
(Street and Number) 800-547-7548  
Columbus, OH 43218-2835 (Area Code) (Telephone Number) (Extension)  
(City or Town, State and Zip Code)

### OFFICERS

President Joseph John Gasper Secretary Patricia Ruth Hatler  
Treasurer Brian Waggoner Nocco Actuary Philip Clarence Gath

### VICE PRESIDENTS

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

### DIRECTORS OR TRUSTEES

<u>Joseph Anthony Alutto #</u>	<u>James Gilbert Brocksmith, Jr. #</u>	<u>Joseph John Gasper</u>
<u>Henry Scarborough Holloway #</u>	<u>William Gerald Jurgensen</u>	<u>Lydia Micheaux Marshall #</u>
<u>Donald Lee McWhorter #</u>	<u>David Owen Miller #</u>	<u>James Ferry Patterson #</u>
<u>Gerald Dennis Prothro #</u>	<u>Arden Lee Shisler #</u>	<u>Alex Shumate #</u>

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.

Joseph John Gasper Glenn Warren Soden, Assistant Secretary David Allen Jacoby, Controller  
President Secretary Treasurer

Subscribed and sworn to before me this  
14th day of February, 2003

a. Is this an original filing? Yes [ X ] No [ ]  
b. If no,  
1. State the amendment number 0  
2. Date filed \_\_\_\_\_  
3. Number of pages attached 0

Jason S. Ohler  
Notary Public - State of Ohio  
Commission Expires: January 14, 2007





**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,174,933	0	1,870	0	8,176,803
2. Annuity considerations	2,281,783	0	688,433	0	2,970,216
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	11,395,365	0	96,511,661	0	107,907,026
5. Totals (Sum of Lines 1 to 4)	21,852,081	0	97,201,964	0	119,054,045
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	164,646	0	0	0	164,646
6.2 Applied to pay renewal premiums	11,787	0	0	0	11,787
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	116,110	0	0	0	116,110
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	292,543	0	0	0	292,543
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	292,543	0	0	0	292,543
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	3,554,909	0	0	0	3,554,909
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	40,942,358	0	87,089,265	0	128,031,623
12. Surrender values and withdrawals for life contracts	1,985,397	0	0	0	1,985,397
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	26,358	0	0	0	26,358
15. Totals	46,509,022	0	87,089,265	0	133,598,287
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	568,164	0	0	1	215	0	0	7	568,379
17. Incurred during current year	32	4,029,084	0	0	(1)	(215)	0	0	31	4,028,869
Settled during current year:										
18.1 By payment in full	31	3,554,909	0	0	0	0	0	0	31	3,554,909
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	31	3,554,909	0	0	0	0	0	0	31	3,554,909
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	31	3,554,909	0	0	0	0	0	0	31	3,554,909
19. Unpaid Dec. 31, current year (16+17-18.6)	7	1,042,339	0	0	0	0	0	0	7	1,042,339
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	11,080	1,576,923,741	0	(a)	4	297,900	0	0	11,084	1,577,221,641
21. Issued during year	902	168,969,824	0	0	0	0	0	0	902	168,969,824
22. Other changes to in force (Net)	(658)	(19,696,472)	0	0	(1)	(54,600)	0	0	(659)	(19,751,072)
23. In force December 31 of current year	11,324	1,726,197,093	0	(a)	3	243,300	0	0	11,327	1,726,440,393

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	420,748	304,456	0	82,896	109,822
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	2,044	2,239	0	0	85
Other Individual Policies:					
25.1 Non-cancellable	18,415	18,345	0	3,840	11,870
25.2 Guaranteed renewable	398,224	397,623	0	299,282	284,517
25.3 Non-renewable for stated reasons only	270,659	311,268	0	382,461	325,096
25.4 Other accident only	57	108	0	0	(24)
25.5 All other	297	343	0	939	(7,563)
25.6 Totals (Sum of Lines 25.1 to 25.5)	687,652	727,688	0	686,522	613,896
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,110,444	1,034,383	0	769,418	723,803



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	619,835	0	0	0	619,835
2. Annuity considerations	504,899	0	0	0	504,899
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	676,074	0	7,504,634	0	8,180,708
5. Totals (Sum of Lines 1 to 4)	1,800,808	0	7,504,634	0	9,305,442
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	5,549	0	0	0	5,549
6.2 Applied to pay renewal premiums	714	0	0	0	714
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,439	0	0	0	2,439
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	8,702	0	0	0	8,702
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	8,702	0	0	0	8,702
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	12,000	0	0	0	12,000
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	1,592,122	0	2,972,207	0	4,564,329
12. Surrender values and withdrawals for life contracts	12,543	0	0	0	12,543
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,427	0	0	0	1,427
15. Totals	1,618,092	0	2,972,207	0	4,590,299
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	12,000	0	0	0	0	0	0	3	12,000
Settled during current year:										
18.1 By payment in full	3	12,000	0	0	0	0	0	0	3	12,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	3	12,000	0	0	0	0	0	0	3	12,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	3	12,000	0	0	0	0	0	0	3	12,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	280	30,573,596	0	(a)	0	0	0	0	280	30,573,596
21. Issued during year	34	9,410,000	0	0	0	0	0	0	34	9,410,000
22. Other changes to in force (Net)	(20)	(46,448)	0	0	0	0	0	0	(20)	(46,448)
23. In force December 31 of current year	294	39,937,148	0	(a)	0	0	0	0	294	39,937,148

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	7,757	5,792	0	1,726	2,142
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	772	159	0	0	(268)
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	170	309	0	0	(1,251)
25.3 Non-renewable for stated reasons only	172	172	0	0	92
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	342	481	0	0	(1,159)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	8,871	6,432	0	1,726	715



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	0	0	(a)	0	0	0	0	0	0	0
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year	0	0	(a)	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	550	0	0	0	0
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	550	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	11,208,878	0	0	0	11,208,878
2. Annuity considerations	2,031,802	0	494,025	0	2,525,827
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	31,155,395	0	147,515,826	0	178,671,221
5. Totals (Sum of Lines 1 to 4)	44,396,075	0	148,009,851	0	192,405,926
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	82,085	0	0	0	82,085
6.2 Applied to pay renewal premiums	15,479	0	0	0	15,479
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	45,846	0	0	0	45,846
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	143,410	0	0	0	143,410
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	143,410	0	0	0	143,410
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	690,151	0	25,000	0	715,151
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	57,387,020	0	283,824,497	0	341,211,517
12. Surrender values and withdrawals for life contracts	1,475,339	0	0	0	1,475,339
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	11,700	0	0	0	11,700
15. Totals	59,564,210	0	283,849,497	0	343,413,707
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	46,421	0	0	1	25,000	0	0	5	71,421
17. Incurred during current year	29	735,732	0	0	(1)	0	0	0	28	735,732
Settled during current year:										
18.1 By payment in full	26	690,151	0	0	0	25,000	0	0	26	715,151
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	26	690,151	0	0	0	25,000	0	0	26	715,151
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	26	690,151	0	0	0	25,000	0	0	26	715,151
19. Unpaid Dec. 31, current year (16+17-18.6)	7	92,002	0	0	0	0	0	0	7	92,002
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	3,247	658,858,719	0	(a)	6	1,326,467	0	0	3,253	660,185,186
21. Issued during year	333	151,313,845	0	0	0	0	0	0	333	151,313,845
22. Other changes to in force (Net)	(110)	(21,468,785)	0	0	(2)	(34,441)	0	0	(112)	(21,503,226)
23. In force December 31 of current year	3,470	788,703,779	0	(a)	4	1,292,026	0	0	3,474	789,995,805

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	223,595	168,456	0	62,079	82,100
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	118	118	0	0	(54)
Other Individual Policies:					
25.1 Non-cancellable	3,504	3,504	0	0	29
25.2 Guaranteed renewable	14,318	13,444	0	4,184	(15,870)
25.3 Non-renewable for stated reasons only	4,980	5,559	0	35,073	63,175
25.4 Other accident only	63	59	0	0	(101)
25.5 All other	30	41	0	0	(163)
25.6 Totals (Sum of Lines 25.1 to 25.5)	22,895	22,607	0	39,257	47,070
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	246,608	191,181	0	101,336	129,116



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,484,895	.0	6,534	.0	3,491,429
2. Annuity considerations	541,257	.0	218,870	.0	760,127
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	18,380,492	.0	22,247,168	.0	40,627,660
5. Totals (Sum of Lines 1 to 4)	22,406,644	0	22,472,572	0	44,879,216
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	48,881	.0	.0	.0	48,881
6.2 Applied to pay renewal premiums	5,358	.0	.0	.0	5,358
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	54,069	.0	.0	.0	54,069
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	108,308	0	0	0	108,308
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	108,308	0	0	0	108,308
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	602,139	.0	.0	.0	602,139
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	6,024,859	.0	21,857,843	.0	27,882,702
12. Surrender values and withdrawals for life contracts	848,808	.0	.0	.0	848,808
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	12,049	.0	.0	.0	12,049
15. Totals	7,487,855	0	21,857,843	0	29,345,698
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.6	121,315	.0	.0	.1	14	.0	.0	.7	121,328
17. Incurred during current year	.9	540,626	.0	.0	(1)	(14)	.0	.0	.8	540,612
Settled during current year:										
18.1 By payment in full	.10	602,139	.0	.0	.0	.0	.0	.0	.10	602,139
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	.10	602,139	.0	.0	.0	.0	.0	.0	.10	602,139
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	.10	602,139	.0	.0	.0	.0	.0	.0	.10	602,139
19. Unpaid Dec. 31, current year (16+17-18.6)	.5	59,801	.0	.0	.0	.0	.0	.0	.5	59,801
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	4,699	515,672,412	.0	(a)	.0	.0	.0	.0	4,699	515,672,412
21. Issued during year	415	95,958,063	.0	.0	.0	.0	.0	.0	415	95,958,063
22. Other changes to in force (Net)	(349)	(41,785,082)	.0	.0	2	33,100	.0	.0	(347)	(41,751,982)
23. In force December 31 of current year	4,765	569,845,393	.0	(a)	2	33,100	.0	.0	4,767	569,878,493

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	301,883	224,417	.0	77,379	110,990
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	2,190	1,418	.0	.0	284
Other Individual Policies:					
25.1 Non-cancellable	12,646	10,656	.0	.0	1,144
25.2 Guaranteed renewable	59,603	61,601	.0	51,730	50,960
25.3 Non-renewable for stated reasons only	362,722	416,448	.0	539,609	563,011
25.4 Other accident only	109	134	.0	.0	(37)
25.5 All other	.0	.89	.0	.0	(731)
25.6 Totals (Sum of Lines 25.1 to 25.5)	435,080	488,929	.0	591,339	614,347
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	739,153	714,764	0	668,718	725,621



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	150,124,508	0	773,305	0	150,897,813
2. Annuity considerations	10,800,097	0	1,042,139	0	11,842,236
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	208,845,087	0	739,133,085	0	947,978,172
5. Totals (Sum of Lines 1 to 4)	369,769,692	0	740,948,529	0	1,110,718,221
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	160,671	0	0	0	160,671
6.2 Applied to pay renewal premiums	36,845	0	0	0	36,845
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	111,477	0	0	0	111,477
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	308,993	0	0	0	308,993
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	308,993	0	0	0	308,993
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	12,105,567	0	55,000	0	12,160,567
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	331,092,140	0	899,327,643	0	1,230,419,783
12. Surrender values and withdrawals for life contracts	20,034,300	0	0	0	20,034,300
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	5,963	0	0	0	5,963
15. Totals	363,237,970	0	899,382,643	0	1,262,620,613
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	15	408,895	0	0	0	0	0	0	15	408,895
17. Incurred during current year	36	11,872,716	0	0	14	255,000	0	0	50	12,127,716
Settled during current year:										
18.1 By payment in full	43	12,105,567	0	0	13	55,000	0	0	56	12,160,567
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	43	12,105,567	0	0	13	55,000	0	0	56	12,160,567
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	43	12,105,567	0	0	13	55,000	0	0	56	12,160,567
19. Unpaid Dec. 31, current year (16+17-18.6)	8	176,044	0	0	1	200,000	0	0	9	376,044
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	18,599	10,963,941,449	0	(a)	360	416,584,144	0	0	18,959	11,380,525,593
21. Issued during year	1,815	945,657,616	0	0	0	0	0	0	1,815	945,657,616
22. Other changes to in force (Net)	(4,789)	(3,619,751,176)	0	0	(347)	(412,558,321)	0	0	(5,136)	(4,032,309,497)
23. In force December 31 of current year	15,625	8,289,847,889	0	(a)	13	4,025,823	0	0	15,638	8,293,873,712

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	112,066,558	112,326,197	0	84,547,077	80,847,074
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	2,612	1,356	0	0	304
Other Individual Policies:					
25.1 Non-cancellable	1,317	1,482	0	0	(691)
25.2 Guaranteed renewable	37,113	36,845	0	51,958	56,842
25.3 Non-renewable for stated reasons only	23,668	27,051	0	174,824	284,767
25.4 Other accident only	67	101	0	0	(19)
25.5 All other	368	428	0	0	(55)
25.6 Totals (Sum of Lines 25.1 to 25.5)	62,533	65,906	0	226,782	340,844
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	112,131,703	112,393,459	0	84,773,859	81,188,222



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	194,477	0	0	0	194,477
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	194,477	0	0	0	194,477
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	6,663	0	0	0	6,663
6.2 Applied to pay renewal premiums	2,220	0	0	0	2,220
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,979	0	0	0	2,979
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	11,862	0	0	0	11,862
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	11,862	0	0	0	11,862
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	114,624	0	0	0	114,624
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	114,624	0	0	0	114,624
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	171	15,560,917	0	(a) 0	No. of Policies 1	47,787	0	0	172	15,608,704
21. Issued during year	4	21,396,516	0	0	0	0	0	0	4	21,396,516
22. Other changes to in force (Net)	(94)	3,630,783	0	0	0	0	0	0	(94)	3,630,783
23. In force December 31 of current year	81	40,588,216	0	(a) 0	1	47,787	0	0	82	40,636,003

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	0	0	0	0	0
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	5,632	5,632	0	3,074	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	5,632	5,632	0	3,074	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	5,632	5,632	0	3,074	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	21,206,579	0	6,580	0	21,213,159
2. Annuity considerations	2,898,231	0	135,453	0	3,033,684
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	30,369,624	0	108,150,657	0	138,520,281
5. Totals (Sum of Lines 1 to 4)	54,474,434	0	108,292,690	0	162,767,124
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	37,658	0	0	0	37,658
6.2 Applied to pay renewal premiums	7,194	0	0	0	7,194
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	27,903	0	0	0	27,903
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	72,755	0	0	0	72,755
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	72,755	0	0	0	72,755
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	68,000	0	0	0	68,000
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	65,533,202	0	99,784,188	0	165,317,390
12. Surrender values and withdrawals for life contracts	1,197,288	0	6,477	0	1,203,765
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	279	0	0	0	279
15. Totals	66,798,769	0	99,790,665	0	166,589,434
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	6,846	0	0	0	0	0	0	2	6,846
17. Incurred during current year	10	88,340	0	0	0	0	0	0	10	88,340
Settled during current year:										
18.1 By payment in full	7	68,000	0	0	0	0	0	0	7	68,000
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	7	68,000	0	0	0	0	0	0	7	68,000
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	7	68,000	0	0	0	0	0	0	7	68,000
19. Unpaid Dec. 31, current year (16+17-18.6)	5	27,186	0	0	0	0	0	0	5	27,186
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	2,642	480,067,923	(a)	0	7	1,110,141	0	0	2,649	481,178,064
21. Issued during year	428	111,308,652	0	0	0	0	0	0	428	111,308,652
22. Other changes to in force (Net)	(11)	203,173,879	0	0	(2)	(200,000)	0	0	(13)	202,973,879
23. In force December 31 of current year	3,059	794,550,454	(a)	0	5	910,141	0	0	3,064	795,460,595

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	674,462	548,200	0	315,244	442,665
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	77	85	0	0	(156)
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	15,112	14,586	0	13,574	10,179
25.3 Non-renewable for stated reasons only	15,347	17,103	0	31,979	19,446
25.4 Other accident only	0	0	0	0	0
25.5 All other	53	94	0	0	(88)
25.6 Totals (Sum of Lines 25.1 to 25.5)	30,512	31,783	0	45,552	29,537
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	705,051	580,068	0	360,796	472,046



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	19,331,166	0	96,523	0	19,427,689
2. Annuity considerations	1,886,166	0	52,964	0	1,939,130
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	41,162,290	0	109,756,402	0	150,918,692
5. Totals (Sum of Lines 1 to 4)	62,379,622	0	109,905,889	0	172,285,511
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	570,363	0	0	0	570,363
6.2 Applied to pay renewal premiums	73,883	0	0	0	73,883
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	277,855	0	0	0	277,855
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	922,101	0	0	0	922,101
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	922,101	0	0	0	922,101
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	3,680,672	0	0	0	3,680,672
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	89,735,693	0	102,452,549	0	192,188,242
12. Surrender values and withdrawals for life contracts	2,832,950	0	185,779	0	3,018,729
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	14,793	0	0	0	14,793
15. Totals	96,264,108	0	102,638,328	0	198,902,436
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	17	1,404,847	0	0	1	94	0	0	18	1,404,941
17. Incurred during current year	95	3,190,081	0	0	(1)	(94)	0	0	94	3,189,987
Settled during current year:										
18.1 By payment in full	98	3,680,672	0	0	0	0	0	0	98	3,680,672
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	98	3,680,672	0	0	0	0	0	0	98	3,680,672
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	1	148,886	0	0	0	0	0	0	1	148,886
18.6 Total settlements	99	3,829,558	0	0	0	0	0	0	99	3,829,558
19. Unpaid Dec. 31, current year (16+17-18.6)	13	765,370	0	0	0	0	0	0	13	765,370
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	17,660	1,866,066,320	0	(a)	42	30,205,198	0	0	17,702	1,896,271,518
21. Issued during year	1,008	291,356,316	0	0	0	0	0	0	1,008	291,356,316
22. Other changes to in force (Net)	(1,192)	(143,465,908)	0	0	(3)	(5,833,729)	0	0	(1,195)	(149,299,637)
23. In force December 31 of current year	17,476	2,013,956,728	0	(a)	39	24,371,469	0	0	17,515	2,038,328,197

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	62,363	59,945	0	9,030	6,957
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	821	830	0	0	41
Other Individual Policies:					
25.1 Non-cancellable	55,882	56,284	0	0	(82,053)
25.2 Guaranteed renewable	2,448,175	2,549,145	0	1,807,360	2,018,193
25.3 Non-renewable for stated reasons only	639,774	758,858	0	1,078,426	1,024,427
25.4 Other accident only	234	322	0	0	(25)
25.5 All other	894	1,125	0	622	(9,871)
25.6 Totals (Sum of Lines 25.1 to 25.5)	3,144,959	3,365,735	0	2,886,407	2,950,671
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	3,208,143	3,426,510	0	2,895,437	2,957,669



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	80,742,498	0	91,801,709	0	172,544,207
2. Annuity considerations	562,391	0	0	0	562,391
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	6,679,726	0	17,227,610	0	23,907,336
5. Totals (Sum of Lines 1 to 4)	87,984,615	0	109,029,319	0	197,013,934
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	282,347	0	0	0	282,347
6.2 Applied to pay renewal premiums	39,720	0	0	0	39,720
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	187,108	0	0	0	187,108
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	509,175	0	0	0	509,175
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	509,175	0	0	0	509,175
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	5,129,472	0	0	0	5,129,472
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	13,288,648	0	10,387,020	0	23,675,668
12. Surrender values and withdrawals for life contracts	800,799	0	0	0	800,799
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	31,666	0	0	0	31,666
15. Totals	19,250,585	0	10,387,020	0	29,637,605
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	93,287	0	0	1	147	0	0	8	93,434
17. Incurred during current year	89	5,155,062	0	0	(1)	(147)	0	0	88	5,154,914
Settled during current year:										
18.1 By payment in full	81	5,129,472	0	0	0	0	0	0	81	5,129,472
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	81	5,129,472	0	0	0	0	0	0	81	5,129,472
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	81	5,129,472	0	0	0	0	0	0	81	5,129,472
19. Unpaid Dec. 31, current year (16+17-18.6)	15	118,877	0	0	0	0	0	0	15	118,877
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	11,785	938,377,209	0	(a) 0	6	218,800	0	0	11,791	938,596,009
21. Issued during year	1,151	706,099,017	0	0	951	841,468,324	0	0	2,102	1,547,567,341
22. Other changes to in force (Net)	1,123	1,269,950,879	0	0	(2)	290,887	0	0	1,121	1,270,241,766
23. In force December 31 of current year	14,059	2,914,427,105	0	(a) 0	955	841,978,011	0	0	15,014	3,756,405,116

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	70,369	64,361	0	14,849	17,659
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	611	657	0	0	257
Other Individual Policies:					
25.1 Non-cancellable	11,528	11,366	0	0	232
25.2 Guaranteed renewable	163,019	166,638	0	76,757	62,647
25.3 Non-renewable for stated reasons only	131,830	153,887	0	117,519	71,846
25.4 Other accident only	54	108	0	0	(8)
25.5 All other	449	605	0	0	(775)
25.6 Totals (Sum of Lines 25.1 to 25.5)	306,880	332,603	0	194,276	133,942
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	377,860	397,621	0	209,125	151,858



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	917,821	0	37,950	0	955,771
2. Annuity considerations	180,000	0	0	0	180,000
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	5,301,593	0	17,232,466	0	22,534,059
5. Totals (Sum of Lines 1 to 4)	6,399,414	0	17,270,416	0	23,669,830
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	33,465	0	0	0	33,465
6.2 Applied to pay renewal premiums	4,239	0	0	0	4,239
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,476	0	0	0	17,476
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	55,180	0	0	0	55,180
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	55,180	0	0	0	55,180
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	93,491	0	205,400	0	298,891
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	2,742,666	0	6,357,079	0	9,099,745
12. Surrender values and withdrawals for life contracts	81,567	0	0	0	81,567
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	483	0	0	0	483
15. Totals	2,918,207	0	6,562,479	0	9,480,686
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	31,720	0	0	1	3,184	0	0	4	34,903
17. Incurred during current year	10	77,980	0	0	18	215,216	0	0	28	293,197
Settled during current year:										
18.1 By payment in full	10	93,491	0	0	18	205,400	0	0	28	298,891
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	10	93,491	0	0	18	205,400	0	0	28	298,891
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	10	93,491	0	0	18	205,400	0	0	28	298,891
19. Unpaid Dec. 31, current year (16+17-18.6)	3	16,209	0	0	1	13,000	0	0	4	29,209
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,010	112,536,744	0	(a)	4	39,268,463	0	0	1,014	151,805,207
21. Issued during year	53	19,648,000	0	0	0	0	0	0	53	19,648,000
22. Other changes to in force (Net)	(159)	(16,110,279)	0	0	0	(277,014)	0	0	(159)	(16,387,293)
23. In force December 31 of current year	904	116,074,465	0	(a)	4	38,991,449	0	0	908	155,065,914

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	112,601	118,382	0	18,822	38,036
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	10	0	0	(79)
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	11,696	12,068	0	502	(1,707)
25.3 Non-renewable for stated reasons only	35,414	38,795	0	28,441	145,470
25.4 Other accident only	30	74	0	0	(5)
25.5 All other	0	64	0	3,600	2,401
25.6 Totals (Sum of Lines 25.1 to 25.5)	47,140	51,001	0	32,542	146,159
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	159,741	169,393	0	51,364	184,116



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	83,250,539	0	48,961	0	83,299,500
2. Annuity considerations	11,903,100	0	2,296,451	0	14,199,551
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	338,276,063	0	371,613,966	0	709,890,029
5. Totals (Sum of Lines 1 to 4)	433,429,702	0	373,959,378	0	807,389,080
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	1,016,012	0	0	0	1,016,012
6.2 Applied to pay renewal premiums	188,939	0	0	0	188,939
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	742,076	0	0	0	742,076
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	1,947,027	0	0	0	1,947,027
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,947,027	0	0	0	1,947,027
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	7,007,384	0	0	0	7,007,384
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	311,285,827	0	283,232,836	0	594,518,663
12. Surrender values and withdrawals for life contracts	21,884,542	0	105,487	0	21,990,029
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	148,882	0	0	0	148,882
15. Totals	340,326,635	0	283,338,323	0	623,664,958
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	48	1,122,759	0	0	1	516	0	0	49	1,123,275
17. Incurred during current year	340	10,245,946	0	0	0	484	0	0	340	10,246,430
Settled during current year:										
18.1 By payment in full	329	7,007,384	0	0	0	0	0	0	329	7,007,384
18.2 By payment on compromised claims	1	0	0	0	0	0	0	0	1	0
18.3 Totals paid	330	7,007,384	0	0	0	0	0	0	330	7,007,384
18.4 Reduction by compromise	1	500,000	0	0	0	0	0	0	1	500,000
18.5 Amount rejected	1	49,827	0	0	0	0	0	0	1	49,827
18.6 Total settlements	332	7,557,211	0	0	0	0	0	0	332	7,557,211
19. Unpaid Dec. 31, current year (16+17-18.6)	56	3,811,494	0	0	1	1,000	0	0	57	3,812,494
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	43,334	7,150,127,383	0	(a) 0	98	54,324,559	0	0	43,432	7,204,451,942
21. Issued during year	2,705	894,229,735	0	0	0	0	0	0	2,705	894,229,735
22. Other changes to in force (Net)	(2,677)	(677,025,664)	0	0	(40)	(41,488,432)	0	0	(2,717)	(718,514,096)
23. In force December 31 of current year	43,362	7,367,331,454	0	(a) 0	58	12,836,127	0	0	43,420	7,380,167,581

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	709,380	547,599	0	232,691	219,359
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	3,659	4,330	0	0	(938)
Other Individual Policies:					
25.1 Non-cancellable	125,404	127,933	0	97,310	227,582
25.2 Guaranteed renewable	3,125,190	3,142,091	0	2,551,304	3,105,733
25.3 Non-renewable for stated reasons only	1,105,470	1,206,475	0	1,562,923	2,154,153
25.4 Other accident only	1,670	1,970	0	0	(798)
25.5 All other	2,259	2,997	0	5,535	(7,777)
25.6 Totals (Sum of Lines 25.1 to 25.5)	4,359,993	4,481,467	0	4,217,073	5,478,893
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	5,073,032	5,033,396	0	4,449,764	5,697,314



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	34,287,580	0	22,354	0	34,309,934
2. Annuity considerations	1,750,962	0	619,308	0	2,370,270
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	21,491,555	0	192,661,899	0	214,153,454
5. Totals (Sum of Lines 1 to 4)	57,530,097	0	193,303,561	0	250,833,658
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	289,750	0	0	0	289,750
6.2 Applied to pay renewal premiums	28,703	0	0	0	28,703
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	229,138	0	0	0	229,138
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	547,591	0	0	0	547,591
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	547,591	0	0	0	547,591
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	5,888,195	0	6,000	0	5,894,195
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	38,641,899	0	221,512,709	0	260,154,608
12. Surrender values and withdrawals for life contracts	2,937,018	0	0	0	2,937,018
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	31,674	0	0	0	31,674
15. Totals	47,498,786	0	221,518,709	0	269,017,495
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	17	1,168,855	0	0	1	1,179	0	0	18	1,170,033
17. Incurred during current year	77	5,211,219	0	0	1	8,821	0	0	78	5,220,041
Settled during current year:										
18.1 By payment in full	82	5,888,195	0	0	1	6,000	0	0	83	5,894,195
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	82	5,888,195	0	0	1	6,000	0	0	83	5,894,195
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	82	5,888,195	0	0	1	6,000	0	0	83	5,894,195
19. Unpaid Dec. 31, current year (16+17-18.6)	12	491,879	0	0	1	4,000	0	0	13	495,879
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	18,013	3,536,644,924	0	(a)	171	195,382,434	0	0	18,184	3,732,027,358
21. Issued during year	1,482	469,870,808	0	0	0	0	0	0	1,482	469,870,808
22. Other changes to in force (Net)	(2,259)	(1,074,809,285)	0	0	(158)	(193,371,386)	0	0	(2,417)	(1,268,180,671)
23. In force December 31 of current year	17,236	2,931,706,447	0	(a)	13	2,011,048	0	0	17,249	2,933,717,495

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	707,116	571,482	0	400,861	342,115
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	5,790	5,596	0	0	3,903
Other Individual Policies:					
25.1 Non-cancellable	52,352	55,626	0	0	(6,774)
25.2 Guaranteed renewable	940,539	941,338	0	826,594	730,526
25.3 Non-renewable for stated reasons only	735,500	810,651	0	1,094,196	1,218,445
25.4 Other accident only	383	541	0	0	(279)
25.5 All other	728	888	0	273	(554)
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,729,502	1,809,043	0	1,921,063	1,941,364
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,442,408	2,386,121	0	2,321,924	2,287,382



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	0	0	0	0	0
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	2,488,016	0	2,488,016
5. Totals (Sum of Lines 1 to 4)	0	0	2,488,016	0	2,488,016
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	338,080	0	338,080
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	0	0	338,080	0	338,080
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	0	0	(a)	0	0	0	0	0	0	0
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year	0	0	(a)	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	0	0	0	0	0
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	19,963,136	0	348	0	19,963,484
2. Annuity considerations	762,296	0	0	0	762,296
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	14,160,336	0	44,028,006	0	58,188,342
5. Totals (Sum of Lines 1 to 4)	34,885,768	0	44,028,354	0	78,914,122
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	3,115	0	0	0	3,115
6.2 Applied to pay renewal premiums	397	0	0	0	397
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,622	0	0	0	2,622
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	6,134	0	0	0	6,134
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	6,134	0	0	0	6,134
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	26,445,299	0	19,164,969	0	45,610,268
12. Surrender values and withdrawals for life contracts	1,083,544	0	0	0	1,083,544
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	86	0	0	0	86
15. Totals	27,528,929	0	19,164,969	0	46,693,898
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	12,616	0	0	0	0	0	0	1	12,616
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	1	12,616	0	0	0	0	0	0	1	12,616
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,153	296,576,600	0	(a)	0	0	0	0	1,153	296,576,600
21. Issued during year	145	46,269,822	0	0	0	0	0	0	145	46,269,822
22. Other changes to in force (Net)	58	183,873,983	0	0	0	0	0	0	58	183,873,983
23. In force December 31 of current year	1,356	526,720,405	0	(a)	0	0	0	0	1,356	526,720,405

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	65,210	44,597	0	0	10,975
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	229	0
Other Individual Policies:					
25.1 Non-cancellable	312	312	0	0	15
25.2 Guaranteed renewable	0	0	0	0	2
25.3 Non-renewable for stated reasons only	862	862	0	0	(184)
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	20	0	0	(12)
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,174	1,195	0	0	(179)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	66,384	45,792	0	229	10,796



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,251,052	0	8,077	0	1,259,129
2. Annuity considerations	117,647	0	645,088	0	762,735
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	3,754,160	0	31,394,100	0	35,148,260
5. Totals (Sum of Lines 1 to 4)	5,122,859	0	32,047,265	0	37,170,124
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	5,091	0	0	0	5,091
6.2 Applied to pay renewal premiums	2,198	0	0	0	2,198
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,720	0	0	0	6,720
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	14,009	0	0	0	14,009
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	14,009	0	0	0	14,009
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	145,844	0	0	0	145,844
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	4,601,773	0	24,835,265	0	29,437,038
12. Surrender values and withdrawals for life contracts	5,044,649	0	0	0	5,044,649
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	9,792,266	0	24,835,265	0	34,627,531
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	6,672	0	0	0	0	0	0	2	6,672
17. Incurred during current year	1	146,172	0	0	0	0	0	0	1	146,172
Settled during current year:										
18.1 By payment in full	2	145,844	0	0	0	0	0	0	2	145,844
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	145,844	0	0	0	0	0	0	2	145,844
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	2	145,844	0	0	0	0	0	0	2	145,844
19. Unpaid Dec. 31, current year (16+17-18.6)	1	7,000	0	0	0	0	0	0	1	7,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	399	65,972,126	(a)	0	No. of Policies	0	0	0	399	65,972,126
21. Issued during year	74	19,358,567	0	0	0	0	0	0	74	19,358,567
22. Other changes to in force (Net)	126	19,581,383	0	0	0	0	0	0	126	19,581,383
23. In force December 31 of current year	599	104,912,076	(a)	0	0	0	0	0	599	104,912,076

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	44,753	41,992	0	36,913	15,583
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	1,551	1,390	0	0	62
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	4,884	4,725	0	18,743	50,442
25.3 Non-renewable for stated reasons only	296	296	0	0	(226)
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	5,180	5,021	0	18,743	50,216
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	51,484	48,403	0	55,656	65,861



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	55,535,237	0	2,000,282	0	57,535,519
2. Annuity considerations	3,550,785	0	1,255,318	0	4,806,103
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	126,836,498	0	434,949,472	0	561,785,970
5. Totals (Sum of Lines 1 to 4)	185,922,520	0	438,205,072	0	624,127,592
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	119,385	0	0	0	119,385
6.2 Applied to pay renewal premiums	25,121	0	0	0	25,121
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	87,885	0	0	0	87,885
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	232,391	0	0	0	232,391
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	232,391	0	0	0	232,391
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,279,729	0	0	0	1,279,729
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	277,398,996	0	454,167,153	0	731,566,149
12. Surrender values and withdrawals for life contracts	2,623,342	0	0	0	2,623,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	7,778	0	0	0	7,778
15. Totals	281,309,845	0	454,167,153	0	735,476,998
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	13	296,593	0	0	1	4	0	0	14	296,597
17. Incurred during current year	22	1,431,072	0	0	(1)	(4)	0	0	21	1,431,068
Settled during current year:										
18.1 By payment in full	27	1,279,729	0	0	0	0	0	0	27	1,279,729
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	27	1,279,729	0	0	0	0	0	0	27	1,279,729
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	27	1,279,729	0	0	0	0	0	0	27	1,279,729
19. Unpaid Dec. 31, current year (16+17-18.6)	8	447,936	0	0	0	0	0	0	8	447,936
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	10,061	2,431,874,993	0	(a)	4	1,017,134	0	0	10,065	2,432,892,127
21. Issued during year	1,282	442,812,563	0	0	45	34,726,955	0	0	1,327	477,539,518
22. Other changes to in force (Net)	(76)	461,416,112	0	0	(1)	(107,348)	0	0	(77)	461,308,764
23. In force December 31 of current year	11,267	3,336,103,668	0	(a)	48	35,636,741	0	0	11,315	3,371,740,409

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	545,251	569,036	0	273,400	376,321
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	3,970	3,623	0	0	680
Other Individual Policies:					
25.1 Non-cancellable	16,225	16,076	0	0	464
25.2 Guaranteed renewable	119,555	121,407	0	78,460	99,975
25.3 Non-renewable for stated reasons only	32,110	37,635	0	5,645	(18,093)
25.4 Other accident only	0	0	0	0	0
25.5 All other	1,385	1,804	0	120	(16,990)
25.6 Totals (Sum of Lines 25.1 to 25.5)	169,275	176,922	0	84,226	65,356
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	718,496	749,581	0	357,626	442,357



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,332,999	.0	.423	.0	8,333,422
2. Annuity considerations	1,077,605	.0	211,083	.0	1,288,688
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	41,231,836	.0	142,384,675	.0	183,616,511
5. Totals (Sum of Lines 1 to 4)	50,642,440	0	142,596,181	0	193,238,621
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	234,188	.0	.0	.0	234,188
6.2 Applied to pay renewal premiums	25,597	.0	.0	.0	25,597
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	182,688	.0	.0	.0	182,688
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	442,473	0	0	0	442,473
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	442,473	0	0	0	442,473
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,559,649	.0	10,000	.0	1,569,649
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	52,027,735	.0	170,386,375	.0	222,414,110
12. Surrender values and withdrawals for life contracts	1,109,222	.0	.0	.0	1,109,222
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	19,282	.0	.0	.0	19,282
15. Totals	54,715,888	0	170,396,375	0	225,112,263
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.3	102,140	.0	.0	.1	.41	.0	.0	.4	102,181
17. Incurred during current year	.50	1,463,784	.0	.0	(1)	9,959	.0	.0	.49	1,473,743
Settled during current year:										
18.1 By payment in full	.49	1,559,649	.0	.0	.0	10,000	.0	.0	.49	1,569,649
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	.49	1,559,649	.0	.0	.0	10,000	.0	.0	.49	1,569,649
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	.49	1,559,649	.0	.0	.0	10,000	.0	.0	.49	1,569,649
19. Unpaid Dec. 31, current year (16+17-18.6)	4	6,275	0	0	0	0	0	0	4	6,275
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	8,940	772,323,781	.0	(a)	.3	164,020	.0	.0	8,943	772,487,801
21. Issued during year	395	105,368,076	.0	.0	.0	.0	.0	.0	395	105,368,076
22. Other changes to in force (Net)	(430)	(866,478)	.0	.0	(2)	(36,900)	.0	.0	(432)	(903,378)
23. In force December 31 of current year	8,905	876,825,379	0	(a)	1	127,120	0	0	8,906	876,952,499

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	1,306,673	1,162,040	.0	184,383	348,475
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	2,940	2,796	.0	.0	18
Other Individual Policies:					
25.1 Non-cancellable	11,967	11,789	.0	.0	232
25.2 Guaranteed renewable	272,034	271,393	.0	252,678	343,638
25.3 Non-renewable for stated reasons only	76,852	93,315	.0	76,404	56,441
25.4 Other accident only	213	439	.0	.0	(140)
25.5 All other	927	1,016	.0	320	440
25.6 Totals (Sum of Lines 25.1 to 25.5)	361,993	377,952	.0	329,402	400,611
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,671,606	1,542,788	0	513,785	749,104



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,340,431	.0	.0	.0	8,340,431
2. Annuity considerations	710,664	.0	168,668	.0	879,332
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	9,113,716	.0	72,736,897	.0	81,850,613
5. Totals (Sum of Lines 1 to 4)	18,164,811	0	72,905,565	0	91,070,376
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	8,788	.0	.0	.0	8,788
6.2 Applied to pay renewal premiums	1,929	.0	.0	.0	1,929
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,682	.0	.0	.0	7,682
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	18,399	0	0	0	18,399
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	18,399	0	0	0	18,399
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	123,952	.0	.0	.0	123,952
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	19,995,837	.0	63,350,050	.0	83,345,887
12. Surrender values and withdrawals for life contracts	137,236	.0	.0	.0	137,236
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	.0	.0	.0	.0	.0
15. Totals	20,257,025	0	63,350,050	0	83,607,075
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year	3	123,952	.0	.0	1	3,000	.0	.0	4	126,952
Settled during current year:										
18.1 By payment in full	3	123,952	.0	.0	.0	.0	.0	.0	3	123,952
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	3	123,952	.0	.0	.0	.0	.0	.0	3	123,952
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	3	123,952	.0	.0	.0	.0	.0	.0	3	123,952
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	1	3,000	0	0	1	3,000
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	899	162,318,256	.0	(a)	.0	.0	.0	.0	899	162,318,256
21. Issued during year	126	29,081,537	.0	.0	.0	.0	.0	.0	126	29,081,537
22. Other changes to in force (Net)	(25)	112,923,703	.0	.0	.0	.0	.0	.0	(25)	112,923,703
23. In force December 31 of current year	1,000	304,323,496	0	(a)	0	0	0	0	1,000	304,323,496

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	220,344	221,067	.0	77,529	121,563
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	924	867	.0	.0	(2)
Other Individual Policies:					
25.1 Non-cancellable	1,363	1,363	.0	.0	(3)
25.2 Guaranteed renewable	57,872	59,057	.0	45,624	84,338
25.3 Non-renewable for stated reasons only	4,216	4,248	.0	71	(990)
25.4 Other accident only	.0	.0	.0	.0	.0
25.5 All other	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5)	63,451	64,667	.0	45,694	83,345
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	284,719	286,601	0	123,223	204,906



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,254,655	0	0	0	7,254,655
2. Annuity considerations	2,645,126	0	0	0	2,645,126
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	107,387,967	0	45,461,692	0	152,849,659
5. Totals (Sum of Lines 1 to 4)	117,287,748	0	45,461,692	0	162,749,440
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	12,434	0	0	0	12,434
6.2 Applied to pay renewal premiums	1,663	0	0	0	1,663
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,017	0	0	0	10,017
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	24,114	0	0	0	24,114
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	24,114	0	0	0	24,114
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	181,222	0	0	0	181,222
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	60,916,039	0	62,362,829	0	123,278,868
12. Surrender values and withdrawals for life contracts	3,403,373	0	0	0	3,403,373
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	64,500,634	0	62,362,829	0	126,863,463
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,599	0	0	0	0	0	0	1	1,599
17. Incurred during current year	1	181,233	0	0	1	1,000	0	0	2	182,233
Settled during current year:										
18.1 By payment in full	1	181,222	0	0	0	0	0	0	1	181,222
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	181,222	0	0	0	0	0	0	1	181,222
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	1	181,222	0	0	0	0	0	0	1	181,222
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,610	0	0	1	1,000	0	0	2	2,610
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,312	342,809,891	0	(a)	0	0	0	0	1,312	342,809,891
21. Issued during year	427	121,549,331	0	0	0	0	0	0	427	121,549,331
22. Other changes to in force (Net)	(66)	(13,446,439)	0	0	0	0	0	0	(66)	(13,446,439)
23. In force December 31 of current year	1,673	450,912,783	0	(a)	0	0	0	0	1,673	450,912,783

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	569,924	338,649	0	79,205	131,279
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	2,669	2,175	0	0	311
Other Individual Policies:					
25.1 Non-cancellable	46	65	0	0	(76)
25.2 Guaranteed renewable	71,428	73,276	0	64,141	92,060
25.3 Non-renewable for stated reasons only	138	225	0	0	(593)
25.4 Other accident only	0	0	0	0	0
25.5 All other	58	99	0	0	(48)
25.6 Totals (Sum of Lines 25.1 to 25.5)	71,670	73,665	0	64,141	91,343
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	644,263	414,489	0	143,346	222,933



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,090,950	.0	.69	.0	9,091,019
2. Annuity considerations	621,257	.0	167,489	.0	788,746
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	13,816,886	.0	61,348,015	.0	75,164,901
5. Totals (Sum of Lines 1 to 4)	23,529,093	0	61,515,573	0	85,044,666
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	179,435	.0	.0	.0	179,435
6.2 Applied to pay renewal premiums	17,147	.0	.0	.0	17,147
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	143,008	.0	.0	.0	143,008
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	339,590	0	0	0	339,590
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	339,590	0	0	0	339,590
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,788,913	.0	.0	.0	1,788,913
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	22,474,046	.0	43,506,794	.0	65,980,840
12. Surrender values and withdrawals for life contracts	811,885	.0	.0	.0	811,885
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	46,090	.0	.0	.0	46,090
15. Totals	25,120,934	0	43,506,794	0	68,627,728
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.9	203,248	.0	.0	.1	.34	.0	.0	.10	203,282
17. Incurred during current year	.41	1,752,545	.0	.0	(1)	(34)	.0	.0	.40	1,752,511
Settled during current year:										
18.1 By payment in full	.43	1,788,913	.0	.0	.0	.0	.0	.0	.43	1,788,913
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	.43	1,788,913	.0	.0	.0	.0	.0	.0	.43	1,788,913
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	.43	1,788,913	.0	.0	.0	.0	.0	.0	.43	1,788,913
19. Unpaid Dec. 31, current year (16+17-18.6)	.7	166,880	.0	.0	.0	.0	.0	.0	.7	166,880
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	8,383	713,150,394	.0	(a)	.1	53,100	.0	.0	8,384	713,203,494
21. Issued during year	425	122,364,934	.0	.0	.0	.0	.0	.0	425	122,364,934
22. Other changes to in force (Net)	(466)	(31,885,202)	.0	.0	(1)	(53,100)	.0	.0	(467)	(31,938,302)
23. In force December 31 of current year	8,342	803,630,126	.0	(a)	.0	.0	.0	.0	8,342	803,630,126

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	299,465	291,465	.0	31,776	83,496
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	3,122	3,219	.0	.0	84
Other Individual Policies:					
25.1 Non-cancellable	7,652	7,683	.0	180	221
25.2 Guaranteed renewable	246,316	248,763	.0	348,162	(16,406)
25.3 Non-renewable for stated reasons only	90,939	104,285	.0	84,998	99,259
25.4 Other accident only	170	177	.0	.0	(13)
25.5 All other	830	1,021	.0	.0	(295)
25.6 Totals (Sum of Lines 25.1 to 25.5)	345,907	361,929	.0	433,340	82,766
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	648,494	656,613	0	465,116	166,346



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,109,999	.0	.0	.0	3,109,999
2. Annuity considerations	298,244	.0	100,591	.0	398,835
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	14,144,039	.0	46,926,959	.0	61,070,998
5. Totals (Sum of Lines 1 to 4)	17,552,282	0	47,027,550	0	64,579,832
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	17,350	.0	.0	.0	17,350
6.2 Applied to pay renewal premiums	2,130	.0	.0	.0	2,130
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,015	.0	.0	.0	9,015
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	28,495	0	0	0	28,495
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	28,495	0	0	0	28,495
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	103,659	.0	.0	.0	103,659
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	27,152,000	.0	46,770,517	.0	73,922,517
12. Surrender values and withdrawals for life contracts	504,244	.0	.0	.0	504,244
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	290	.0	.0	.0	290
15. Totals	27,760,193	0	46,770,517	0	74,530,710
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	7,078	.0	.0	.0	.0	.0	.0	2	7,078
17. Incurred during current year	2	96,581	.0	.0	.0	.0	.0	.0	2	96,581
Settled during current year:										
18.1 By payment in full	4	103,659	.0	.0	.0	.0	.0	.0	4	103,659
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	4	103,659	.0	.0	.0	.0	.0	.0	4	103,659
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	4	103,659	.0	.0	.0	.0	.0	.0	4	103,659
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,022	278,159,547	.0	(a)	.1	100,000	.0	.0	1,023	278,259,547
21. Issued during year	112	49,113,583	.0	.0	.0	.0	.0	.0	112	49,113,583
22. Other changes to in force (Net)	(10)	9,821,151	.0	.0	.0	.0	.0	.0	(10)	9,821,151
23. In force December 31 of current year	1,124	337,094,281	0	(a)	1	100,000	0	0	1,125	337,194,281

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	179,278	169,659	.0	34,520	63,491
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	77	193	.0	.0	(398)
Other Individual Policies:					
25.1 Non-cancellable	.0	.0	.0	.0	.0
25.2 Guaranteed renewable	4,596	4,589	.0	44,710	22,022
25.3 Non-renewable for stated reasons only	7,144	8,135	.0	107,909	174,048
25.4 Other accident only	.0	.0	.0	.0	.0
25.5 All other	.0	.0	.0	.0	(18)
25.6 Totals (Sum of Lines 25.1 to 25.5)	11,740	12,724	.0	152,619	196,052
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	191,095	182,576	0	187,139	259,145



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Maine**

DURING THE YEAR **2002**

NAIC Group Code **0140**

**LIFE INSURANCE**

NAIC Company Code **66869**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,389,317	.0	.0	.0	2,389,317
2. Annuity considerations	149,895	.0	.0	.0	149,895
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	3,771,026	.0	25,110,179	.0	28,881,205
5. Totals (Sum of Lines 1 to 4)	6,310,238	0	25,110,179	0	31,420,417
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	36,685	.0	.0	.0	36,685
6.2 Applied to pay renewal premiums	5,358	.0	.0	.0	5,358
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	26,662	.0	.0	.0	26,662
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	68,705	0	0	0	68,705
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	68,705	0	0	0	68,705
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	65,014	.0	.0	.0	65,014
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	8,052,279	.0	9,631,190	.0	17,683,469
12. Surrender values and withdrawals for life contracts	145,881	.0	.0	.0	145,881
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	8,462	.0	.0	.0	8,462
15. Totals	8,271,636	0	9,631,190	0	17,902,826
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	12,059	.0	.0	.0	.0	.0	.0	3	12,059
17. Incurred during current year	10	59,808	.0	.0	.0	.0	.0	.0	10	59,808
Settled during current year:										
18.1 By payment in full	10	65,014	.0	.0	.0	.0	.0	.0	10	65,014
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	10	65,014	.0	.0	.0	.0	.0	.0	10	65,014
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	10	65,014	.0	.0	.0	.0	.0	.0	10	65,014
19. Unpaid Dec. 31, current year (16+17-18.6)	3	6,853	0	0	0	0	0	0	3	6,853
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,466	203,398,199	.0	(a)	.5	.0	.0	.0	1,471	203,398,199
21. Issued during year	149	35,102,637	.0	.0	.0	.0	.0	.0	149	35,102,637
22. Other changes to in force (Net)	(69)	(10,872,437)	.0	.0	(5)	.0	.0	.0	(74)	(10,872,437)
23. In force December 31 of current year	1,546	227,628,399	0	(a)	0	0	0	0	1,546	227,628,399

(a) Includes Individual Credit Life Insurance: prior year \$ .....0 current year \$ .....0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .....0 current year \$ .....0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .....0 current year \$ .....0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	38,041	36,097	.0	6,556	12,603
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	314	331	.0	.0	(435)
Other Individual Policies:					
25.1 Non-cancellable	2,058	2,069	.0	.0	(419)
25.2 Guaranteed renewable	47,574	46,181	.0	11,933	1,012
25.3 Non-renewable for stated reasons only	4,930	5,139	.0	7,869	17,887
25.4 Other accident only	.0	.0	.0	.0	.0
25.5 All other	69	141	.0	1,000	(7,840)
25.6 Totals (Sum of Lines 25.1 to 25.5)	54,631	53,530	.0	20,803	10,640
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	92,986	89,958	0	27,359	22,808



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	40,264,526	0	27,760	0	40,292,286
2. Annuity considerations	3,101,340	0	677,791	0	3,779,131
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	69,924,481	0	63,511,156	0	133,435,637
5. Totals (Sum of Lines 1 to 4)	113,290,347	0	64,216,707	0	177,507,054
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	1,316,634	0	0	0	1,316,634
6.2 Applied to pay renewal premiums	188,385	0	0	0	188,385
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	913,788	0	0	0	913,788
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	2,418,807	0	0	0	2,418,807
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,418,807	0	0	0	2,418,807
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	6,357,471	0	14,907	0	6,372,378
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	69,473,553	0	98,924,472	0	168,398,025
12. Surrender values and withdrawals for life contracts	4,779,548	0	14,876	0	4,794,424
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	92,680	0	0	0	92,680
15. Totals	80,703,252	0	98,954,255	0	179,657,507
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	37	515,767	0	0	1	20	0	0	38	515,788
17. Incurred during current year	301	6,518,414	0	0	(1)	14,887	0	0	300	6,533,301
Settled during current year:										
18.1 By payment in full	295	6,357,471	0	0	0	14,907	0	0	295	6,372,378
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	295	6,357,471	0	0	0	14,907	0	0	295	6,372,378
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	1	9,717	0	0	0	0	0	0	1	9,717
18.6 Total settlements	296	6,367,188	0	0	0	14,907	0	0	296	6,382,095
19. Unpaid Dec. 31, current year (16+17-18.6)	42	666,993	0	0	0	0	0	0	42	666,993
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	49,531	4,159,118,416	0	(a)	2	1,569,203	0	0	49,533	4,160,687,619
21. Issued during year	2,443	601,268,504	0	0	0	0	0	0	2,443	601,268,504
22. Other changes to in force (Net)	(3,126)	(352,377,118)	0	0	4	(928,670)	0	0	(3,122)	(353,305,788)
23. In force December 31 of current year	48,848	4,408,009,802	0	(a)	6	640,533	0	0	48,854	4,408,650,335

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	108,966	110,010	0	22,949	19,056
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	3,185	3,107	0	0	369
Other Individual Policies:					
25.1 Non-cancellable	75,345	74,246	0	0	1,061
25.2 Guaranteed renewable	1,841,283	1,859,316	0	1,573,492	1,578,928
25.3 Non-renewable for stated reasons only	471,351	506,231	0	397,845	406,913
25.4 Other accident only	861	856	0	0	(62)
25.5 All other	2,973	3,803	0	2,245	5,480
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,391,813	2,444,453	0	1,973,581	1,992,320
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,503,964	2,557,570	0	1,996,530	2,011,745



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	27,348,374	0	14,865	0	27,363,239
2. Annuity considerations	3,486,439	0	49,763	0	3,536,202
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	198,498,371	0	124,624,305	0	323,122,676
5. Totals (Sum of Lines 1 to 4)	229,333,184	0	124,688,933	0	354,022,117
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	150,341	0	0	0	150,341
6.2 Applied to pay renewal premiums	29,392	0	0	0	29,392
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	103,497	0	0	0	103,497
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	283,230	0	0	0	283,230
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	283,230	0	0	0	283,230
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,661,412	0	0	0	2,661,412
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	92,872,390	0	190,540,913	0	283,413,303
12. Surrender values and withdrawals for life contracts	4,135,342	0	0	0	4,135,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	19,554	0	0	0	19,554
15. Totals	99,688,698	0	190,540,913	0	290,229,611
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	445,008	0	0	0	0	0	0	10	445,008
17. Incurred during current year	26	2,645,375	0	0	0	0	0	0	26	2,645,375
Settled during current year:										
18.1 By payment in full	26	2,661,412	0	0	0	0	0	0	26	2,661,412
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	26	2,661,412	0	0	0	0	0	0	26	2,661,412
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	26	2,661,412	0	0	0	0	0	0	26	2,661,412
19. Unpaid Dec. 31, current year (16+17-18.6)	10	428,971	0	0	0	0	0	0	10	428,971
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	6,100	1,226,071,106	0	(a)	9	10,889,934	0	0	6,109	1,236,961,040
21. Issued during year	323	189,398,469	0	0	0	0	0	0	323	189,398,469
22. Other changes to in force (Net)	(283)	10,705,911	0	0	(2)	(7,832,146)	0	0	(285)	2,873,765
23. In force December 31 of current year	6,140	1,426,175,486	0	(a)	7	3,057,788	0	0	6,147	1,429,233,274

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	284,047	153,778	0	10,828	45,058
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	533	750	0	0	50
Other Individual Policies:					
25.1 Non-cancellable	4,256	4,666	0	0	(166)
25.2 Guaranteed renewable	64,828	67,920	0	21,521	22,423
25.3 Non-renewable for stated reasons only	15,582	18,239	0	14,084	10,517
25.4 Other accident only	0	0	0	0	0
25.5 All other	98	225	0	0	(839)
25.6 Totals (Sum of Lines 25.1 to 25.5)	84,764	91,051	0	35,605	31,935
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	369,344	245,579	0	46,433	77,043



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	27,539,221	0	4,879,231	0	32,418,452
2. Annuity considerations	3,062,089	0	457,346	0	3,519,435
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	55,747,479	0	255,479,864	0	311,227,343
5. Totals (Sum of Lines 1 to 4)	86,348,789	0	260,816,441	0	347,165,230
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	203,799	0	0	0	203,799
6.2 Applied to pay renewal premiums	36,461	0	0	0	36,461
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	152,429	0	0	0	152,429
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	392,689	0	0	0	392,689
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	392,689	0	0	0	392,689
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,457,204	0	3,202,816	0	4,660,020
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	137,907,000	0	265,272,104	0	403,179,104
12. Surrender values and withdrawals for life contracts	2,750,374	0	0	0	2,750,374
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	5,109	0	0	0	5,109
15. Totals	142,119,687	0	268,474,920	0	410,594,607
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	385,712	0	0	62	500,780	0	0	72	886,492
17. Incurred during current year	54	1,080,598	0	0	41	3,183,254	0	0	95	4,263,852
Settled during current year:										
18.1 By payment in full	61	1,457,204	0	0	100	3,202,816	0	0	161	4,660,020
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	61	1,457,204	0	0	100	3,202,816	0	0	161	4,660,020
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	61	1,457,204	0	0	100	3,202,816	0	0	161	4,660,020
19. Unpaid Dec. 31, current year (16+17-18.6)	3	9,106	0	0	3	481,218	0	0	6	490,324
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	12,211	2,242,600,129	0	(a) 0	12	143,258,906	0	0	12,223	2,385,859,035
21. Issued during year	1,900	664,556,332	0	0	0	0	0	0	1,900	664,556,332
22. Other changes to in force (Net)	(776)	(152,195,562)	0	0	(1)	828,789	0	0	(777)	(151,366,773)
23. In force December 31 of current year	13,335	2,754,960,899	0	(a) 0	11	144,087,695	0	0	13,346	2,899,048,594

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	1,427,022	1,452,150	0	508,080	510,979
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	2,086	1,992	0	0	1,751
Other Individual Policies:					
25.1 Non-cancellable	1,436	1,588	0	0	(197)
25.2 Guaranteed renewable	128,709	129,090	0	68,705	(443,899)
25.3 Non-renewable for stated reasons only	17,793	20,631	0	6,502	(122)
25.4 Other accident only	84	108	0	0	(31)
25.5 All other	824	1,089	0	800	2,824
25.6 Totals (Sum of Lines 25.1 to 25.5)	148,846	152,506	0	76,007	(441,425)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,577,954	1,606,648	0	584,087	71,305



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	44,078,171	0	5,302,303	0	49,380,474
2. Annuity considerations	1,961,678	0	79,569	0	2,041,247
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	49,522,631	0	76,474,990	0	125,997,621
5. Totals (Sum of Lines 1 to 4)	95,562,480	0	81,856,862	0	177,419,342
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	13,249	0	0	0	13,249
6.2 Applied to pay renewal premiums	4,734	0	0	0	4,734
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,095	0	0	0	12,095
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	30,078	0	0	0	30,078
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	30,078	0	0	0	30,078
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	4,164,329	0	0	0	4,164,329
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	55,757,455	0	117,921,813	0	173,679,268
12. Surrender values and withdrawals for life contracts	12,063,627	0	0	0	12,063,627
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	280	0	0	0	280
15. Totals	71,985,691	0	117,921,813	0	189,907,504
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	3,980	0	0	1	239	0	0	3	4,219
17. Incurred during current year	2	4,160,349	0	0	0	11,761	0	0	2	4,172,110
Settled during current year:										
18.1 By payment in full	4	4,164,329	0	0	0	0	0	0	4	4,164,329
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	4	4,164,329	0	0	0	0	0	0	4	4,164,329
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	4	4,164,329	0	0	0	0	0	0	4	4,164,329
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	1	12,000	0	0	1	12,000
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,822	397,040,276	0	(a)	1	223,901	0	0	1,823	397,264,177
21. Issued during year	579	171,659,395	0	0	197	253,437,719	0	0	776	425,097,114
22. Other changes to in force (Net)	1,548	734,237,513	0	0	0	923,052	0	0	1,548	735,160,565
23. In force December 31 of current year	3,949	1,302,937,184	0	(a)	198	254,584,672	0	0	4,147	1,557,521,856

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	146,858	130,615	0	105,713	133,803
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	628	626	0	1,129	25
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	41,712	41,743	0	104,888	88,346
25.3 Non-renewable for stated reasons only	3,675	6,064	0	0	(925)
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	45,387	47,807	0	104,888	87,421
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	192,873	179,048	0	211,730	221,249



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,157,009	0	1,843	0	5,158,852
2. Annuity considerations	311,757	0	13,663	0	325,420
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	3,786,371	0	22,081,539	0	25,867,910
5. Totals (Sum of Lines 1 to 4)	9,255,137	0	22,097,045	0	31,352,182
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	105,830	0	0	0	105,830
6.2 Applied to pay renewal premiums	6,100	0	0	0	6,100
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	116,356	0	0	0	116,356
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	228,286	0	0	0	228,286
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	228,286	0	0	0	228,286
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,702,273	0	0	0	1,702,273
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	9,806,899	0	22,568,022	0	32,374,921
12. Surrender values and withdrawals for life contracts	986,860	0	0	0	986,860
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	20,762	0	0	0	20,762
15. Totals	12,516,794	0	22,568,022	0	35,084,816
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	699,419	0	0	1	230	0	0	7	699,649
17. Incurred during current year	24	1,064,832	0	0	(1)	(230)	0	0	23	1,064,602
Settled during current year:										
18.1 By payment in full	28	1,702,273	0	0	0	0	0	0	28	1,702,273
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	28	1,702,273	0	0	0	0	0	0	28	1,702,273
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	28	1,702,273	0	0	0	0	0	0	28	1,702,273
19. Unpaid Dec. 31, current year (16+17-18.6)	2	61,978	0	0	0	0	0	0	2	61,978
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	5,535	573,100,998	0	(a)	4	251,600	0	0	5,539	573,352,598
21. Issued during year	388	85,885,454	0	0	0	0	0	0	388	85,885,454
22. Other changes to in force (Net)	(450)	(50,862,044)	0	0	(2)	(98,400)	0	0	(452)	(50,960,444)
23. In force December 31 of current year	5,473	608,124,408	0	(a)	2	153,200	0	0	5,475	608,277,608

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	339,409	250,237	0	45,518	82,892
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	3,262	2,806	0	0	328
Other Individual Policies:					
25.1 Non-cancellable	4,770	4,900	0	5,300	1,306
25.2 Guaranteed renewable	493,521	498,859	0	474,531	449,591
25.3 Non-renewable for stated reasons only	651,485	724,372	0	1,781,463	2,444,292
25.4 Other accident only	195	220	0	0	(82)
25.5 All other	223	398	0	0	(1,508)
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,150,194	1,228,749	0	2,261,294	2,893,599
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,492,865	1,481,792	0	2,306,812	2,976,819



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,782,662	0	11,568	0	9,794,230
2. Annuity considerations	2,935,986	0	34,939	0	2,970,925
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	28,820,618	0	196,010,002	0	224,830,620
5. Totals (Sum of Lines 1 to 4)	41,539,266	0	196,056,509	0	237,595,775
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	31,143	0	0	0	31,143
6.2 Applied to pay renewal premiums	4,794	0	0	0	4,794
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,645	0	0	0	16,645
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	52,582	0	0	0	52,582
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	52,582	0	0	0	52,582
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	240,258	0	3,000	0	243,258
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	84,741,391	0	148,746,103	0	233,487,494
12. Surrender values and withdrawals for life contracts	625,617	0	0	0	625,617
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	2,916	0	0	0	2,916
15. Totals	85,610,182	0	148,749,103	0	234,359,285
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	519	0	0	2	2,071	0	0	3	2,589
17. Incurred during current year	8	240,739	0	0	2	11,929	0	0	10	252,669
Settled during current year:										
18.1 By payment in full	8	240,258	0	0	3	3,000	0	0	11	243,258
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	8	240,258	0	0	3	3,000	0	0	11	243,258
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	8	240,258	0	0	3	3,000	0	0	11	243,258
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,000	0	0	1	11,000	0	0	2	12,000
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	2,053	522,225,493	0	(a)	3	456,400	0	0	2,056	522,681,893
21. Issued during year	360	169,056,945	0	0	0	0	0	0	360	169,056,945
22. Other changes to in force (Net)	(141)	(24,225,807)	0	0	0	(42,713)	0	0	(141)	(24,268,520)
23. In force December 31 of current year	2,272	667,056,631	0	(a)	3	413,687	0	0	2,275	667,470,318

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	500,035	485,862	0	176,587	124,672
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	1,584	1,456	0	0	239
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	27,357	27,861	0	45,358	38,972
25.3 Non-renewable for stated reasons only	1,020	949	0	0	(109)
25.4 Other accident only	0	0	0	0	0
25.5 All other	42	47	0	0	(18)
25.6 Totals (Sum of Lines 25.1 to 25.5)	28,419	28,857	0	45,358	38,845
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	530,038	516,175	0	221,945	163,756



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	949,207	0	(166)	0	949,041
2. Annuity considerations	189,989	0	13,037	0	203,026
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	2,343,314	0	12,890,445	0	15,233,759
5. Totals (Sum of Lines 1 to 4)	3,482,510	0	12,903,316	0	16,385,826
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	4,366	0	0	0	4,366
6.2 Applied to pay renewal premiums	523	0	0	0	523
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,283	0	0	0	2,283
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	7,172	0	0	0	7,172
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	7,172	0	0	0	7,172
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	4,894,060	0	7,380,974	0	12,275,034
12. Surrender values and withdrawals for life contracts	125,329	0	0	0	125,329
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	78	0	0	0	78
15. Totals	5,019,467	0	7,380,974	0	12,400,441
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	84,058	0	0	0	0	0	0	1	84,058
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	1	84,058	0	0	0	0	0	0	1	84,058
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	230	20,829,679	0	(a)	1	150,000	0	0	231	20,979,679
21. Issued during year	65	10,083,773	0	0	0	0	0	0	65	10,083,773
22. Other changes to in force (Net)	2	(403,135)	0	0	0	0	0	0	2	(403,135)
23. In force December 31 of current year	297	30,510,317	0	(a)	1	150,000	0	0	298	30,660,317

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	35,800	31,905	0	8,539	13,196
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	127	77	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	2,857	2,765	0	1,338	1,476
25.3 Non-renewable for stated reasons only	1,111	2,104	0	49	(774)
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	3,968	4,869	0	1,387	702
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	39,895	36,851	0	9,926	13,898



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,382,922	.0	.60	.0	2,382,982
2. Annuity considerations	761,270	.0	133,593	.0	894,863
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	5,465,381	.0	58,400,757	.0	63,866,138
5. Totals (Sum of Lines 1 to 4)	8,609,573	0	58,534,410	0	67,143,983
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	4,682	.0	.0	.0	4,682
6.2 Applied to pay renewal premiums	1,048	.0	.0	.0	1,048
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,717	.0	.0	.0	2,717
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	8,447	0	0	0	8,447
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	8,447	0	0	0	8,447
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	259,820	.0	.0	.0	259,820
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	20,883,768	.0	70,207,863	.0	91,091,631
12. Surrender values and withdrawals for life contracts	380,941	.0	.0	.0	380,941
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	120	.0	.0	.0	120
15. Totals	21,524,649	0	70,207,863	0	91,732,512
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.0	.0	.0	.0	.1	.5	.0	.0	.1	.5
17. Incurred during current year	3	259,820	.0	.0	(1)	(5)	.0	.0	2	259,815
Settled during current year:										
18.1 By payment in full	3	259,820	.0	.0	.0	.0	.0	.0	3	259,820
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	3	259,820	.0	.0	.0	.0	.0	.0	3	259,820
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	3	259,820	.0	.0	.0	.0	.0	.0	3	259,820
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	484	102,559,693	.0	(a)	.0	.0	.0	.0	484	102,559,693
21. Issued during year	117	27,707,610	.0	.0	.0	.0	.0	.0	117	27,707,610
22. Other changes to in force (Net)	22	10,332,777	.0	.0	.0	.0	.0	.0	22	10,332,777
23. In force December 31 of current year	623	140,600,080	0	(a)	0	0	0	0	623	140,600,080

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	106,192	89,610	.0	14,909	29,394
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	1,055	800	.0	.0	(660)
Other Individual Policies:					
25.1 Non-cancellable	.0	.0	.0	.0	.0
25.2 Guaranteed renewable	22,962	21,849	.0	19,197	28,906
25.3 Non-renewable for stated reasons only	.0	.0	.0	(400)	89
25.4 Other accident only	.0	.0	.0	.0	.0
25.5 All other	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5)	22,962	21,849	.0	18,797	28,995
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	130,209	112,259	0	33,706	57,729



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,869,335	0	1,200	0	15,870,535
2. Annuity considerations	407,439	0	0	0	407,439
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	16,986,751	0	7,674,153	0	24,660,904
5. Totals (Sum of Lines 1 to 4)	33,263,525	0	7,675,353	0	40,938,878
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	20,698	0	0	0	20,698
6.2 Applied to pay renewal premiums	2,071	0	0	0	2,071
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,244	0	0	0	16,244
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	39,013	0	0	0	39,013
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	39,013	0	0	0	39,013
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,071,723	0	0	0	2,071,723
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	12,969,572	0	9,851,256	0	22,820,828
12. Surrender values and withdrawals for life contracts	417,986	0	0	0	417,986
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,663	0	0	0	1,663
15. Totals	15,460,944	0	9,851,256	0	25,312,200
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	6	3,288,313	0	0	0	0	0	0	6	3,288,313
Settled during current year:										
18.1 By payment in full	5	2,071,723	0	0	0	0	0	0	5	2,071,723
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	5	2,071,723	0	0	0	0	0	0	5	2,071,723
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	5	2,071,723	0	0	0	0	0	0	5	2,071,723
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,216,590	0	0	0	0	0	0	1	1,216,590
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	910	399,479,335	(a)	0	No. of Policies 2	165,509	0	0	912	399,644,844
21. Issued during year	94	20,556,204	0	0	0	0	0	0	94	20,556,204
22. Other changes to in force (Net)	309	210,401,069	0	0	0	(10,399)	0	0	309	210,390,670
23. In force December 31 of current year	1,313	630,436,608	(a)	0	2	155,110	0	0	1,315	630,591,718

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	43,913	31,306	0	35	7,738
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	10,776	10,010	0	742	12,610
25.3 Non-renewable for stated reasons only	6,014	6,319	0	495	(3,436)
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	16,790	16,329	0	1,237	9,174
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	60,703	47,635	0	1,272	16,912



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,888,203	0	1,200	0	6,889,403
2. Annuity considerations	1,352,676	0	2,624	0	1,355,300
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	10,238,856	0	37,197,195	0	47,436,051
5. Totals (Sum of Lines 1 to 4)	18,479,735	0	37,201,019	0	55,680,754
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	69,379	0	0	0	69,379
6.2 Applied to pay renewal premiums	7,413	0	0	0	7,413
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	55,906	0	0	0	55,906
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	132,698	0	0	0	132,698
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	132,698	0	0	0	132,698
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	816,784	0	0	0	816,784
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	14,167,902	0	50,031,011	0	64,198,913
12. Surrender values and withdrawals for life contracts	413,492	0	0	0	413,492
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	8,901	0	0	0	8,901
15. Totals	15,407,079	0	50,031,011	0	65,438,090
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	16	820,844	0	0	0	0	0	0	16	820,844
Settled during current year:										
18.1 By payment in full	15	816,784	0	0	0	0	0	0	15	816,784
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	15	816,784	0	0	0	0	0	0	15	816,784
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	15	816,784	0	0	0	0	0	0	15	816,784
19. Unpaid Dec. 31, current year (16+17-18.6)	1	4,060	0	0	0	0	0	0	1	4,060
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	3,362	454,231,593	0	(a)	2	311,821	0	0	3,364	454,543,414
21. Issued during year	340	109,387,880	0	0	0	0	0	0	340	109,387,880
22. Other changes to in force (Net)	(366)	(73,100,488)	0	0	0	(4,513)	0	0	(366)	(73,105,001)
23. In force December 31 of current year	3,336	490,518,985	0	(a)	2	307,308	0	0	3,338	490,826,293

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	37,496	29,757	0	6,301	13,332
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	14,121	13,961	0	0	1,753
25.2 Guaranteed renewable	118,837	118,589	0	18,592	4,351
25.3 Non-renewable for stated reasons only	114,235	131,157	0	165,017	205,912
25.4 Other accident only	34	53	0	0	(17)
25.5 All other	143	179	0	0	(1,985)
25.6 Totals (Sum of Lines 25.1 to 25.5)	247,370	263,939	0	183,608	210,014
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	284,866	293,696	0	189,909	223,346



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	24,543,133	0	200,570	0	24,743,703
2. Annuity considerations	2,959,180	0	396,481	0	3,355,661
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	64,851,648	0	249,618,205	0	314,469,853
5. Totals (Sum of Lines 1 to 4)	92,353,961	0	250,215,256	0	342,569,217
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	323,336	0	0	0	323,336
6.2 Applied to pay renewal premiums	62,589	0	0	0	62,589
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	193,836	0	0	0	193,836
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	579,761	0	0	0	579,761
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	579,761	0	0	0	579,761
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	1,763,456	0	10,000	0	1,773,456
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	108,861,323	0	249,507,477	0	358,368,800
12. Surrender values and withdrawals for life contracts	3,085,185	0	17,487	0	3,102,672
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	19,978	0	0	0	19,978
15. Totals	113,729,942	0	249,534,964	0	363,264,906
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	18	310,051	0	0	0	0	0	0	18	310,051
17. Incurred during current year	75	1,836,051	0	0	0	10,000	0	0	75	1,846,051
Settled during current year:										
18.1 By payment in full	81	1,763,456	0	0	0	10,000	0	0	81	1,773,456
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	81	1,763,456	0	0	0	10,000	0	0	81	1,773,456
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	81	1,763,456	0	0	0	10,000	0	0	81	1,773,456
19. Unpaid Dec. 31, current year (16+17-18.6)	12	382,647	0	0	0	0	0	0	12	382,647
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	9,942	2,206,948,313	0	(a)	112	40,390,930	0	0	10,054	2,247,339,243
21. Issued during year	484	230,185,037	0	0	1	43,599	0	0	485	230,228,636
22. Other changes to in force (Net)	(531)	(167,855,583)	0	0	(15)	(9,251,313)	0	0	(546)	(177,106,896)
23. In force December 31 of current year	9,895	2,269,277,767	0	(a)	98	31,183,216	0	0	9,993	2,300,460,983

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	27,367	31,353	0	8,799	(11,665)
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	1,315,535	1,380,046	0	0	2,147,739
Other Individual Policies:					
25.1 Non-cancellable	7,904	7,698	0	0	(201)
25.2 Guaranteed renewable	48,437	48,195	0	70,101	85,462
25.3 Non-renewable for stated reasons only	11,645	12,831	0	38,207	28,704
25.4 Other accident only	183	196	0	0	(20)
25.5 All other	1,069	1,372	0	693	(39,413)
25.6 Totals (Sum of Lines 25.1 to 25.5)	69,238	70,292	0	109,001	74,532
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,412,140	1,481,691	0	117,800	2,210,606



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	839,836	.0	.0	.0	839,836
2. Annuity considerations	157,428	.0	1,813	.0	159,241
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	8,466,391	.0	27,306,752	.0	35,773,143
5. Totals (Sum of Lines 1 to 4)	9,463,655	0	27,308,565	0	36,772,220
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	16,919	.0	.0	.0	16,919
6.2 Applied to pay renewal premiums	1,449	.0	.0	.0	1,449
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,592	.0	.0	.0	10,592
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	28,960	0	0	0	28,960
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	28,960	0	0	0	28,960
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	46,472	.0	10,000	.0	56,472
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	18,532,523	.0	41,300,147	.0	59,832,670
12. Surrender values and withdrawals for life contracts	256,995	.0	.0	.0	256,995
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	257	.0	.0	.0	257
15. Totals	18,836,247	0	41,310,147	0	60,146,394
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	10,920	.0	.0	.0	.0	.0	.0	2	10,920
17. Incurred during current year	6	36,567	.0	.0	1	10,000	.0	.0	7	46,567
Settled during current year:										
18.1 By payment in full	7	46,472	.0	.0	1	10,000	.0	.0	8	56,472
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	7	46,472	.0	.0	1	10,000	.0	.0	8	56,472
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	7	46,472	.0	.0	1	10,000	.0	.0	8	56,472
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,015	0	0	0	0	0	0	1	1,015
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	515	69,421,465	.0	(a)	.0	714,980	.0	.0	516	70,136,445
21. Issued during year	74	18,640,544	.0	.0	.0	.0	.0	.0	74	18,640,544
22. Other changes to in force (Net)	(14)	(7,209,571)	.0	.0	.0	246,850	.0	.0	(13)	(6,962,721)
23. In force December 31 of current year	575	80,852,438	0	(a)	2	961,830	0	0	577	81,814,268

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	72,333	67,236	.0	15,244	24,388
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	77	112	.0	2,047,534	(180)
Other Individual Policies:					
25.1 Non-cancellable	.0	.0	.0	.0	.0
25.2 Guaranteed renewable	1,832	2,204	.0	2,172	(503)
25.3 Non-renewable for stated reasons only	3,380	3,733	.0	.0	(869)
25.4 Other accident only	.0	.0	.0	.0	.0
25.5 All other	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5)	5,212	5,937	.0	2,172	(1,372)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	77,622	73,285	0	2,064,950	22,836



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	64,951,447	0	43,922,897	0	108,874,344
2. Annuity considerations	18,700,598	0	293,221	0	18,993,819
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	116,789,329	0	1,387,334,322	0	1,504,123,651
5. Totals (Sum of Lines 1 to 4)	200,441,374	0	1,431,550,440	0	1,631,991,814
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	2,268,279	0	0	0	2,268,279
6.2 Applied to pay renewal premiums	292,225	0	0	0	292,225
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,565,643	0	0	0	1,565,643
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	4,126,147	0	0	0	4,126,147
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,126,147	0	0	0	4,126,147
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	7,084,928	0	185,896	0	7,270,824
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	539,876,103	0	571,911,670	0	1,111,787,773
12. Surrender values and withdrawals for life contracts	12,330,631	0	17,086,429	0	29,417,060
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	259,152	0	0	0	259,152
15. Totals	559,550,814	0	589,183,995	0	1,148,734,809
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	68	795,356	0	0	2	23,939	0	0	70	819,295
17. Incurred during current year	419	7,594,277	0	0	3	161,957	0	0	422	7,756,234
Settled during current year:										
18.1 By payment in full	431	7,084,928	0	0	5	185,896	0	0	436	7,270,824
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	431	7,084,928	0	0	5	185,896	0	0	436	7,270,824
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	1	199,630	0	0	0	0	0	0	1	199,630
18.6 Total settlements	432	7,284,558	0	0	5	185,896	0	0	437	7,470,454
19. Unpaid Dec. 31, current year (16+17-18.6)	55	1,105,075	0	0	0	0	0	0	55	1,105,075
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	75,160	8,243,775,674	0	(a) 0	2,908	1,042,375,032	0	0	78,068	9,286,150,706
21. Issued during year	3,204	1,019,184,996	0	0	40	22,559,773	0	0	3,244	1,041,744,769
22. Other changes to in force (Net)	(5,073)	(891,316,364)	0	0	358	587,592,000	0	0	(4,715)	(303,724,364)
23. In force December 31 of current year	73,291	8,371,644,306	0	(a) 0	3,306	1,652,526,805	0	0	76,597	10,024,171,111

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	2,144,607	2,120,602	0	955,316	1,110,841
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	650,424	630,605	0	0	836,593
Other Individual Policies:					
25.1 Non-cancellable	91,581	85,883	0	19,460	52,692
25.2 Guaranteed renewable	1,055,027	1,062,038	0	1,353,433	1,946,705
25.3 Non-renewable for stated reasons only	210,481	243,307	0	350,695	(45,603)
25.4 Other accident only	938	1,041	0	0	(207)
25.5 All other	6,459	7,532	0	11,970	39,895
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,364,486	1,399,801	0	1,735,558	1,993,482
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	4,159,517	4,151,008	0	2,690,874	3,940,916



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	67,197,383	0	76,494	0	67,273,877
2. Annuity considerations	2,133,450	0	397,966	0	2,531,416
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	100,142,378	0	63,903,112	0	164,045,490
5. Totals (Sum of Lines 1 to 4)	169,473,211	0	64,377,572	0	233,850,783
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	1,841,710	0	0	0	1,841,710
6.2 Applied to pay renewal premiums	194,400	0	0	0	194,400
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,300,353	0	0	0	1,300,353
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	3,336,463	0	0	0	3,336,463
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,336,463	0	0	0	3,336,463
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	9,901,092	0	27,243	0	9,928,335
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	100,076,389	0	81,613,799	0	181,690,188
12. Surrender values and withdrawals for life contracts	7,480,173	0	0	0	7,480,173
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	185,640	0	0	0	185,640
15. Totals	117,643,294	0	81,641,042	0	199,284,336
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	58	1,814,223	0	0	1	1,801	0	0	59	1,816,024
17. Incurred during current year	452	9,583,487	0	0	2	28,442	0	0	454	9,611,929
Settled during current year:										
18.1 By payment in full	450	9,901,092	0	0	2	27,243	0	0	452	9,928,335
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	450	9,901,092	0	0	2	27,243	0	0	452	9,928,335
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	2	44,550	0	0	0	0	0	0	2	44,550
18.6 Total settlements	452	9,945,642	0	0	2	27,243	0	0	454	9,972,885
19. Unpaid Dec. 31, current year (16+17-18.6)	58	1,452,068	0	0	1	3,000	0	0	59	1,455,068
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	79,905	7,004,878,156	0	(a) 0	78	6,377,682	0	0	79,983	7,011,255,838
21. Issued during year	4,701	1,156,337,326	0	0	0	0	0	0	4,701	1,156,337,326
22. Other changes to in force (Net)	(5,487)	(872,899,181)	0	0	(3)	(214,458)	0	0	(5,490)	(873,113,639)
23. In force December 31 of current year	79,119	7,288,316,301	0	(a) 0	75	6,163,224	0	0	79,194	7,294,479,525

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	1,525,037	1,182,019	0	481,934	487,484
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	85,519	85,137	0	971,900	149,726
Other Individual Policies:					
25.1 Non-cancellable	120,073	121,497	0	1,270	828
25.2 Guaranteed renewable	3,735,846	3,764,850	0	2,675,392	2,545,278
25.3 Non-renewable for stated reasons only	3,608,898	4,176,334	0	4,985,926	5,395,381
25.4 Other accident only	2,360	2,905	0	11,290	12,909
25.5 All other	7,661	9,440	0	28,414	14,696
25.6 Totals (Sum of Lines 25.1 to 25.5)	7,474,838	8,075,026	0	7,702,292	7,969,092
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	9,085,394	9,342,182	0	9,156,126	8,606,302



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	372,619	0	1	0	372,620
2. Annuity considerations	256,949	0	161,163	0	418,112
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	1,263,956	0	8,385,535	0	9,649,491
5. Totals (Sum of Lines 1 to 4)	1,893,524	0	8,546,699	0	10,440,223
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	1,682	0	0	0	1,682
6.2 Applied to pay renewal premiums	264	0	0	0	264
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,269	0	0	0	1,269
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	3,215	0	0	0	3,215
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,215	0	0	0	3,215
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	263,372	0	0	0	263,372
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	5,139,277	0	7,161,716	0	12,300,993
12. Surrender values and withdrawals for life contracts	59,266	0	0	0	59,266
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	5,461,915	0	7,161,716	0	12,623,631
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	1	15	0	0	1	15
17. Incurred during current year	2	263,372	0	0	(1)	(15)	0	0	1	263,357
Settled during current year:										
18.1 By payment in full	2	263,372	0	0	0	0	0	0	2	263,372
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	263,372	0	0	0	0	0	0	2	263,372
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	2	263,372	0	0	0	0	0	0	2	263,372
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	106	19,099,806	0	(a)	1	29,500	0	0	107	19,129,306
21. Issued during year	15	7,685,000	0	0	0	0	0	0	15	7,685,000
22. Other changes to in force (Net)	34	19,068,369	0	0	0	(29,500)	0	0	34	19,038,869
23. In force December 31 of current year	155	45,853,175	0	(a)	1	0	0	0	156	45,853,175

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	88,706	77,883	0	34,589	52,879
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	93,513	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	(248)
25.3 Non-renewable for stated reasons only	0	0	0	0	1
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	0	0	0	0	(247)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	88,706	77,883	0	128,102	52,632



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	156,867,733	0	8,921,782	0	165,789,515
2. Annuity considerations	3,926,250	0	2,137,258	0	6,063,508
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	81,802,709	0	372,452,676	0	454,255,385
5. Totals (Sum of Lines 1 to 4)	242,596,692	0	383,511,716	0	626,108,408
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	7,691,859	0	0	0	7,691,859
6.2 Applied to pay renewal premiums	678,973	0	0	0	678,973
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,976,883	0	0	0	2,976,883
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	11,347,715	0	0	0	11,347,715
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	11,347,715	0	0	0	11,347,715
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	30,413,181	0	9,684,640	0	40,097,821
10. Matured endowments	695,873	0	0	0	695,873
11. Annuity benefits	198,720,700	0	637,979,618	0	836,700,318
12. Surrender values and withdrawals for life contracts	22,299,925	0	3,658	0	22,303,583
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	28,965,068	0	24,373	0	28,989,441
15. Totals	281,094,747	0	647,692,289	0	928,787,036
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	170	3,208,622	0	0	101	801,494	0	0	271	4,010,117
17. Incurred during current year	1,073	32,521,130	0	0	150	9,812,646	0	0	1,223	42,333,776
Settled during current year:										
18.1 By payment in full	1,115	31,079,054	0	0	248	9,684,640	0	0	1,363	40,763,694
18.2 By payment on compromised claims	1	30,000	0	0	0	0	0	0	1	30,000
18.3 Totals paid	1,116	31,109,054	0	0	248	9,684,640	0	0	1,364	40,793,694
18.4 Reduction by compromise	1	14,000	0	0	0	0	0	0	1	14,000
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	1,117	31,123,054	0	0	248	9,684,640	0	0	1,365	40,807,694
19. Unpaid Dec. 31, current year (16+17-18.6)	126	4,606,699	0	0	3	929,500	0	0	129	5,536,199
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	145,512	11,382,511,122	0	(a) 0	456	3,352,998,248	0	0	145,968	14,735,509,370
21. Issued during year	4,220	891,903,199	0	0	62	12,455,750	0	0	4,282	904,358,949
22. Other changes to in force (Net)	(6,551)	94,060,488	0	0	(105)	74,989,521	0	0	(6,656)	169,050,009
23. In force December 31 of current year	143,181	12,368,474,809	0	(a) 0	413	3,440,443,519	0	0	143,594	15,808,918,328

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	117,946,420	116,932,728	0	89,767,093	92,441,189
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	184,869	188,076	0	(15,891)	313,168
Other Individual Policies:					
25.1 Non-cancellable	104,194	106,483	0	397,099	246,991
25.2 Guaranteed renewable	3,862,710	3,923,416	0	3,585,004	2,072,864
25.3 Non-renewable for stated reasons only	397,904	544,571	0	2,632,981	1,472,014
25.4 Other accident only	808	1,376	0	(1,308)	547
25.5 All other	6,428	10,841	0	(183,114)	(13,998)
25.6 Totals (Sum of Lines 25.1 to 25.5)	4,372,044	4,586,687	0	6,430,662	3,778,418
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	122,503,333	121,707,491	0	96,181,864	96,532,775



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,773,164	.0	.648	.0	1,773,812
2. Annuity considerations	629,063	.0	208,485	.0	837,548
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	15,531,109	.0	70,483,991	.0	86,015,100
5. Totals (Sum of Lines 1 to 4)	17,933,336	0	70,693,124	0	88,626,460
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	17,227	.0	.0	.0	17,227
6.2 Applied to pay renewal premiums	1,505	.0	.0	.0	1,505
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,333	.0	.0	.0	11,333
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	30,065	0	0	0	30,065
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	30,065	0	0	0	30,065
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	252,275	.0	.0	.0	252,275
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	21,039,293	.0	57,304,471	.0	78,343,764
12. Surrender values and withdrawals for life contracts	176,428	.0	.0	.0	176,428
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	1,045	.0	.0	.0	1,045
15. Totals	21,469,041	0	57,304,471	0	78,773,512
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	5,939	.0	.0	.0	.0	.0	.0	2	5,939
17. Incurred during current year	7	252,426	.0	.0	.0	.0	.0	.0	7	252,426
Settled during current year:										
18.1 By payment in full	7	252,275	.0	.0	.0	.0	.0	.0	7	252,275
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	7	252,275	.0	.0	.0	.0	.0	.0	7	252,275
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	7	252,275	.0	.0	.0	.0	.0	.0	7	252,275
19. Unpaid Dec. 31, current year (16+17-18.6)	2	6,090	.0	.0	.0	.0	.0	.0	2	6,090
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	837	133,252,542	.0	(a)	.1	100,000	.0	.0	838	133,352,542
21. Issued during year	135	37,186,468	.0	.0	.0	.0	.0	.0	135	37,186,468
22. Other changes to in force (Net)	(30)	(7,216,347)	.0	.0	.0	.0	.0	.0	(30)	(7,216,347)
23. In force December 31 of current year	942	163,222,663	.0	(a)	1	100,000	.0	.0	943	163,322,663

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	493,653	343,663	.0	159,995	180,112
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	2,424	2,446	.0	130,971	(263)
Other Individual Policies:					
25.1 Non-cancellable	.0	.0	.0	.0	(364)
25.2 Guaranteed renewable	7,358	6,882	.0	11,852	(10,049)
25.3 Non-renewable for stated reasons only	1,154	1,066	.0	.0	(1,105)
25.4 Other accident only	.65	.65	.0	.0	(.4)
25.5 All other	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5)	8,577	8,013	.0	11,852	(11,522)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	504,654	354,122	0	302,818	168,327



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,755,052	0	4,770	0	2,759,822
2. Annuity considerations	1,376,107	0	30,081	0	1,406,188
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	49,776,902	0	38,928,677	0	88,705,579
5. Totals (Sum of Lines 1 to 4)	53,908,061	0	38,963,528	0	92,871,589
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	19,154	0	0	0	19,154
6.2 Applied to pay renewal premiums	5,967	0	0	0	5,967
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,885	0	0	0	9,885
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	35,006	0	0	0	35,006
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	35,006	0	0	0	35,006
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	263,250	0	5,000	0	268,250
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	46,575,091	0	50,038,193	0	96,613,284
12. Surrender values and withdrawals for life contracts	6,906,690	0	0	0	6,906,690
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	53,745,031	0	50,043,193	0	103,788,224
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	159,669	0	0	0	0	0	0	4	159,669
17. Incurred during current year	5	113,671	0	0	1	5,000	0	0	6	118,671
Settled during current year:										
18.1 By payment in full	6	263,250	0	0	1	5,000	0	0	7	268,250
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	6	263,250	0	0	1	5,000	0	0	7	268,250
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	6	263,250	0	0	1	5,000	0	0	7	268,250
19. Unpaid Dec. 31, current year (16+17-18.6)	3	10,090	0	0	0	0	0	0	3	10,090
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,406	449,568,570	0	(a)	0	0	0	0	1,406	449,568,570
21. Issued during year	143	41,099,766	0	0	0	0	0	0	143	41,099,766
22. Other changes to in force (Net)	(124)	(61,697,442)	0	0	0	0	0	0	(124)	(61,697,442)
23. In force December 31 of current year	1,425	428,970,894	0	(a)	0	0	0	0	1,425	428,970,894

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	89,203	83,628	0	32,078	40,776
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	158	142	0	0	(79)
Other Individual Policies:					
25.1 Non-cancellable	2,979	2,979	0	0	8
25.2 Guaranteed renewable	11,924	11,624	0	2,483	1,334
25.3 Non-renewable for stated reasons only	1,723	2,397	0	917	(1,562)
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	16,626	17,000	0	3,400	(220)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	105,987	100,770	0	35,478	40,477



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	117,883,740	0	24,214	0	117,907,954
2. Annuity considerations	8,717,776	0	404,941	0	9,122,717
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	213,285,658	0	174,762,495	0	388,048,153
5. Totals (Sum of Lines 1 to 4)	339,887,174	0	175,191,650	0	515,078,824
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	3,589,893	0	0	0	3,589,893
6.2 Applied to pay renewal premiums	555,027	0	0	0	555,027
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,159,825	0	0	0	3,159,825
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	7,304,745	0	0	0	7,304,745
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	7,304,745	0	0	0	7,304,745
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	17,096,864	0	14,250	0	17,111,114
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	164,405,690	0	248,966,145	0	413,371,835
12. Surrender values and withdrawals for life contracts	15,648,469	0	0	0	15,648,469
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	376,447	0	0	0	376,447
15. Totals	197,527,470	0	248,980,395	0	446,507,865
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	107	2,320,334	0	0	1	661	0	0	108	2,320,995
17. Incurred during current year	976	19,116,298	0	0	3	15,589	0	0	979	19,131,888
Settled during current year:										
18.1 By payment in full	943	17,096,864	0	0	3	14,250	0	0	946	17,111,114
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	943	17,096,864	0	0	3	14,250	0	0	946	17,111,114
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	3	349,195	0	0	0	0	0	0	3	349,195
18.6 Total settlements	946	17,446,059	0	0	3	14,250	0	0	949	17,460,309
19. Unpaid Dec. 31, current year (16+17-18.6)	137	3,990,574	0	0	1	2,000	0	0	138	3,992,574
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	151,877	9,161,353,693	0	(a)	41	5,080,030	0	0	151,918	9,166,433,723
21. Issued during year	5,247	1,099,136,557	0	0	0	0	0	0	5,247	1,099,136,557
22. Other changes to in force (Net)	(8,207)	(524,411,030)	0	0	1	(177,321)	0	0	(8,206)	(524,588,351)
23. In force December 31 of current year	148,917	9,736,079,220	0	(a)	42	4,902,709	0	0	148,959	9,740,981,929

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	637,002	592,673	0	53,834	129,480
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	8,163	7,863	0	0	433
Other Individual Policies:					
25.1 Non-cancellable	242,759	239,245	0	16,700	69,580
25.2 Guaranteed renewable	6,450,562	6,568,221	0	4,244,488	4,785,274
25.3 Non-renewable for stated reasons only	887,580	1,078,666	0	1,004,186	996,737
25.4 Other accident only	2,997	3,745	0	2,726	2,059
25.5 All other	15,362	21,500	0	42,063	(50,671)
25.6 Totals (Sum of Lines 25.1 to 25.5)	7,599,260	7,911,376	0	5,310,163	5,802,979
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	8,244,425	8,511,912	0	5,363,997	5,932,892



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	740,840	.0	.0	.0	740,840
2. Annuity considerations	316,725	.0	.0	.0	316,725
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	3,638,591	.0	19,146,558	.0	22,785,149
5. Totals (Sum of Lines 1 to 4)	4,696,156	0	19,146,558	0	23,842,714
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	8,051	.0	.0	.0	8,051
6.2 Applied to pay renewal premiums	267	.0	.0	.0	267
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,987	.0	.0	.0	1,987
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	10,305	0	0	0	10,305
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	10,305	0	0	0	10,305
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	.0	.0	.0	.0	.0
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	6,946,254	.0	8,036,012	.0	14,982,266
12. Surrender values and withdrawals for life contracts	2,767	.0	.0	.0	2,767
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	138	.0	.0	.0	138
15. Totals	6,949,159	0	8,036,012	0	14,985,171
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	5,273	.0	.0	.0	.0	.0	.0	1	5,273
17. Incurred during current year	(1)	(5,273)	.0	.0	.0	.0	.0	.0	(1)	(5,273)
Settled during current year:										
18.1 By payment in full	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	93	8,457,872	.0	(a)	.1	79,048	.0	.0	.94	8,536,920
21. Issued during year	20	5,162,965	.0	.0	.0	.0	.0	.0	.20	5,162,965
22. Other changes to in force (Net)	(3)	(16,264)	.0	.0	.0	1,960	.0	.0	(.3)	(14,304)
23. In force December 31 of current year	110	13,604,573	0	(a)	1	81,008	0	0	111	13,685,581

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	.0	765	.0	.0	(374)
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancellable	.0	.0	.0	.0	.0
25.2 Guaranteed renewable	(1,011)	(923)	.0	.0	(234)
25.3 Non-renewable for stated reasons only	.0	.0	.0	.0	.0
25.4 Other accident only	21	19	.0	.0	(1)
25.5 All other	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5)	(990)	(905)	.0	.0	(235)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	(990)	(140)	0	0	(609)



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,293,225	0	175	0	6,293,400
2. Annuity considerations	1,889,622	0	0	0	1,889,622
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	10,256,383	0	31,003,725	0	41,260,108
5. Totals (Sum of Lines 1 to 4)	18,439,230	0	31,003,900	0	49,443,130
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	176,834	0	0	0	176,834
6.2 Applied to pay renewal premiums	32,291	0	0	0	32,291
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	100,079	0	0	0	100,079
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	309,204	0	0	0	309,204
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	309,204	0	0	0	309,204
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	929,312	0	10,400	0	939,712
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	20,491,166	0	33,394,719	0	53,885,885
12. Surrender values and withdrawals for life contracts	593,795	0	0	0	593,795
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	24,116	0	0	0	24,116
15. Totals	22,038,389	0	33,405,119	0	55,443,508
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	348,465	0	0	1	15	0	0	9	348,480
17. Incurred during current year	40	664,290	0	0	0	10,385	0	0	40	674,675
Settled during current year:										
18.1 By payment in full	41	929,312	0	0	1	10,400	0	0	42	939,712
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	41	929,312	0	0	1	10,400	0	0	42	939,712
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	41	929,312	0	0	1	10,400	0	0	42	939,712
19. Unpaid Dec. 31, current year (16+17-18.6)	7	83,443	0	0	0	0	0	0	7	83,443
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	7,935	687,180,776	0	(a)	5	513,663	0	0	7,940	687,694,439
21. Issued during year	519	101,236,854	0	0	0	0	0	0	519	101,236,854
22. Other changes to in force (Net)	(652)	(61,907,517)	0	0	0	96	0	0	(652)	(61,907,421)
23. In force December 31 of current year	7,802	726,510,113	0	(a)	5	513,759	0	0	7,807	727,023,872

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	35,170	20,328	0	41,982	43,778
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	320	320	0	0	(420)
Other Individual Policies:					
25.1 Non-cancellable	15,680	15,099	0	0	328
25.2 Guaranteed renewable	147,337	147,141	0	116,261	151,110
25.3 Non-renewable for stated reasons only	13,987	17,295	0	2,302	(12,283)
25.4 Other accident only	45	55	0	0	(6)
25.5 All other	1,219	1,761	0	7,033	(12,675)
25.6 Totals (Sum of Lines 25.1 to 25.5)	178,268	181,352	0	125,595	126,474
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	213,758	202,000	0	167,577	169,832



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,194,727	0	11,990	0	12,206,717
2. Annuity considerations	280,421	0	0	0	280,421
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	12,018,671	0	45,375,815	0	57,394,486
5. Totals (Sum of Lines 1 to 4)	24,493,819	0	45,387,805	0	69,881,624
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	408,469	0	0	0	408,469
6.2 Applied to pay renewal premiums	51,326	0	0	0	51,326
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	270,722	0	0	0	270,722
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	730,517	0	0	0	730,517
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	730,517	0	0	0	730,517
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,142,680	0	5,000	0	2,147,680
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	18,434,260	0	41,945,509	0	60,379,769
12. Surrender values and withdrawals for life contracts	4,162,408	0	0	0	4,162,408
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	60,704	0	0	0	60,704
15. Totals	24,800,052	0	41,950,509	0	66,750,561
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	93,451	0	0	1	426	0	0	11	93,877
17. Incurred during current year	92	2,183,638	0	0	1	5,574	0	0	93	2,189,212
Settled during current year:										
18.1 By payment in full	94	2,142,680	0	0	1	5,000	0	0	95	2,147,680
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	94	2,142,680	0	0	1	5,000	0	0	95	2,147,680
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	94	2,142,680	0	0	1	5,000	0	0	95	2,147,680
19. Unpaid Dec. 31, current year (16+17-18.6)	8	134,409	0	0	1	1,000	0	0	9	135,409
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	18,826	1,453,733,847	0	(a)	21	1,410,400	0	0	18,847	1,455,144,247
21. Issued during year	1,188	204,086,090	0	0	0	0	0	0	1,188	204,086,090
22. Other changes to in force (Net)	(1,311)	(119,885,904)	0	0	(4)	(275,400)	0	0	(1,315)	(120,161,304)
23. In force December 31 of current year	18,703	1,537,934,033	0	(a)	17	1,135,000	0	0	18,720	1,539,069,033

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	656,521	520,918	0	360,728	124,118
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	40,154	38,963	0	36,319	62,198
Other Individual Policies:					
25.1 Non-cancellable	34,448	34,697	0	5,440	2,887
25.2 Guaranteed renewable	924,025	928,198	0	575,937	574,016
25.3 Non-renewable for stated reasons only	692,100	795,474	0	1,447,927	1,345,447
25.4 Other accident only	151	235	0	0	(34)
25.5 All other	1,346	1,655	0	5,831	13,533
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,652,070	1,760,260	0	2,035,135	1,935,849
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,348,745	2,320,141	0	2,432,182	2,122,165



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,567,800	.0	.0	.0	1,567,800
2. Annuity considerations	234,296	.0	.0	.0	234,296
3. Deposit-type contract funds	.0	XXX	.0	XXX	.0
4. Other considerations	2,115,454	.0	13,753,708	.0	15,869,162
5. Totals (Sum of Lines 1 to 4)	3,917,550	0	13,753,708	0	17,671,258
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	1,682	.0	.0	.0	1,682
6.2 Applied to pay renewal premiums	.70	.0	.0	.0	.70
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,071	.0	.0	.0	4,071
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	5,823	0	0	0	5,823
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	5,823	0	0	0	5,823
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	26,848	.0	.0	.0	26,848
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	2,957,277	.0	14,066,172	.0	17,023,449
12. Surrender values and withdrawals for life contracts	120,224	.0	.0	.0	120,224
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	.0	.0	.0	.0	.0
15. Totals	3,104,349	0	14,066,172	0	17,170,521
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.	.0	.0	.0	.0	.0
1303.	.0	.0	.0	.0	.0
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,244	.0	.0	.0	.0	.0	.0	1	2,244
17. Incurred during current year	1	24,604	.0	.0	1	3,000	.0	.0	2	27,604
Settled during current year:										
18.1 By payment in full	2	26,848	.0	.0	.0	.0	.0	.0	2	26,848
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	2	26,848	.0	.0	.0	.0	.0	.0	2	26,848
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	2	26,848	.0	.0	.0	.0	.0	.0	2	26,848
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	1	3,000	0	0	1	3,000
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	382	84,499,367	.0	(a)	.0	.0	.0	.0	382	84,499,367
21. Issued during year	157	39,622,964	.0	.0	.0	.0	.0	.0	157	39,622,964
22. Other changes to in force (Net)	1	(5,046,184)	.0	.0	.0	.0	.0	.0	1	(5,046,184)
23. In force December 31 of current year	540	119,076,147	0	0	0	0	0	0	540	119,076,147

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	159,786	90,346	.0	15,529	31,589
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	96	96	.0	.0	(126)
Other Individual Policies:					
25.1 Non-cancellable	251	197	.0	.0	126
25.2 Guaranteed renewable	18,405	19,406	.0	43,586	43,458
25.3 Non-renewable for stated reasons only	.0	.0	.0	.0	4
25.4 Other accident only	.0	.0	.0	.0	.0
25.5 All other	.0	.0	.0	.0	.0
25.6 Totals (Sum of Lines 25.1 to 25.5)	18,656	19,603	.0	43,586	43,588
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	178,538	110,045	0	59,115	75,051



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,220,592	0	(2,269)	0	10,218,323
2. Annuity considerations	535,939	0	369,549	0	905,488
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	20,367,322	0	90,659,822	0	111,027,144
5. Totals (Sum of Lines 1 to 4)	31,123,853	0	91,027,102	0	122,150,955
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	274,310	0	0	0	274,310
6.2 Applied to pay renewal premiums	30,889	0	0	0	30,889
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	171,410	0	0	0	171,410
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	476,609	0	0	0	476,609
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	476,609	0	0	0	476,609
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	4,587,431	0	0	0	4,587,431
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	38,879,971	0	70,733,725	0	109,613,696
12. Surrender values and withdrawals for life contracts	2,077,962	0	0	0	2,077,962
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	33,757	0	0	0	33,757
15. Totals	45,579,121	0	70,733,725	0	116,312,846
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	182,173	0	0	1	152	0	0	10	182,325
17. Incurred during current year	70	4,581,022	0	0	(1)	(152)	0	0	69	4,580,870
Settled during current year:										
18.1 By payment in full	72	4,587,431	0	0	0	0	0	0	72	4,587,431
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	72	4,587,431	0	0	0	0	0	0	72	4,587,431
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	72	4,587,431	0	0	0	0	0	0	72	4,587,431
19. Unpaid Dec. 31, current year (16+17-18.6)	7	175,764	0	0	0	0	0	0	7	175,764
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	14,641	1,641,899,991	0	(a)	9	715,698	0	0	14,650	1,642,615,689
21. Issued during year	963	194,823,398	0	0	0	0	0	0	963	194,823,398
22. Other changes to in force (Net)	(1,143)	(153,072,660)	0	0	(3)	(117,749)	0	0	(1,146)	(153,190,409)
23. In force December 31 of current year	14,461	1,683,650,729	0	(a)	6	597,949	0	0	14,467	1,684,248,678

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	1,188,479	714,359	0	297,322	405,297
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	3,025	3,116	0	36,319	329
Other Individual Policies:					
25.1 Non-cancellable	67,880	68,979	0	6,000	(5,409)
25.2 Guaranteed renewable	904,097	910,129	0	836,266	970,376
25.3 Non-renewable for stated reasons only	606,018	701,231	0	858,014	773,473
25.4 Other accident only	293	366	0	0	(36)
25.5 All other	465	537	0	248	(8,030)
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,578,753	1,681,242	0	1,700,528	1,730,374
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,770,257	2,398,717	0	2,034,169	2,136,000



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	42,482,720	0	312	0	42,483,032
2. Annuity considerations	4,193,803	0	548,043	0	4,741,846
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	249,879,888	0	271,279,252	0	521,159,140
5. Totals (Sum of Lines 1 to 4)	296,556,411	0	271,827,607	0	568,384,018
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	120,070	0	0	0	120,070
6.2 Applied to pay renewal premiums	17,318	0	0	0	17,318
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	100,939	0	0	0	100,939
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	238,327	0	0	0	238,327
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	238,327	0	0	0	238,327
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,449,253	0	7,500	0	2,456,753
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	186,611,370	0	896,683,171	0	1,083,294,541
12. Surrender values and withdrawals for life contracts	5,174,989	0	22,379	0	5,197,368
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	(630)	0	0	0	(630)
15. Totals	194,234,982	0	896,713,050	0	1,090,948,032
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	1,097,573	0	0	1	575	0	0	11	1,098,148
17. Incurred during current year	45	2,261,595	0	0	1	7,925	0	0	46	2,269,520
Settled during current year:										
18.1 By payment in full	46	2,441,753	0	0	1	7,500	0	0	47	2,449,253
18.2 By payment on compromised claims	1	7,500	0	0	0	0	0	0	1	7,500
18.3 Totals paid	47	2,449,253	0	0	1	7,500	0	0	48	2,456,753
18.4 Reduction by compromise	1	2,500	0	0	0	0	0	0	1	2,500
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	48	2,451,753	0	0	1	7,500	0	0	49	2,459,253
19. Unpaid Dec. 31, current year (16+17-18.6)	7	907,415	0	0	1	1,000	0	0	8	908,415
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	20,098	4,933,356,406	0	(a)	15	2,478,170	0	0	20,113	4,935,834,576
21. Issued during year	2,541	772,719,468	0	0	1	50,000	0	0	2,542	772,769,468
22. Other changes to in force (Net)	(2,406)	(663,674,880)	0	0	0	(31,300)	0	0	(2,406)	(663,706,180)
23. In force December 31 of current year	20,233	5,042,400,994	0	(a)	16	2,496,870	0	0	20,249	5,044,897,864

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	1,904,400	1,738,952	0	373,187	686,479
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	3,036	3,362	0	0	(869)
Other Individual Policies:					
25.1 Non-cancellable	37,456	37,632	0	22,807	103,796
25.2 Guaranteed renewable	317,610	332,967	0	213,861	326,143
25.3 Non-renewable for stated reasons only	81,440	93,345	0	61,361	31,358
25.4 Other accident only	56	56	0	0	(5)
25.5 All other	718	796	0	527	3,490
25.6 Totals (Sum of Lines 25.1 to 25.5)	437,280	464,795	0	298,555	464,782
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,344,716	2,207,109	0	671,742	1,150,392



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	17,027	0	0	0	17,027
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	(26,744)	0	(26,744)
5. Totals (Sum of Lines 1 to 4)	17,027	0	(26,744)	0	(9,717)
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	1,723	0	0	0	1,723
6.2 Applied to pay renewal premiums	13	0	0	0	13
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,164	0	0	0	1,164
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	2,900	0	0	0	2,900
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,900	0	0	0	2,900
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	3,908	0	3,908
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	0	0	3,908	0	3,908
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	27	2,319,261	(a)	0	No. of Policies	0	0	0	27	2,319,261
21. Issued during year	1	0	0	0	0	0	0	0	1	0
22. Other changes to in force (Net)	5	571,986	0	0	0	0	0	0	5	571,986
23. In force December 31 of current year	33	2,891,247	(a)	0	0	0	0	0	33	2,891,247

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	6,132	6,199	0	6,473	7,240
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	368	344	0	0	(404)
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	1
25.3 Non-renewable for stated reasons only	175	120	0	0	(106)
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	175	120	0	0	(105)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	6,675	6,663	0	6,473	6,731



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,282,864	0	1,669	0	2,284,533
2. Annuity considerations	670,118	0	16,997	0	687,115
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	104,580,307	0	20,459,405	0	125,039,712
5. Totals (Sum of Lines 1 to 4)	107,533,289	0	20,478,071	0	128,011,360
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	6,986	0	0	0	6,986
6.2 Applied to pay renewal premiums	1,716	0	0	0	1,716
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,608	0	0	0	3,608
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	12,310	0	0	0	12,310
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	12,310	0	0	0	12,310
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	235,968	0	0	0	235,968
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	30,167,339	0	20,266,042	0	50,433,381
12. Surrender values and withdrawals for life contracts	559,890	0	0	0	559,890
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	30,963,197	0	20,266,042	0	51,229,239
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	352	0	0	0	0	0	0	1	352
17. Incurred during current year	4	235,616	0	0	0	0	0	0	4	235,616
Settled during current year:										
18.1 By payment in full	5	235,968	0	0	0	0	0	0	5	235,968
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	5	235,968	0	0	0	0	0	0	5	235,968
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	5	235,968	0	0	0	0	0	0	5	235,968
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	1,024	287,037,655	(a)	0	No. of Policies	0	0	0	1,024	287,037,655
21. Issued during year	140	44,516,166	0	0	0	0	0	0	140	44,516,166
22. Other changes to in force (Net)	(282)	(67,079,589)	0	0	0	0	0	0	(282)	(67,079,589)
23. In force December 31 of current year	882	264,474,232	(a)	0	0	0	0	0	882	264,474,232

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	342,590	164,598	0	17,296	54,891
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	1,081	411	0	0	390
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	(1)
25.3 Non-renewable for stated reasons only	2,433	2,991	0	0	(5,416)
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,433	2,991	0	0	(5,417)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	346,104	168,000	0	17,296	49,864



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,336,073	0	0	0	2,336,073
2. Annuity considerations	326,752	0	0	0	326,752
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	5,719,279	0	9,868,666	0	15,587,945
5. Totals (Sum of Lines 1 to 4)	8,382,104	0	9,868,666	0	18,250,770
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	176,439	0	0	0	176,439
6.2 Applied to pay renewal premiums	27,605	0	0	0	27,605
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	121,256	0	0	0	121,256
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	325,300	0	0	0	325,300
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	325,300	0	0	0	325,300
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	423,286	0	0	0	423,286
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	9,810,605	0	6,289,319	0	16,099,924
12. Surrender values and withdrawals for life contracts	467,771	0	0	0	467,771
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	13,349	0	0	0	13,349
15. Totals	10,715,011	0	6,289,319	0	17,004,330
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	16,279	0	0	1	2	0	0	5	16,281
17. Incurred during current year	46	464,867	0	0	(1)	(2)	0	0	45	464,865
Settled during current year:										
18.1 By payment in full	43	423,286	0	0	0	0	0	0	43	423,286
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	43	423,286	0	0	0	0	0	0	43	423,286
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	43	423,286	0	0	0	0	0	0	43	423,286
19. Unpaid Dec. 31, current year (16+17-18.6)	7	57,860	0	0	0	0	0	0	7	57,860
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	6,105	325,196,360	0	(a) 0	5	354,923	0	0	6,110	325,551,283
21. Issued during year	180	26,352,040	0	0	0	0	0	0	180	26,352,040
22. Other changes to in force (Net)	(435)	(34,200,040)	0	0	0	(62)	0	0	(435)	(34,200,102)
23. In force December 31 of current year	5,850	317,348,360	0	(a) 0	5	354,861	0	0	5,855	317,703,221

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	128,829	73,055	0	5,344	21,683
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	264	264	0	0	(347)
Other Individual Policies:					
25.1 Non-cancellable	16,054	15,797	0	0	806
25.2 Guaranteed renewable	93,892	94,594	0	50,439	18,244
25.3 Non-renewable for stated reasons only	9,173	22,519	0	99,338	(80,505)
25.4 Other accident only	73	95	0	0	(279)
25.5 All other	0	102	0	1,800	400
25.6 Totals (Sum of Lines 25.1 to 25.5)	119,192	133,107	0	151,577	(61,334)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	248,285	206,426	0	156,921	(39,998)



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	42,235,666	0	14,434	0	42,250,100
2. Annuity considerations	2,255,930	0	92,438	0	2,348,368
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	39,579,629	0	110,698,277	0	150,277,906
5. Totals (Sum of Lines 1 to 4)	84,071,225	0	110,805,149	0	194,876,374
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	1,411,854	0	0	0	1,411,854
6.2 Applied to pay renewal premiums	160,369	0	0	0	160,369
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,102,707	0	0	0	1,102,707
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	2,674,930	0	0	0	2,674,930
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,674,930	0	0	0	2,674,930
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	4,892,134	0	0	0	4,892,134
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	85,693,077	0	82,542,344	0	168,235,421
12. Surrender values and withdrawals for life contracts	6,233,375	0	0	0	6,233,375
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	163,858	0	0	0	163,858
15. Totals	96,982,444	0	82,542,344	0	179,524,788
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	41	1,047,445	0	0	1	585	0	0	42	1,048,030
17. Incurred during current year	314	5,256,711	0	0	0	415	0	0	314	5,257,126
Settled during current year:										
18.1 By payment in full	316	4,892,134	0	0	0	0	0	0	316	4,892,134
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	316	4,892,134	0	0	0	0	0	0	316	4,892,134
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	316	4,892,134	0	0	0	0	0	0	316	4,892,134
19. Unpaid Dec. 31, current year (16+17-18.6)	39	1,412,022	0	0	1	1,000	0	0	40	1,413,022
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	59,395	4,559,427,888	0	(a)	31	4,793,911	0	0	59,426	4,564,221,799
21. Issued during year	2,899	663,448,098	0	0	0	0	0	0	2,899	663,448,098
22. Other changes to in force (Net)	(3,624)	(297,475,150)	0	0	(5)	(471,747)	0	0	(3,629)	(297,946,897)
23. In force December 31 of current year	58,670	4,925,400,836	0	(a)	26	4,322,164	0	0	58,696	4,929,723,000

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	549,273	419,822	0	59,600	109,761
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	4,968	4,620	0	7,500	528
Other Individual Policies:					
25.1 Non-cancellable	106,939	109,314	0	3,040	3,584
25.2 Guaranteed renewable	2,704,254	2,709,037	0	1,895,728	1,665,031
25.3 Non-renewable for stated reasons only	951,869	1,137,992	0	1,503,282	1,476,192
25.4 Other accident only	971	1,341	0	1,000	44
25.5 All other	4,785	6,092	0	11,544	11,618
25.6 Totals (Sum of Lines 25.1 to 25.5)	3,768,818	3,963,776	0	3,414,594	3,156,469
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	4,323,059	4,388,218	0	3,481,694	3,266,758



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,507,245	0	5,947	0	5,513,192
2. Annuity considerations	2,512,521	0	40,711	0	2,553,232
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	90,015,546	0	69,596,733	0	159,612,279
5. Totals (Sum of Lines 1 to 4)	98,035,312	0	69,643,391	0	167,678,703
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	31,108	0	0	0	31,108
6.2 Applied to pay renewal premiums	4,123	0	0	0	4,123
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,676	0	0	0	15,676
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	50,907	0	0	0	50,907
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	50,907	0	0	0	50,907
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	382,150	0	0	0	382,150
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	70,613,185	0	100,823,400	0	171,436,585
12. Surrender values and withdrawals for life contracts	1,692,202	0	0	0	1,692,202
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	802	0	0	0	802
15. Totals	72,688,339	0	100,823,400	0	173,511,739
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	45,504	0	0	0	0	0	0	4	45,504
17. Incurred during current year	12	431,777	0	0	0	0	0	0	12	431,777
Settled during current year:										
18.1 By payment in full	14	382,150	0	0	0	0	0	0	14	382,150
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	14	382,150	0	0	0	0	0	0	14	382,150
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	14	382,150	0	0	0	0	0	0	14	382,150
19. Unpaid Dec. 31, current year (16+17-18.6)	2	95,131	0	0	0	0	0	0	2	95,131
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	1,749	413,179,392	0	(a) 0	10	3,028,898	0	0	1,759	416,208,290
21. Issued during year	377	100,400,168	0	0	0	0	0	0	377	100,400,168
22. Other changes to in force (Net)	(76)	(25,994,873)	0	0	0	(6,767)	0	0	(76)	(26,001,640)
23. In force December 31 of current year	2,050	487,584,687	0	(a) 0	10	3,022,131	0	0	2,060	490,606,818

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	95,593	131,721	0	9,318	36,764
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	3,208	347	0	0	(343)
Other Individual Policies:					
25.1 Non-cancellable	2,086	2,086	0	0	338
25.2 Guaranteed renewable	27,635	27,450	0	23,997	30,701
25.3 Non-renewable for stated reasons only	1,732	2,090	0	0	46,478
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	(5,020)
25.6 Totals (Sum of Lines 25.1 to 25.5)	31,453	31,626	0	23,997	72,497
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	130,254	163,694	0	33,315	108,918



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,200,929	0	5,337	0	10,206,266
2. Annuity considerations	1,046,630	0	7,735	0	1,054,365
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	7,831,083	0	14,703,361	0	22,534,444
5. Totals (Sum of Lines 1 to 4)	19,078,642	0	14,716,433	0	33,795,075
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	815,028	0	0	0	815,028
6.2 Applied to pay renewal premiums	67,687	0	0	0	67,687
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	585,144	0	0	0	585,144
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	1,467,859	0	0	0	1,467,859
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,467,859	0	0	0	1,467,859
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	2,330,264	0	0	0	2,330,264
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	11,149,429	0	26,873,213	0	38,022,642
12. Surrender values and withdrawals for life contracts	1,835,590	0	0	0	1,835,590
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	132,230	0	0	0	132,230
15. Totals	15,447,513	0	26,873,213	0	42,320,726
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	22	349,266	0	0	1	458	0	0	23	349,725
17. Incurred during current year	195	2,264,193	0	0	(1)	(458)	0	0	194	2,263,735
Settled during current year:										
18.1 By payment in full	191	2,330,264	0	0	0	0	0	0	191	2,330,264
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	191	2,330,264	0	0	0	0	0	0	191	2,330,264
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	1	38,887	0	0	0	0	0	0	1	38,887
18.6 Total settlements	192	2,369,151	0	0	0	0	0	0	192	2,369,151
19. Unpaid Dec. 31, current year (16+17-18.6)	25	244,308	0	0	0	0	0	0	25	244,308
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	24,201	1,172,779,779	0	(a)	11	1,126,900	0	0	24,212	1,173,906,679
21. Issued during year	750	110,849,367	0	0	0	0	0	0	750	110,849,367
22. Other changes to in force (Net)	(1,326)	(73,337,429)	0	0	(11)	(114,200)	0	0	(1,337)	(73,451,629)
23. In force December 31 of current year	23,625	1,210,291,717	0	(a)	0	1,012,700	0	0	23,625	1,211,304,417

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	201,544	207,789	0	63,439	42,932
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	2,357	2,355	0	0	181
Other Individual Policies:					
25.1 Non-cancellable	28,969	28,933	0	0	12
25.2 Guaranteed renewable	1,528,221	1,548,061	0	1,397,428	1,483,492
25.3 Non-renewable for stated reasons only	1,365,380	1,623,550	0	1,856,296	1,835,053
25.4 Other accident only	255	357	0	1,358	1,916
25.5 All other	2,927	3,715	0	12,555	(20,779)
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,925,752	3,204,616	0	3,267,637	3,299,694
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	3,129,653	3,414,760	0	3,331,076	3,342,807



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,446,112	0	(4,268)	0	12,441,844
2. Annuity considerations	3,071,240	0	538,724	0	3,609,964
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	26,740,988	0	159,018,085	0	185,759,073
5. Totals (Sum of Lines 1 to 4)	42,258,340	0	159,552,541	0	201,810,881
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	18,420	0	0	0	18,420
6.2 Applied to pay renewal premiums	3,575	0	0	0	3,575
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,491	0	0	0	14,491
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	36,486	0	0	0	36,486
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	36,486	0	0	0	36,486
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	775,827	0	0	0	775,827
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	87,999,345	0	172,604,186	0	260,603,531
12. Surrender values and withdrawals for life contracts	3,921,998	0	0	0	3,921,998
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	844	0	0	0	844
15. Totals	92,698,014	0	172,604,186	0	265,302,200
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	921,549	0	0	0	0	0	0	3	921,549
Settled during current year:										
18.1 By payment in full	2	775,827	0	0	0	0	0	0	2	775,827
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	775,827	0	0	0	0	0	0	2	775,827
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	2	775,827	0	0	0	0	0	0	2	775,827
19. Unpaid Dec. 31, current year (16+17-18.6)	1	145,722	0	0	0	0	0	0	1	145,722
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	5,093	807,878,635	(a)	0	No. of Policies	0	0	0	5,093	807,878,635
21. Issued during year	145	67,076,261	0	0	0	0	0	0	145	67,076,261
22. Other changes to in force (Net)	(475)	(245,406,766)	0	0	9	0	0	0	(466)	(245,406,766)
23. In force December 31 of current year	4,763	629,548,130	(a)	0	9	0	0	0	4,772	629,548,130

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	153,700	142,018	0	14,024	46,096
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	2,045	1,948	0	0	864
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	5,788	6,281	0	1,862	1,147
25.3 Non-renewable for stated reasons only	4,551	6,305	0	692	(2,663)
25.4 Other accident only	0	0	0	0	0
25.5 All other	0	0	0	0	(26)
25.6 Totals (Sum of Lines 25.1 to 25.5)	10,339	12,586	0	2,554	(1,542)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	166,084	156,552	0	16,578	45,418



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	502,840	0	0	0	502,840
2. Annuity considerations	0	0	6,063	0	6,063
3. Deposit-type contract funds	0	XXX	3,078,186	XXX	3,078,186
4. Other considerations	1,477,254	0	12,177,326	0	13,654,580
5. Totals (Sum of Lines 1 to 4)	1,980,094	0	15,261,575	0	17,241,669
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	4,959	0	0	0	4,959
6.2 Applied to pay renewal premiums	1,506	0	0	0	1,506
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,327	0	0	0	1,327
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	7,792	0	0	0	7,792
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	7,792	0	0	0	7,792
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	0	0	0	0	0
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	629,203	0	34,639,691	0	35,268,894
12. Surrender values and withdrawals for life contracts	57,669	0	0	0	57,669
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	686,872	0	34,639,691	0	35,326,563
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	990	0	0	0	0	0	0	1	990
17. Incurred during current year	0	25	0	0	0	0	0	0	0	25
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,015	0	0	0	0	0	0	1	1,015
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	177	16,974,830	0	(a)	0	0	0	0	177	16,974,830
21. Issued during year	59	12,112,059	0	0	0	0	0	0	59	12,112,059
22. Other changes to in force (Net)	3	1,154,792	0	0	0	0	0	0	3	1,154,792
23. In force December 31 of current year	239	30,241,681	0	(a)	0	0	0	0	239	30,241,681

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	44,991	30,928	0	10,594	16,692
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	840	641	0	0	104
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	3,882	6,645	0	0	(542)
25.3 Non-renewable for stated reasons only	1,028	1,115	0	0	(406)
25.4 Other accident only	35	35	0	27	(136)
25.5 All other	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5)	4,945	7,795	0	27	(1,084)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	50,776	39,364	0	10,621	15,712



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Grand Aliens

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	741,802	.0	28,747	.0	770,549
2. Annuity considerations	40,676	.0	.0	.0	40,676
3. Deposit-type contract funds	.0	XXX	1,175,000,000	XXX	1,175,000,000
4. Other considerations	.0	.0	.0	.0	.0
5. Totals (Sum of Lines 1 to 4)	782,478	0	1,175,028,747	0	1,175,811,225
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	16,675	.0	.0	.0	16,675
6.2 Applied to pay renewal premiums	7,032	.0	.0	.0	7,032
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,966	.0	.0	.0	9,966
6.4 Other	.0	.0	.0	.0	.0
6.5 Totals (Sum of 6.1 to 6.4)	33,673	0	0	0	33,673
Annuities:					
7.1 Paid in cash or left on deposit	.0	.0	.0	.0	.0
7.2 Applied to provide paid-up annuities	.0	.0	.0	.0	.0
7.3 Other	.0	.0	.0	.0	.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	33,673	0	0	0	33,673
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	13,401,983	.0	.0	.0	13,401,983
10. Matured endowments	.0	.0	.0	.0	.0
11. Annuity benefits	41,237	.0	.0	.0	41,237
12. Surrender values and withdrawals for life contracts	(208,564)	.0	.0	.0	(208,564)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health	505	.0	118,385,833	.0	118,386,338
15. Totals	13,235,161	0	118,385,833	0	131,620,994
<b>DETAILS OF WRITE-INS</b>					
1301.	.0	.0	.0	.0	.0
1302.					
1303.					
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year	3	13,407,390	.0	.0	.0	.0	.0	.0	3	13,407,390
Settled during current year:										
18.1 By payment in full	2	13,401,983	.0	.0	.0	.0	.0	.0	2	13,401,983
18.2 By payment on compromised claims	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.3 Totals paid	2	13,401,983	.0	.0	.0	.0	.0	.0	2	13,401,983
18.4 Reduction by compromise	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.5 Amount rejected	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.6 Total settlements	2	13,401,983	.0	.0	.0	.0	.0	.0	2	13,401,983
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,407	0	0	0	0	0	0	1	5,407
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	430	188,472,896	.0	(a)	9	9,635,053	.0	.0	439	198,107,949
21. Issued during year	11	16,026,763	.0	.0	.0	.0	.0	.0	11	16,026,763
22. Other changes to in force (Net)	.90	(70,942,324)	.0	.0	(3)	(1,471,677)	.0	.0	.87	(72,414,001)
23. In force December 31 of current year	531	133,557,335	0	(a)	6	8,163,376	0	0	537	141,720,711

(a) Includes Individual Credit Life Insurance: prior year \$ .0 current year \$ .0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ .0 current year \$ .0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ .0 current year \$ .0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	.0	.0	.0	.0	.0
24.1 Federal Employees Health Benefits Program premium	.0	.0	.0	.0	.0
24.2 Credit (Group and Individual)	.0	.0	.0	.0	.0
24.3 Collectively Renewable Policies	.0	.0	.0	.0	.0
Other Individual Policies:					
25.1 Non-cancellable	.0	.0	.0	.0	.0
25.2 Guaranteed renewable	2,363	2,185	.0	(23,165)	6,546
25.3 Non-renewable for stated reasons only	.0	2,830	.0	(13,862)	6,382
25.4 Other accident only	.0	.0	.0	.0	(14)
25.5 All other	.0	.0	.0	(155)	2,668
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,363	5,016	.0	(37,182)	15,582
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,363	5,016	0	(37,182)	15,582



**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Group Code 0140

**LIFE INSURANCE**

NAIC Company Code 66869

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,296,025,684	0	158,258,299	0	1,454,283,983
2. Annuity considerations	119,076,344	0	15,209,874	0	134,286,218
3. Deposit-type contract funds	0	XXX	1,178,078,186	XXX	1,178,078,186
4. Other considerations	2,715,414,456	0	6,851,617,545	0	9,567,032,001
5. Totals (Sum of Lines 1 to 4)	4,130,516,484	0	8,203,163,904	0	12,333,680,388
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	24,477,349	0	0	0	24,477,349
6.2 Applied to pay renewal premiums	2,975,728	0	0	0	2,975,728
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,416,901	0	0	0	15,416,901
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	42,869,978	0	0	0	42,869,978
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	42,869,978	0	0	0	42,869,978
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	163,473,262	0	13,482,052	0	176,955,314
10. Matured endowments	695,873	0	0	0	695,873
11. Annuity benefits	3,734,454,535	0	7,349,440,236	0	11,083,894,771
12. Surrender values and withdrawals for life contracts	190,683,505	0	17,442,572	0	208,126,077
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	30,756,585	0	118,410,206	0	149,166,791
15. Totals	4,120,063,760	0	7,498,775,066	0	11,618,838,826
<b>DETAILS OF WRITE-INS</b>					
1301.	0	0	0	0	0
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	765	19,467,030	0	0	192	1,363,896	0	0	957	20,830,926
17. Incurred during current year	5,141	170,599,176	0	0	226	13,784,874	0	0	5,367	184,384,050
Settled during current year:										
18.1 By payment in full	5,174	164,131,635	0	0	398	13,482,052	0	0	5,572	177,613,687
18.2 By payment on compromised claims	3	37,500	0	0	0	0	0	0	3	37,500
18.3 Totals paid	5,177	164,169,135	0	0	398	13,482,052	0	0	5,575	177,651,187
18.4 Reduction by compromise	3	516,500	0	0	0	0	0	0	3	516,500
18.5 Amount rejected	10	840,692	0	0	0	0	0	0	10	840,692
18.6 Total settlements	5,190	165,526,327	0	0	398	13,482,052	0	0	5,588	179,008,379
19. Unpaid Dec. 31, current year (16+17-18.6)	716	24,539,878	0	0	20	1,666,718	0	0	736	26,206,596
<b>POLICY EXHIBIT</b>						No. of Policies				
20. In force December 31, prior year	873,829	98,462,396,138	(a)	0	4,464	5,369,580,487	0	0	878,293	103,831,976,625
21. Issued during year	48,247	13,765,591,562	0	0	1,297	1,164,742,120	0	0	49,544	14,930,333,682
22. Other changes to in force (Net)	(53,031)	(7,330,134,129)	0	0	(343)	(10,187,351)	0	0	(53,374)	(7,340,321,480)
23. In force December 31 of current year	869,045	104,897,853,571	(a)	0	5,418	6,524,135,256	0	0	874,463	111,421,988,827

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0  
 Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	250,147,395	246,272,702	0	180,170,113	180,445,255
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	2,355,652	2,394,220	0	3,309,523	3,515,023
Other Individual Policies:					
25.1 Non-cancellable	1,299,852	1,300,434	0	578,446	631,532
25.2 Guaranteed renewable	32,640,454	33,061,681	0	25,953,185	25,455,161
25.3 Non-renewable for stated reasons only	13,683,572	15,891,871	0	22,524,735	22,516,540
25.4 Other accident only	13,475	17,157	0	15,093	15,092
25.5 All other	61,089	81,858	0	(45,138)	(110,297)
25.6 Totals (Sum of Lines 25.1 to 25.5)	47,698,442	50,353,001	0	49,026,320	48,508,028
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	300,201,489	299,019,923	0	232,505,956	232,468,306

**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**Interest Maintenance Reserve**

	1 Amount
1. Reserve as of December 31, Prior Year .....	20,323,909
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ ..... Transferred into the Reserve Net of Taxes of \$ .....	10,934,037
3. Adjustment for Current Year's Liability Gains/(Losses) Released From the reserve .....	6,923
4. Balance before Reduction for Amount Transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	31,264,869
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4) .....	1,659,182
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)	29,605,687

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1+2+3)
1. 2002 .....	1,162,752	489,507	6,923	1,659,182
2. 2003 .....	454,117	1,655,163	0	2,109,280
3. 2004 .....	2,149,283	1,068,455	0	3,217,738
4. 2005 .....	2,300,055	839,169	0	3,139,224
5. 2006 .....	2,331,686	1,099,622	0	3,431,308
6. 2007 .....	2,448,277	1,033,190	0	3,481,467
7. 2008 .....	2,174,318	805,817	0	2,980,135
8. 2009 .....	1,575,786	659,544	0	2,235,330
9. 2010 .....	1,545,691	809,101	0	2,354,792
10. 2011 .....	1,080,153	1,343,431	0	2,423,584
11. 2012 .....	812,722	632,250	0	1,444,972
12. 2013 .....	690,395	53,091	0	743,486
13. 2014 .....	442,519	74,829	0	517,348
14. 2015 .....	340,455	95,611	0	436,066
15. 2016 .....	308,316	98,303	0	406,619
16. 2017 .....	373,991	98,682	0	472,673
17. 2018 .....	98,046	98,557	0	196,603
18. 2019 .....	50,054	13,996	0	64,050
19. 2020 .....	57,632	1,994	0	59,626
20. 2021 .....	36,292	(3,709)	0	32,583
21. 2022 .....	(18,367)	(5,040)	0	(23,407)
22. 2023 .....	(27,346)	(5,364)	0	(32,710)
23. 2024 .....	(23,612)	(5,726)	0	(29,338)
24. 2025 .....	(19,210)	(6,077)	0	(25,287)
25. 2026 .....	(13,030)	(6,467)	0	(19,497)
26. 2027 .....	(5,304)	(4,142)	0	(9,446)
27. 2028 .....	(1,552)	75	0	(1,477)
28. 2029 .....	(210)	76	0	(134)
29. 2030 .....	0	77	0	77
30. 2031 .....	0	22	0	22
31. 2032 and Later	0	0	0	0
32. Total (Lines 1 to 31)	20,323,909	10,934,037	6,923	31,264,869

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3+6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1+2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4+5)	
1. Reserve as of December 31, Prior Year .....	98,197,164	79,447,710	177,644,874	169,487	33,635,150	33,804,637	211,449,510
2. Realized Capital Gains/(Losses) Net of Taxes - General Account .....	(63,437,699)	(375,000)	(63,812,699)	2,015,346	(693,910)	1,321,436	(62,491,263)
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts .....			0			0	0
4. Unrealized Capital Gains/(Losses) - General Account .....	(8,515,725)		(8,515,725)	(12,330,750)		(12,330,750)	(20,846,475)
5. Unrealized Capital Gains/(Losses) - Separate Accounts .....			0	3,522,943		3,522,943	3,522,943
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....			0			0	0
7. Basic Contribution .....	49,375,145	22,328,765	71,703,910	0	0	0	71,703,910
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7) .....	75,618,885	101,401,475	177,020,360	(6,622,974)	32,941,240	26,318,266	203,338,625
9. Maximum Reserve .....	220,845,481	82,381,560	303,227,041	17,256,633	30,193,997	47,450,630	350,677,671
10. Reserve Objective .....	143,270,886	52,252,111	195,522,997	17,256,633	30,193,997	47,450,630	242,973,627
11. 20% of (Line 10 - Line 8) .....	13,530,400	(9,829,873)	3,700,527	4,775,921	(549,449)	4,226,473	7,927,000
12. Balance Before Transfers (Lines 8 + 11) .....	89,149,285	91,571,602	180,720,887	(1,847,053)	32,391,791	30,544,739	211,265,626
13. Transfers .....	9,190,042	(9,190,042)	0	2,197,795	(2,197,795)	0	XXX
14. Voluntary Contribution .....			0			0	0
15. Adjustment down to Maximum/up to Zero .....			0	1,847,054		1,847,054	1,847,054
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15) .....	98,339,327	82,381,560	180,720,887	2,197,796	30,193,996	32,391,793	213,112,680

**ASSET VALUATION RESERVE  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1		3	4		5		6		7		8		9		Maximum Reserve Amount (Cols. 4x9)
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances		Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)					
<b>LONG - TERM BONDS</b>																		
1		Exempt Obligations	710,776,272	XXX	XXX	710,776,272	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
2	1	Highest Quality	10,352,961,846	XXX	XXX	10,352,961,846	0.0005	5,176,481	0.0015	15,529,443	0.0015	15,529,443	0.0015	31,058,886	0.0030	31,058,886	0.0030	31,058,886
3	2	High Quality	5,976,334,181	XXX	XXX	5,976,334,181	0.0020	11,952,668	0.0060	35,858,005	0.0060	35,858,005	0.0100	59,763,342	0.0100	59,763,342	0.0100	59,763,342
4	3	Medium Quality	917,695,678	XXX	XXX	917,695,678	0.0105	9,635,805	0.0280	25,695,479	0.0280	25,695,479	0.0400	36,707,827	0.0400	36,707,827	0.0400	36,707,827
5	4	Low Quality	302,449,889	XXX	XXX	302,449,889	0.0270	8,166,147	0.0630	19,084,343	0.0630	19,084,343	0.0900	27,220,490	0.0900	27,220,490	0.0900	27,220,490
6	5	Lower Quality	143,456,729	XXX	XXX	143,456,729	0.0670	9,611,601	0.1200	17,214,807	0.1200	17,214,807	0.2000	28,691,346	0.2000	28,691,346	0.2000	28,691,346
7	6	In or Near Default	49,457,567	XXX	XXX	49,457,567	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
8		Total Unrated Multi-Class Securities Acquired by Conversion					XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	18,453,132,162	XXX	XXX	18,453,132,162	XXX	44,542,702	XXX	128,189,347	XXX	128,189,347	XXX	198,279,160	XXX	198,279,160	XXX	198,279,160
<b>PREFERRED STOCK</b>																		
10	1	Highest Quality	2,500,000	XXX	XXX	2,500,000	0.0020	5,000	0.0060	15,000	0.0060	15,000	0.0090	22,500	0.0090	22,500	0.0090	22,500
11	2	High Quality		XXX	XXX	0	0.0065	0	0.0170	0	0.0170	0	0.0250	0	0.0250	0	0.0250	0
12	3	Medium Quality	3,000,000	XXX	XXX	3,000,000	0.0185	55,500	0.0400	120,000	0.0400	120,000	0.0600	180,000	0.0600	180,000	0.0600	180,000
13	4	Low Quality		XXX	XXX	0	0.0400	0	0.0880	0	0.0880	0	0.1350	0	0.1350	0	0.1350	0
14	5	Lower Quality		XXX	XXX	0	0.0850	0	0.1600	0	0.1600	0	0.2500	0	0.2500	0	0.2500	0
15	6	In or Near Default		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
16		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
17		Total Preferred Stocks (Sum of Lines 10 thru 16) (Page 2, Line 2.1, Net Admitted Asset)	5,500,000	XXX	XXX	5,500,000	XXX	60,500	XXX	135,000	XXX	135,000	XXX	202,500	XXX	202,500	XXX	202,500
<b>SHORT - TERM BONDS</b>																		
18		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest Quality	100,017,353	XXX	XXX	100,017,353	0.0005	50,009	0.0015	150,026	0.0015	150,026	0.0030	300,052	0.0030	300,052	0.0030	300,052
20	2	High Quality	14,036,806	XXX	XXX	14,036,806	0.0020	28,074	0.0060	84,221	0.0060	84,221	0.0100	140,368	0.0100	140,368	0.0100	140,368
21	3	Medium Quality	102,421,381	XXX	XXX	102,421,381	0.0105	1,075,425	0.0280	2,867,799	0.0280	2,867,799	0.0400	4,096,855	0.0400	4,096,855	0.0400	4,096,855
22	4	Low Quality	8,625,474	XXX	XXX	8,625,474	0.0270	232,888	0.0630	543,405	0.0630	543,405	0.0900	776,293	0.0900	776,293	0.0900	776,293
23	5	Lower Quality	8,885,906	XXX	XXX	8,885,906	0.0670	595,356	0.1200	1,066,309	0.1200	1,066,309	0.2000	1,777,181	0.2000	1,777,181	0.2000	1,777,181
24	6	In or Near Default	6,660,000	XXX	XXX	6,660,000	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
25		Total Short - Term Bonds (Sum of lines 18 thru 24)	240,646,920	XXX	XXX	240,646,920	XXX	1,981,750	XXX	6,709,759	XXX	6,709,759	XXX	9,088,749	XXX	9,088,749	XXX	9,088,749

**ASSET VALUATION RESERVE (continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1		2	3	4		5		6		7		8		9		10
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances			Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1+2+3)	Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)					
<b>DERIVATIVE INSTRUMENTS</b>																			
26		Exchange Traded		XXX		XXX	0	0.0005	0	0.0015	0	0.0030	0	0.0030	0	0.0030	0	0.0030	0
27	1	Highest Quality		XXX		XXX	0	0.0005	0	0.0015	0	0.0030	0	0.0030	0	0.0030	0	0.0030	0
28	2	High Quality	300,304,775	XXX		XXX	300,304,775	0.0020	600,610	0.0060	1,801,829	0.0100	3,003,048	0.0100	3,003,048	0.0100	3,003,048	0.0100	3,003,048
29	3	Medium Quality		XXX		XXX	0	0.0105	0	0.0280	0	0.0400	0	0.0400	0	0.0400	0	0.0400	0
30	4	Low Quality		XXX		XXX	0	0.0270	0	0.0630	0	0.0900	0	0.0900	0	0.0900	0	0.0900	0
31	5	Lower Quality		XXX		XXX	0	0.0670	0	0.1200	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0
32	6	In or Near Default		XXX		XXX	0	0.0000	0	0.3000	0	0.3000	0	0.3000	0	0.3000	0	0.3000	0
33		Total Derivative Instruments	300,304,775	XXX		XXX	300,304,775	XXX	600,610	XXX	1,801,829	XXX	3,003,048	XXX	3,003,048	XXX	3,003,048	XXX	3,003,048
34		TOTAL (Line 9 + 17 + 25 +33)	18,999,583,857	XXX		XXX	18,999,583,857	XXX	47,185,562	XXX	136,835,935	XXX	210,573,457	XXX	210,573,457	XXX	210,573,457	XXX	210,573,457
<b>MORTGAGE LOANS</b>																			
In Good Standing:																			
35		Farm Mortgages		XXX		XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0	0.0225 (a)	0	0.0225 (a)	0	0.0225 (a)	0
36		Residential Mortgages - Insured or Guaranteed		XXX		XXX	0	0.0003	0	0.0006	0	0.0010	0	0.0010	0	0.0010	0	0.0010	0
37		Residential Mortgages - All Other	339,850	XXX		XXX	339,850	0.0013	442	0.0030	1,020	0.0050	1,699	0.0050	1,699	0.0050	1,699	0.0050	1,699
38		Commercial Mortgages - Insured or Guaranteed		XXX		XXX	0	0.0003	0	0.0006	0	0.0010	0	0.0010	0	0.0010	0	0.0010	0
39		Commercial Mortgages - All Other	6,898,675,473	XXX		XXX	6,898,675,473	0.0032 (a)	21,730,828	0.0070 (a)	48,280,728	0.0113 (a)	77,610,099	0.0113 (a)	77,610,099	0.0113 (a)	77,610,099	0.0113 (a)	77,610,099
40		In Good Standing With Restructured Terms	19,532,598	XXX		XXX	19,532,598	0.0210 (b)	410,185	0.0465 (b)	908,266	0.0750 (b)	1,464,945	0.0750 (b)	1,464,945	0.0750 (b)	1,464,945	0.0750 (b)	1,464,945
Overdue, Not in Process:																			
41		Farm Mortgages		XXX		XXX	0	0.0420	0	0.0915	0	0.1500	0	0.1500	0	0.1500	0	0.1500	0
42		Residential Mortgages - Insured or Guaranteed		XXX		XXX	0	0.0005	0	0.0012	0	0.0020	0	0.0020	0	0.0020	0	0.0020	0
43		Residential Mortgages - All Other		XXX		XXX	0	0.0025	0	0.0060	0	0.0100	0	0.0100	0	0.0100	0	0.0100	0
44		Commercial Mortgages - Insured or Guaranteed		XXX		XXX	0	0.0005	0	0.0012	0	0.0020	0	0.0020	0	0.0020	0	0.0020	0
45		Commercial Mortgages - All Other		XXX		XXX	0	0.0420	0	0.0915	0	0.1500	0	0.1500	0	0.1500	0	0.1500	0
In Process of Foreclosure:																			
46		Farm Mortgages		XXX		XXX	0	0.0000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0
47		Residential Mortgages - Insured or Guaranteed		XXX		XXX	0	0.0000	0	0.0040	0	0.0040	0	0.0040	0	0.0040	0	0.0040	0
48		Residential Mortgages - All Other		XXX		XXX	0	0.0000	0	0.0200	0	0.0200	0	0.0200	0	0.0200	0	0.0200	0
49		Commercial Mortgages - Insured or Guaranteed		XXX		XXX	0	0.0000	0	0.0040	0	0.0040	0	0.0040	0	0.0040	0	0.0040	0
50		Commercial Mortgages - All Other		XXX		XXX	0	0.0000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0
51		Total Schedule B Mortgages (Sum of Lines 35 thru 50) (Page 2, Line 3, Net Admitted Asset)	13,179,258	XXX		XXX	13,179,258	0.0000	0	0.2000	2,635,852	0.2000	2,635,852	0.2000	2,635,852	0.2000	2,635,852	0.2000	2,635,852
52		Total Schedule DA Mortgages	6,931,727,179	XXX	0	XXX	6,931,727,179	XXX (c)	0	XXX	51,835,865	XXX	81,712,595	XXX	81,712,595	XXX	81,712,595	XXX	81,712,595
53		Total Mortgage Loans on Real Estate (Line 51 + 52)	6,931,727,179	XXX	0	XXX	6,931,727,179	XXX (c)	0	XXX	51,835,865	XXX	81,712,595	XXX	81,712,595	XXX	81,712,595	XXX	81,712,595

(a) Times the Company's Experience Adjustment Factor (EAF).

(b) Column 9 is the greater of 7.5% without any EAF adjustments or a Company's EAF adjusted in Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

**ASSET VALUATION RESERVE  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1		2	3		4		5		6		7		8		9		10	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances		Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)								
<b>COMMON STOCK</b>																					
1		Unaffiliated - Public	336,911	XXX	XXX	336,911	0.0000	0	0.2000 (d)	67,382	0.2000 (d)	67,382	0.2000 (d)	67,382							
2		Unaffiliated - Private	40,396,884	XXX	XXX	40,396,884	0.0000	0	0.2500	10,099,221	0.2500	10,099,221	0.2500	10,099,221							
3		Affiliated - Life with AVR	216,755,993	XXX	XXX	216,755,993	0.0000	0	0.0000	0	0.0000	0	0.0000	0							
Affiliated - Investment Subsidiary:																					
4		Fixed Income - Exempt Obligations	0		0	0	XXX	0	XXX	0	XXX	0	XXX	0							
5		Fixed Income - Highest Quality	0		0	0	XXX	0	XXX	0	XXX	0	XXX	0							
6		Fixed Income - High Quality	0		0	0	XXX	0	XXX	0	XXX	0	XXX	0							
7		Fixed Income - Medium Quality	0		0	0	XXX	0	XXX	0	XXX	0	XXX	0							
8		Fixed Income - Low Quality	0		0	0	XXX	0	XXX	0	XXX	0	XXX	0							
9		Fixed Income - Lower Quality	0		0	0	XXX	0	XXX	0	XXX	0	XXX	0							
10		Fixed Income - In/Near Default	0		0	0	XXX	0	XXX	0	XXX	0	XXX	0							
11		Unaffiliated Common Stock - Public	32,518,255	XXX	XXX	32,518,255	0.0000	0	0.2000 (d)	6,503,651	0.2000 (d)	6,503,651	0.2000 (d)	6,503,651							
12		Unaffiliated Common Stock - Private	0		0	0	0.0000	0	0.2500	0	0.2500	0	0.2500	0							
13		Mortgage Loans	0		0	0	(c)	0	(c)	0	(c)	0	(c)	0							
14		Real Estate	0		0	0	(e)	0	(e)	0	(e)	0	(e)	0							
15		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0	0.2000	0							
16		Affiliated - All Other	2,345,517	XXX	XXX	2,345,517	0.0000	0	0.2500	586,379	0.2500	586,379	0.2500	586,379							
17		Total Common Stock (Sum of Lines 1 thru 16)(Page 2, Line 2.2, Net Admitted Asset)	292,353,560	0	0	292,353,560	XXX	0	XXX	17,256,633	XXX	17,256,633	XXX	17,256,633							
<b>REAL ESTATE</b>																					
18		Home Office Property (General Account only)	0		0	0	0.0000	0	0.0750	0	0.0750	0	0.0750	0							
19		Investment Properties	91,396,463	XXX	XXX	91,396,463	0.0000	0	0.0750	6,854,735	0.0750	6,854,735	0.0750	6,854,735							
20		Properties Acquired in Satisfaction of Debt	23,215,859	XXX	XXX	23,215,859	0.0000	0	0.1100	2,553,744	0.1100	2,553,744	0.1100	2,553,744							
21		Total Real Estate (Sum of Lines 18 thru 20)	114,612,322	0	0	114,612,322	XXX	0	XXX	9,408,479	XXX	9,408,479	XXX	9,408,479							
<b>OTHER INVESTED ASSETS</b>																					
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>																					
22		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0							
23		Highest Quality	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0015	0	0.0030	0							
24	1	High Quality	9,906,286	XXX	XXX	9,906,286	0.0020	19,813	0.0080	59,438	0.0080	59,438	0.0100	99,063							
25	2	Medium Quality	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0280	0	0.0400	0							
26	3	Low Quality	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0630	0	0.0900	0							
27	4	Lower Quality	0	XXX	XXX	0	0.0670	0	0.1200	0	0.1200	0	0.2000	0							
28	5	In or Near Default	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0	0.3000	0							
29	6	Total with Bond characteristics (Sum of Lines 22 thru 28)	9,906,286	XXX	XXX	9,906,286	XXX	19,813	XXX	59,438	XXX	59,438	XXX	99,063							

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	5 BASIC CONTRIBUTION		7 RESERVE OBJECTIVE		10 MAXIMUM RESERVE	
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS</b>												
30	1	Highest Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
31	2	High Quality		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
32	3	Medium Quality		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
33	4	Low Quality		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
34	5	Lower Quality		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
35	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
36		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37		Total with Preferred Stock characteristics (Sum of Lines 30 thru 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS In Good Standing:</b>												
38		Farm Mortgages		XXX	XXX	0	0.0063	0	0.0140	0	0.0225	0
39		Residential Mortgages - Insured or Guaranteed		XXX	XXX	0	0.0003	0	0.0006	0	0.0010	0
40		Residential Mortgages - All Other		XXX	XXX	0	0.0013	0	0.0030	0	0.0050	0
41		Commercial Mortgages - Insured or Guaranteed		XXX	XXX	0	0.0003	0	0.0006	0	0.0010	0
42		Commercial Mortgages - All Other	53,982,757	XXX	XXX	53,982,757	0.0063	340,091	0.0140	755,759	0.0225	1,214,612
43		In Good Standing With Restructured Terms		XXX	XXX	0	0.2800	0	0.6200	0	1.0000	0
<b>Overdue, Not in Process:</b>												
44		Farm Mortgages		XXX	XXX	0	0.0420	0	0.0915	0	0.1500	0
45		Residential Mortgages - Insured or Guaranteed		XXX	XXX	0	0.0005	0	0.0012	0	0.0020	0
46		Residential Mortgages - All Other		XXX	XXX	0	0.0025	0	0.0060	0	0.0100	0
47		Commercial Mortgages - Insured or Guaranteed		XXX	XXX	0	0.0005	0	0.0012	0	0.0020	0
48		Commercial Mortgages - All Other		XXX	XXX	0	0.0420	0	0.0915	0	0.1500	0
<b>In Process of Foreclosure:</b>												
49		Farm Mortgages		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
50		Residential Mortgages - Insured or Guaranteed		XXX	XXX	0	0.0000	0	0.0040	0	0.0040	0
51		Residential Mortgages - All Other		XXX	XXX	0	0.0000	0	0.0200	0	0.0200	0
52		Commercial Mortgages - Insured or Guaranteed		XXX	XXX	0	0.0000	0	0.0040	0	0.0040	0
53		Commercial Mortgages - All Other		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
54		Total with Mortgage Loan Characteristics (Sum of Lines 38 thru 53)	53,982,757	XXX	XXX	53,982,757	XXX	340,091	XXX	755,759	XXX	1,214,612

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1		2	3	4		5		6		7		8		9		10	
			Book/Adjusted Carrying Value	Reclassify Party Encumbrances			Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Col. 1 + 2 + 3)	Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)						
		<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCKS</b>																		
55		Unaffiliated Public		XXX		XXX	0	0.0000	0	0.2000 <sup>(d)</sup>	0	0.2000 <sup>(d)</sup>	0	0.2000 <sup>(d)</sup>	0	0.2000 <sup>(d)</sup>	0	0.2000 <sup>(d)</sup>	0	
56		Unaffiliated Private	0	XXX		XXX	0	0.0000	0	0.2500	0	0.2500	0	0.2500	0	0.2500	0	0.2500	0	
57		Affiliated Life with AVR		XXX		XXX	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0	
58		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX		XXX	0	0.0000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0	
59		Affiliated Other - All Other		XXX		XXX	0	0.0000	0	0.2500	0	0.2500	0	0.2500	0	0.2500	0	0.2500	0	
60		Total with Common Stock Characteristics (Sum of Lines 55 thru 59)	0	XXX		XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	
		<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE</b>																		
61		Home Office Property (General Account only)					0	0.0000	0	0.0750	0	0.0750	0	0.0750	0	0.0750	0	0.0750	0	
62		Investment Properties	21,631,017				21,631,017	0.0000	0	0.0750	0	0.0750	0	0.0750	0	0.0750	0	0.0750	0	
63		Properties Acquired in Satisfaction of Debt					0	0.0000	0	0.1100	0	0.1100	0	0.1100	0	0.1100	0	0.1100	0	
64		Total with Real Estate Characteristics of Real Estate (Lines 61 thru 63)	21,631,017				21,631,017	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	
		<b>ALL OTHER INVESTMENTS</b>																		
65		Other Invested Assets - Schedule BA	48,951,921	XXX			48,951,921	0.0000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0	
66		Other Short Term Invested Assets - Schedule DA		XXX			0	0.0000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0	0.2000	0	
67		Total All Other (Sum of Lines 65 + 66)	48,951,921	XXX			48,951,921	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	XXX	0	
68		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67)	134,471,981		0	0	134,471,981	XXX	0	XXX	359,904	XXX	359,904	XXX	12,227,907	XXX	12,227,907	XXX	12,227,907	

(a) Times the Company's Experience Adjustment Factor (EAF).

(b) Column 9 is the greater of 7.5% without any EAF adjustments or a Company's EAF adjusted in Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

(d) Times the company's weighted average portfolio beta (Minimum .15, Maximum .30).

(e) Determined using same factors and breakdowns used for directly owned real estate.



**SCHEDULE A VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	136,613,224
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(2,237,297)
2.2 Totals, Part 3, Column 7.....	(4,704,627)
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9).....	25,480,572
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	1,863,310
4.2 Totals, Part 3, Column 9.....	132,913
5. Total profit (loss) on sales, Part 3, Column 14.....	13,397,048
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	0
6.2 Totals, Part 3, Column 8.....	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	55,932,820
8. Book/adjusted carrying value at end of current period.....	114,612,323
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	114,612,323
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	114,612,323

**SCHEDULE B VERIFICATION BETWEEN YEARS**

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....	6,466,195,189
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions.....	1,486,041,858
2.2 Additional investment made after acquisitions.....	18,525,432
3. Accrual of discount and mortgage interest points and commitment fees.....	825,094
4. Increase (decrease) by adjustment.....	(576,923)
5. Total profit (loss) on sale.....	(5,775,677)
6. Amounts paid on account or in full during the year.....	991,982,153
7. Amortization of premium.....	1,238,718
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	6,972,014,102
10. Total valuation allowance.....	(40,286,923)
11. Subtotal (Lines 9 plus 10).....	6,931,727,179
12. Total nonadmitted amounts.....	
13. Statement value of mortgages owned at end of current period.....	6,931,727,179

**SCHEDULE BA VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	158,046,304
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	26,180,456
2.2 Additional investment made after acquisitions.....	29,664,104
3. Accrual of discount.....	
4. Increase (decrease) by adjustment.....	(1,098,167)
5. Total profit (loss) on sale.....	18,273,187
6. Amounts paid on account or in full during the year.....	96,593,903
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	134,471,980
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	134,471,980
12. Total nonadmitted amounts.....	
13. Statement value of long-term invested assets at end of current period.....	134,471,980

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**SCHEDULE D - PART 1A - SECTION 1**

**Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations**

Quality Rating per the NAIC Designation	1	2	3	4	5	6	7	8	9	10	11
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>	21,863,866	156,598,601	408,072,982	124,240,823	0	710,776,272	3.8	206,808,386	1.3	703,808,333	6,967,939
1.1 Class 1	21,863,866	156,598,601	408,072,982	124,240,823	0	710,776,272	3.8	206,808,386	1.3	703,808,333	6,967,939
1.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	21,863,866	156,598,601	408,072,982	124,240,823	0	710,776,272	3.8	206,808,386	1.3	703,808,333	6,967,939
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>	217,601	870,404	1,088,005	1,849,608	0	4,025,618	0.0	0	0.0	0	4,025,618
2.1 Class 1	217,601	870,404	1,088,005	1,849,608	0	4,025,618	0.0	0	0.0	0	4,025,618
2.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Class 4	0	0	0	0	0	0	0.0	4,694,224	0.0	0	0
2.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Class 6	0	0	0	0	0	0	0.0	1,200,000	0.0	0	0
2.7 Totals	217,601	870,404	1,088,005	1,849,608	0	4,025,618	0.0	5,894,224	0.0	0	4,025,618
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>	12,502,490	10,057,017	0	3,710,939	0	26,270,446	0.1	26,236,875	0.2	26,270,446	0
3.1 Class 1	12,502,490	10,057,017	0	3,710,939	0	26,270,446	0.1	26,236,875	0.2	26,270,446	0
3.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	12,502,490	10,057,017	0	3,710,939	0	26,270,446	0.1	26,236,875	0.2	26,270,446	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>	9,007,939	1,498,210	0	0	0	10,506,149	0.1	9,118,184	0.1	10,506,149	0
4.1 Class 1	9,007,939	1,498,210	0	0	0	10,506,149	0.1	9,118,184	0.1	10,506,149	0
4.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	9,007,939	1,498,210	0	0	0	10,506,149	0.1	9,118,184	0.1	10,506,149	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>	536,669,662	1,432,620,927	561,004,982	248,801,905	62,800,570	2,841,898,046	15.2	1,699,700,572	10.8	2,841,898,046	0
5.1 Class 1	536,669,662	1,432,620,927	561,004,982	248,801,905	62,800,570	2,841,898,046	15.2	1,699,700,572	10.8	2,841,898,046	0
5.2 Class 2	0	11,999,121	0	0	0	11,999,121	0.1	0	0.0	11,999,121	0
5.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	536,669,662	1,444,620,048	561,004,982	248,801,905	62,800,570	2,853,897,167	15.3	1,699,700,572	10.8	2,853,897,167	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation <b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>	1		2		3		4		5		6		7		8		9		10		11	
	1 Year or Less		Over 1 Year Through 5 Years		Over 5 Years Through 10 Years		Over 10 Years Through 20 Years		Over 20 Years		Total Current Year		Col. 6 as a % of Line 10.7		Total from Col. 6 Prior Year		% From Col. 7 Prior Year		Total Publicly Traded		Total Privately Placed (a)	
6.1 Class 1	76,750,149	218,810,439	154,960,066	22,435,145	44,658,967	517,614,766	2.8	621,214,015	4.0	409,605,748	108,009,019											
6.2 Class 2	51,305,533	333,487,757	143,422,063	3,255,869	11,004,079	542,475,301	2.9	430,437,854	2.7	432,665,877	109,809,425											
6.3 Class 3	8,984,615	18,561,562	21,188,145	0	0	48,734,322	0.3	22,880,000	0.1	43,434,322	5,300,000											
6.4 Class 4	6,996,780	33,673,605	2,840,236	0	0	40,670,385	0.2	4,897,604	0.0	40,670,384	0											
6.5 Class 5	0	659,764	0	0	0	3,500,000	0.0	16,477,908	0.1	3,500,000	0											
6.6 Class 6	0	0	0	0	0	9,310,000	0.0	1,095,907,381	7.0	929,876,331	232,428,444											
6.7 Totals	144,037,077	605,193,127	322,410,510	25,691,014	64,973,046	1,162,304,774	6.2	6,330,615,408	40.4	4,510,256,887	2,342,284,750											
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>																						
7.1 Class 1	792,759,765	3,192,415,296	1,969,018,515	608,287,621	290,060,441	6,852,541,638	36.7	5,213,918,326	33.3	2,524,567,655	2,819,501,533											
7.2 Class 2	590,436,665	2,912,871,660	1,463,397,289	258,913,463	118,450,121	5,344,069,188	28.6	672,922,516	4.3	510,545,293	460,216,198											
7.3 Class 3	195,189,563	508,991,650	205,848,032	60,732,246	0	970,761,491	5.2	123,272,296	0.8	127,456,307	135,418,948											
7.4 Class 4	36,017,200	128,687,474	70,910,067	7,475,766	19,784,747	262,875,254	1.4	56,275,204	0.4	56,189,199	92,190,956											
7.5 Class 5	28,037,489	86,710,459	24,413,776	4,683,229	4,535,202	148,380,155	0.8	44,040,912	0.3	25,528,768	21,278,799											
7.6 Class 6	7,264,804	14,570,921	7,894,469	0	17,077,375	46,807,569	0.3	12,441,044,662	79.4	7,754,544,109	5,870,891,184											
7.7 Totals	1,649,705,486	6,844,247,460	3,741,482,148	940,092,315	449,907,886	13,625,435,295	72.9	138,918,200	0.9	22,837,910	177,284,625											
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>																						
8.1 Class 1	17,621,667	58,409,692	49,052,244	69,868,841	5,170,091	200,122,535	1.1	35,952,101	0.2	5,875,000	85,952,377											
8.2 Class 2	5,637,561	22,459,877	20,007,680	42,996,063	726,197	91,827,378	0.5	8,000,000	0.1	621,246	621,246											
8.3 Class 3	621,246	0	0	0	0	621,246	0.0	0	0.0	0	0											
8.4 Class 4	1,078,491	2,638,065	3,813,167	0	0	7,529,723	0.0	0	0.0	0	0											
8.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	0	0											
8.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0											
8.7 Totals	24,958,965	83,507,634	72,873,091	112,864,904	5,896,288	300,100,882	1.6	182,870,301	1.2	28,712,910	271,387,971											
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>																						
9.1 Class 1	0	0	0	0	0	0	0.0	0	0.0	0	0											
9.2 Class 2	0	0	0	0	0	0	0.0	0	0.0	0	0											
9.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	0	0											
9.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	0	0											
9.5 Class 5	462,481	0	0	0	0	462,481	0.0	0	0.0	0	0											
9.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0											
9.7 Totals	462,481	0	0	0	0	462,481	0.0	0	0.0	0	0											

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

**Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations**

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	1,467,393,139	5,071,280,586	3,143,196,794	1,079,194,882	402,690,069	11,163,755,470	59.7	XXX	XXX	8,525,183,519	2,638,571,951
10.2 Class 2	647,379,759	3,280,818,415	1,626,827,032	305,165,385	130,180,397	5,990,370,988	32.0	XXX	XXX	2,975,107,653	3,015,263,335
10.3 Class 3	204,795,424	527,553,212	227,036,177	60,732,246	0	1,020,117,059	5.5	XXX	XXX	553,979,615	466,137,444
10.4 Class 4	44,092,471	164,999,144	74,723,234	7,475,766	19,784,747	311,075,362	1.7	XXX	XXX	168,126,691	142,948,671
10.5 Class 5	28,499,970	87,370,223	27,254,012	4,683,229	4,535,202	152,342,636	0.8	XXX	XXX	59,689,199	92,653,437
10.6 Class 6	7,264,804	14,570,921	7,894,469	0	26,387,375	56,117,584	0.3	XXX	XXX	25,528,768	30,588,799
10.7 Totals	2,399,425,567	9,146,592,501	5,106,931,718	1,457,251,508	583,577,790	18,693,779,084	100.0	XXX	XXX	12,307,615,445	6,386,163,637
10.8 Line 10.7 as a % of Col. 6	12.8	48.9	27.3	7.8	3.1	100.0		XXX	XXX	65.8	34.2
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	1,672,473,673	3,659,854,823	2,615,841,717	811,232,794	273,208,633	XXX	XXX	9,032,611,640	57.7	6,027,182,401	3,005,429,239
11.2 Class 2	792,379,881	2,983,246,038	1,416,864,421	364,906,480	122,956,460	XXX	XXX	5,680,308,280	36.3	2,591,475,184	3,088,833,095
11.3 Class 3	156,924,780	342,203,540	168,391,010	36,283,186	0	XXX	XXX	703,802,516	4.5	384,119,278	319,683,238
11.4 Class 4	34,807,384	63,408,079	25,785,706	3,965,351	0	XXX	XXX	127,966,520	0.8	58,943,331	69,023,189
11.5 Class 5	8,963,679	25,071,747	19,472,153	3,865,229	3,800,000	XXX	XXX	61,172,808	0.4	29,821,545	31,351,263
11.6 Class 6	18,901,524	14,173,963	1,099,812	0	27,543,521	XXX	XXX	61,718,820	0.4	28,988,537	32,730,283
11.7 Totals	2,684,405,921	7,087,958,190	4,247,454,819	1,220,253,040	427,508,614	XXX	XXX	15,667,580,584	100.0	9,120,530,276	6,547,050,307
11.8 Line 11.7 as a % of Col. 8	17.1	45.2	27.1	7.8	2.7	XXX	XXX	100.0	XXX	58.2	41.8
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	1,168,983,657	4,004,561,174	2,289,443,125	779,263,065	282,632,499	8,525,183,520	45.6	6,027,182,399	38.5	8,525,183,520	XXX
12.2 Class 2	368,304,831	1,720,912,632	602,029,773	175,380,336	108,480,074	2,975,107,652	15.9	2,591,475,184	16.5	2,975,107,652	XXX
12.3 Class 3	163,450,858	215,770,523	117,041,879	57,716,362	0	553,979,616	2.5	384,119,278	2.5	553,979,616	XXX
12.4 Class 4	19,582,693	102,607,497	19,736,930	6,414,825	19,784,747	168,126,692	0.9	58,943,331	0.4	168,126,692	XXX
12.5 Class 5	16,809,853	26,750,250	12,167,681	3,961,414	0	59,689,198	0.3	29,821,545	0.2	59,689,198	XXX
12.6 Class 6	6,660,000	7,128,353	0	0	11,740,415	25,528,768	0.1	28,988,537	0.2	25,528,768	XXX
12.7 Totals	1,743,791,892	6,077,730,429	3,040,719,388	1,022,736,002	422,637,735	12,307,615,446	65.8	9,120,530,275	58.2	12,307,615,446	XXX
12.8 Line 12.7 as a % of Col. 6	14.2	49.4	24.7	8.3	3.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	9.3	32.5	16.3	5.5	2.3	65.8	XXX	XXX	XXX	65.8	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	298,409,482	1,066,719,413	853,453,609	299,931,817	120,057,570	2,638,571,951	14.1	3,005,429,239	19.2	XXX	2,638,571,951
13.2 Class 2	279,074,929	1,559,905,783	1,024,797,252	129,785,049	21,700,322	3,015,263,335	16.1	3,088,833,094	19.7	XXX	3,015,263,335
13.3 Class 3	41,344,566	311,782,689	109,994,304	3,015,884	0	466,137,443	2.5	319,683,238	2.0	XXX	466,137,443
13.4 Class 4	24,509,778	62,391,647	54,986,304	1,060,941	0	142,948,670	0.8	69,023,189	0.4	XXX	142,948,670
13.5 Class 5	11,690,117	60,619,973	15,086,331	721,815	4,535,202	92,653,438	0.5	31,351,263	0.2	XXX	92,653,438
13.6 Class 6	604,804	7,442,568	7,894,469	0	14,646,960	30,588,801	0.2	32,730,283	0.2	XXX	30,588,801
13.7 Totals	655,633,676	3,068,862,073	2,066,212,329	434,515,506	160,940,054	6,386,163,638	34.2	6,547,050,306	41.8	XXX	6,386,163,638
13.8 Line 13.7 as a % of Col. 6	10.3	48.1	32.4	6.8	2.5	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	3.5	16.4	11.1	2.3	0.9	34.2	XXX	XXX	XXX	XXX	34.2

(a) Includes \$ 2,365,432,779 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 1,214,370,747 current year, \$ 1,305,468,713 prior year of bonds with Z designations and \$ 1,000,000,000 current year, \$ 0 prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 5,209,316 current year, \$ 20,045,804 prior year of bonds with 5\* designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

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

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations	13,562,176	135,958,928	392,023,213	121,906,753	0	663,451,070	3.5	144,019,010	0.9	656,483,132	6,967,939
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	8,301,690	20,639,673	16,049,768	2,334,070	0	47,325,201	0.3	62,789,377	0.4	47,325,201	0
1.7 Totals	21,863,866	156,598,601	408,072,981	124,240,823	0	710,776,271	3.8	206,808,387	1.3	703,808,333	6,967,939
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations	217,601	870,404	1,088,005	1,849,608	0	4,025,618	0.0	5,894,224	0.0	0	4,025,618
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	217,601	870,404	1,088,005	1,849,608	0	4,025,618	0.0	5,894,224	0.0	0	4,025,618
<b>3. States, Territories, and Possessions Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations	12,502,490	10,057,017	0	3,710,939	0	26,270,446	0.1	26,236,875	0.2	26,270,446	0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	12,502,490	10,057,017	0	3,710,939	0	26,270,446	0.1	26,236,875	0.2	26,270,446	0
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations	9,007,939	1,498,210	0	0	0	10,506,149	0.1	9,118,184	0.1	10,506,149	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	9,007,939	1,498,210	0	0	0	10,506,149	0.1	9,118,184	0.1	10,506,149	0
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations	0	40,714,186	4,164,206	0	0	44,878,392	0.2	5,503,505	0.0	44,878,392	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	19,337,483	30,136,501	4,049,325	12,770,181	8,916,376	75,209,866	0.4	119,699,518	0.8	75,209,866	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
5.3 Defined	513,447,755	1,303,651,399	542,406,702	232,648,889	53,884,194	2,646,038,939	14.2	1,533,215,395	9.8	2,646,038,939	0
5.4 Other	3,819,039	32,578,606	7,332,254	266,159	0	43,996,058	0.2	34,682,629	0.2	43,996,057	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 Other	65,385	37,539,357	3,052,495	3,116,675	0	43,773,912	0.2	6,599,526	0.0	43,773,913	0
5.7 Totals	536,669,662	1,444,020,049	561,004,982	248,801,904	62,800,570	2,853,897,167	15.3	1,699,700,573	10.8	2,853,897,167	0

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations	143,560,911	595,698,884	313,623,711	25,691,013	64,973,046	1,143,547,565	6.1	1,076,635,248	6.9	911,119,121	232,428,443
6.2 Single Class Mortgage-Backed/Asset-Based Securities	476,167	2,158,244	301,005	0	0	2,935,416	0.0	0	0.0	2,935,416	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other	0	7,335,999	8,485,795	0	0	15,821,794	0.1	19,272,131	0.1	15,821,794	0
6.7 Totals	144,037,078	605,193,127	322,410,511	25,691,013	64,973,046	1,162,304,775	6.2	1,095,907,379	7.0	929,876,331	232,428,443
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations	1,191,145,357	5,230,224,537	2,858,329,858	599,225,827	302,342,689	10,181,268,268	54.5	9,408,311,886	60.0	5,537,889,401	4,643,378,867
7.2 Single Class Mortgage-Backed/Asset-Based Securities	7,710,942	45,442,569	17,716,143	4,510,451	185,250	75,565,355	0.4	50,641,684	0.3	16,523,300	59,042,054
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined	192,932,438	265,575,490	50,673,131	47,158,595	34,461,584	590,801,238	3.2	514,744,540	3.3	566,229,124	24,572,113
7.4 Other	69,179,428	366,502,834	254,673,605	129,678,906	62,469,512	882,504,285	4.7	917,489,342	5.9	788,200,778	94,303,506
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	492,544	4,640,071	25,031,729	3,647,003	0	33,811,347	0.2	39,444,663	0.3	0	33,811,347
7.6 Other	188,244,778	931,861,960	535,057,684	155,871,532	50,448,851	1,861,484,805	10.0	1,510,412,546	9.6	845,701,507	1,015,783,298
7.7 Totals	1,649,705,487	6,844,247,461	3,741,482,150	940,092,314	449,907,886	13,025,435,298	72.9	12,441,044,661	79.4	7,754,544,110	5,870,891,185
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations	24,958,965	83,507,633	72,873,090	112,864,904	5,896,288	300,100,880	1.6	182,870,300	1.2	28,712,910	271,387,971
8.7 Totals	24,958,965	83,507,633	72,873,090	112,864,904	5,896,288	300,100,880	1.6	182,870,300	1.2	28,712,910	271,387,971
<b>9. Parents, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations	462,481	0	0	0	0	462,481	0.0	0	0.0	0	462,481
9.2 Single Class Mortgage-Backed/Asset-Based Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
9.5 Defined	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals	462,481	0	0	0	0	462,481	0.0	0	0.0	0	462,481

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**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total From Col. 6 Prior Year	% From Col. 6 Prior Year	Total Publicly Traded	Total Privately Placed
<b>10. Total Bonds Current Year</b>												
10.1	Issuer Obligations	1,395,417,920	6,098,529,799	3,642,102,083	865,249,044	373,212,023	12,374,510,869	66.2	XXX	XXX	7,215,859,551	5,158,651,319
10.2	Single Class Mortgage-Backed/Asset-Backed Bonds	35,826,282	98,376,987	38,116,241	19,614,702	9,101,626	201,035,838	1.1	XXX	XXX	141,993,783	59,042,054
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
10.3	Defined	706,380,193	1,569,226,889	593,079,833	279,807,484	88,345,778	3,236,840,177	17.3	XXX	XXX	3,212,268,063	24,572,113
10.4	Other	72,998,467	399,081,440	262,005,859	129,945,065	62,469,512	926,500,343	5.0	XXX	XXX	832,196,835	94,303,506
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
10.5	Defined	492,544	4,640,071	25,031,729	3,647,003	0	33,811,347	0.2	XXX	XXX	0	33,811,347
10.6	Other	188,310,163	976,737,316	546,595,974	158,988,207	50,448,851	1,921,080,511	10.3	XXX	XXX	905,297,214	1,015,783,298
10.7	Totals	2,399,425,569	9,146,592,502	5,106,931,719	1,457,251,505	583,577,790	18,693,779,085	100.0	XXX	XXX	12,307,615,446	6,386,163,637
10.8	Line 10.7 as a % of Col. 6	12.8	48.9	27.3	7.8	3.1	100.0	XXX	XXX	XXX	65.8	34.2
<b>11. Total Bonds Prior Year</b>												
11.1	Issuer Obligations	1,663,274,698	5,045,455,724	3,040,939,740	777,102,463	331,816,607	XXX	XXX	10,858,589,232	69.3	5,558,584,768	5,300,004,465
11.2	Single Class Mortgage-Backed/Asset-Backed Bonds	29,375,453	100,702,129	37,818,402	41,476,528	23,758,065	XXX	XXX	233,130,577	1.5	193,895,547	39,235,031
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
11.3	Defined	693,055,661	867,572,554	373,315,469	89,277,357	24,738,894	XXX	XXX	2,047,959,935	13.1	2,001,397,367	46,562,568
11.4	Other	117,310,786	348,824,601	295,207,978	157,670,189	33,158,417	XXX	XXX	952,171,971	6.1	848,192,316	103,979,655
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
11.5	Defined	3,714,807	20,683,670	15,046,186	0	0	XXX	XXX	39,444,663	0.3	21,660,841	17,783,821
11.6	Other	177,674,514	704,719,514	485,127,042	154,726,631	14,036,614	XXX	XXX	1,536,284,203	9.8	496,799,436	1,039,484,767
11.7	Totals	2,684,405,919	7,087,958,192	4,247,454,817	1,220,253,032	427,508,614	XXX	XXX	15,667,580,581	100.0	9,120,530,275	6,547,050,307
11.8	Line 11.7 as a % of Col. 8	17.1	45.2	27.1	7.8	2.7	XXX	XXX	100.0	XXX	58.2	41.8
<b>12. Total Publicly Traded Bonds</b>												
12.1	Issuer Obligations	907,408,592	3,539,668,582	1,963,469,945	555,233,954	250,078,478	7,215,859,551	38.6	5,558,584,767	35.5	7,215,859,551	XXX
12.2	Single Class Mortgage-Backed/Asset-Backed Bonds	28,353,085	57,880,423	27,043,947	19,614,703	9,101,626	141,993,784	0.8	193,895,546	1.2	141,993,784	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
12.3	Defined	695,351,826	1,561,149,076	590,594,301	277,433,753	87,739,107	3,212,268,063	17.2	2,001,397,368	12.8	3,212,268,063	XXX
12.4	Other	66,792,831	356,663,563	229,640,917	116,630,012	62,469,512	832,196,835	4.5	848,192,316	5.4	832,196,835	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
12.5	Defined	0	0	0	0	0	0	0.0	21,660,841	0.1	0	XXX
12.6	Other	45,885,558	562,368,784	229,970,279	53,823,579	13,249,013	905,297,213	4.8	496,799,436	3.2	905,297,213	XXX
12.7	Totals	1,743,791,892	6,077,730,428	3,040,719,389	1,022,736,001	422,637,736	12,307,615,446	65.8	9,120,530,274	58.2	12,307,615,446	XXX
12.8	Line 12.7 as a % of Col. 6	14.2	49.4	24.7	8.3	3.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9	Line 12.7 as a % of Line 10.7, Col. 6, Section 10	9.3	32.5	16.3	5.5	2.3	65.8	XXX	XXX	XXX	65.8	XXX
<b>13. Total Privately Placed Bonds</b>												
13.1	Issuer Obligations	488,009,327	2,558,861,218	1,678,632,139	310,015,091	123,133,544	5,158,651,319	27.6	5,300,004,465	33.8	XXX	5,158,651,319
13.2	Single Class Mortgage-Backed/Asset-Backed Bonds	7,473,196	40,496,564	11,072,294	0	0	59,042,054	0.3	39,235,031	0.3	XXX	59,042,054
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES												
13.3	Defined	11,028,368	8,077,812	2,485,531	2,373,731	606,672	24,572,114	0.1	46,562,568	0.3	XXX	24,572,114
13.4	Other	6,205,636	42,417,876	32,364,941	13,315,052	0	94,303,505	0.5	103,979,656	0.7	XXX	94,303,505
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES												
13.5	Defined	492,544	4,640,071	25,031,729	3,647,003	0	33,811,347	0.2	17,783,821	0.1	XXX	33,811,347
13.6	Other	142,424,605	414,368,532	316,625,694	105,164,629	37,199,838	1,015,783,298	5.4	1,039,484,767	6.6	XXX	1,015,783,298
13.7	Totals	655,633,676	3,068,862,073	2,066,212,328	434,515,506	160,940,064	6,386,163,637	34.2	6,547,050,308	41.8	XXX	6,386,163,637
13.8	Line 13.7 as a % of Col. 6	10.3	48.1	32.4	6.8	2.5	100.0	XXX	XXX	XXX	100.0	100.0
13.9	Line 13.7 as a % of Line 10.7, Col. 6, Section 10	3.5	16.4	11.1	2.3	0.9	34.2	XXX	XXX	XXX	65.8	34.2

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

**SCHEDULE DA - PART 2**

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	198,300,409	198,300,409	0	0	0
2. Cost of short-term investments acquired	18,284,536,048	18,284,536,048			
3. Increase (decrease) by adjustment	(1,118,940)	(1,118,940)			
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	(29,094)	(29,094)			
6. Consideration received on disposal of short-term investments	18,243,381,503	18,243,381,503			
7. Book/adjusted carrying value, current year	238,306,920	238,306,920	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	238,306,920	238,306,920	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	238,306,920	238,306,920	0	0	0
12. Income collected during year	11,407,072	11,407,072			
13. Income earned during year	11,500,052	11,500,052			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

## SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Owned

- 1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) .....
- 2. Cost/Option Premium (Section 2, Column 7) .....
- 3. Increase/(Decrease) by Adjustment (Section 1, Column 12) (Section 1, Column 13) .....
- 4. Gain/(Loss) on Termination:
  - 4.1 Recognized (Section 3, Column 14) .....
  - 4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15) .....
- 5. Consideration received on terminations (Section 3, Column 12) .....
- 6. Used to Adjust Basis on Open Contracts (Section 1, Column 13) .....
- 7. Disposition of deferred amount on contracts terminated in prior year:
  - 7.1 Recognized .....
  - 7.2 Used to Adjust Basis of Hedged Item .....
- 8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7) .....

**NONE**

## SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Written

- 1. Aggregate write-in book value, December 31, prior year (Line 8, prior year) .....
- 2. Consideration received (Section 2, Column 7) .....
- 3. Increase/(Decrease) by Adjustment (Section 1, Column 12) (Section 1, Column 13) .....
- 4. Gain/(Loss) on Termination:
  - 4.1 Recognized (Section 3, Column 14) .....
  - 4.2 Used to Adjust Basis (Section 3, Column 15) .....
- 5. Consideration paid on terminations (Section 3, Column 12) .....
- 6. Used to Adjust Basis on Open Contracts (Section 1, Column 13) .....
- 7. Disposition of deferred amount on contracts terminated in prior year:
  - 7.1 Recognized .....
  - 7.2 Used to Adjust Basis .....
- 8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7) .....

**NONE**

## SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

### Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards

1. Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year) .....	0
2. Cost or (Consideration Received) (Section 2, Column 7) .....	(2,230,000)
3. Increase/(Decrease) by Adjustment (Section 1, Column 12) plus (Section 3, Column 13) .....	402,791
4. Gain/(Loss) on Termination:	
4.1 Recognized (Section 3, Column 14) .....	(32,469,900)
4.2 Used to Adjust Basis of Hedged Item (Section 3, Column 15) .....	5,324,600
5. Consideration received (or paid) on terminations (Section 3, Column 12) .....	(27,145,300)
6. Used to Adjust Basis of Hedged Item on Open Contracts (Section 1, Column 13) .....	0
7. Disposition of deferred amount on contracts terminated in prior year:	
7.1 Recognized .....	
7.2 Used to Adjust Basis of Hedged Item .....	0
8. Aggregate write-in book value, December 31, Current Year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7) .....	(1,827,209)

## SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

### Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts

1. Aggregate write-in book value, December 31, prior year (Section 4, Line 8, prior year) .....	3,520,729
2. Change in total Variation Margin on Open Contracts (Difference between years - Section 1, Column 6) .....	15,832,827
3.1 Change in Variation Margin on Open Contracts used to Adjust Basis of Hedged Item (Section 1, Column 11) .....	0
3.2 Change in variation margin on open contracts recognized (Difference between years - Section 1, Column 10) .....	87,273
4.1 Variation Margin on Contracts Terminated During the Year (Section 3, Column 6) .....	(27,070,388)
4.2 Less:	
4.21 Gain/(Loss) Recognized in Current Year (Section 3, Column 11) .....	(20,010,543)
4.22 Gain/(Loss) Used to Adjust Basis of Hedge (Section 3, Column 12) .....	(7,059,845)
4.3 Subtotal (Line 4.1 minus Line 4.2) .....	0
5.1 Net additions to Cash Deposits (Section 2, Column 7) .....	16,602,701
5.2 Less: Net Reductions to Cash Deposits (Section 3, Column 9) .....	0
6. Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2) .....	4,377,875
7. Disposition of Gain/(Loss) on Contracts Terminated in Prior Year:	
7.1 Recognized .....	
7.2 Used to Adjust Basis of Hedged Item .....	0
8. Aggregate write-in book value, December 31, Current Year (Lines 6 + 7.1 + 7.2) .....	4,377,875

## SCHEDULE DB - PART E - VERIFICATION BETWEEN YEARS

### Verification of Statement Value and Fair Value of Open Contracts

	Statement Value
1. Part A, Section 1, Column 10 .....	0
2. Part B, Section 1, Column 10 .....	0
3. Part C, Section 1, Column 10 .....	252,734,881
4. Part D, Section 1, Column 9 - 12 .....	4,377,876
5. Lines (1) - (2) + (3) + (4) .....	257,112,757
6. Part E, Section 1, Column 4 .....	286,793,815
7. Part E, Section 1, Column 5 .....	(29,681,058)
8. Lines (5) - (6) - (7) .....	0
	Fair Value
9. Part A, Section 1, Column 11 .....	0
10. Part B, Section 1, Column 11 .....	0
11. Part C, Section 1, Column 11 .....	208,856,400
12. Part D, Section 1, Column 9 .....	42,192,097
13. Lines (9) - (10) + (11) + (12) .....	251,048,498
14. Part E, Section 1, Column 7 .....	590,654,608
15. Part E, Section 1, Column 8 .....	(339,606,110)
16. Lines (13) - (14) - (15) .....	0

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SCHEDULE DB - PART F- SECTION 1

Summary of Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset		Components of the Replicated (Synthetic) Asset										
1	2	3	4	5	6	7	8	9	10	11	12	
Replication RSAT Number	Description	NAIC Designation or Other Description	Statement Value	Fair Value	Description	Fair Value	CUSIP	Description	Statement Value	Fair Value	NAIC Designation or Other Description	
	Fixed rate note tied to Corning Inc through a credit default swap.	3Z	5,260,963	5,784,970	Credit default swap on Corning Inc, 0%, 11/08/2015.	(1,024,730)	853333-BE-6	Standard Cr Card Master, 7.25%, 04/07/2006.	6,285,693	6,809,700	1	
	Fixed rate note tied to Lowe's Companies Inc through a credit default swap.	1Z	2,114,291	2,288,960	Credit default swap on Lowe's Companies Inc, 0%, 02/16/2021.	19,060	853333-BE-6	Standard Cr Card Master, 7.25%, 04/07/2006.	2,095,231	2,269,900	1	
347471A03	Fixed rate note tied to Fort James Corporation through a credit default swap.	3	5,415,283	5,425,031	Credit default swap on Fort James Corporation, 6.875%, 09/15/2007.	(587,449)	02582J-BN-9	AMCA 2001-5 A, 2.00313%, 11/15/2010.	6,002,732	6,012,480	1PE	
347471A03	Fixed rate note tied to Fort James Corporation through a credit default swap.	3	2,697,532	3,015,816	Credit default swap on Fort James Corporation, 6.875%, 09/15/2007.	(293,724)	17303C-BM-2	CCMT 1999-2 A, 5.875%, 03/10/2011.	2,991,257	3,309,540	1	
	Fixed rate note tied to Lowe's Companies Inc through a credit default swap.	1Z	5,048,191	5,477,131	Credit default swap on Lowe's Companies Inc, 0%, 02/16/2021.	9,431	55264T-AC-5	MBNAS 2001-A1 A1, 5.75%, 10/15/2008.	5,038,759	5,467,700	1	
	Fixed rate note tied to Verizon Global Fdg Corp through a credit default swap.	1Z	5,013,814	5,442,755	Credit default swap on Verizon Global Fdg Corp, 0%, 05/15/2021.	(24,945)	55264T-AC-5	MBNAS 2001-A1 A1, 5.75%, 10/15/2008.	5,038,759	5,467,700	1	
	Fixed rate note tied to Royal Caribbean Cruises through a credit default swap.	3Z	2,861,483	3,118,848	Credit default swap on Royal Caribbean Cruises, 8.25%, 04/01/2005.	(161,772)	55264T-AC-5	MBNAS 2001-A1 A1, 5.75%, 10/15/2008.	3,023,256	3,280,620	1	
	Fixed rate note tied to Royal Caribbean Cruises through a credit default swap.	3Z	1,892,755	1,894,852	Credit default swap on Royal Caribbean Cruises, 8.25%, 04/01/2005.	(107,848)	055237-AO-4	BAWT 2001-A A, 1.94313%, 06/15/2008.	2,000,603	2,002,700	1PE	
	Fixed rate note tied to Legg Mason Inc through a credit default swap.	2Z	4,038,616	4,040,719	Credit default swap on Legg Mason Inc, 0%, 06/06/2031.	35,639	55262T-FU-2	MBNAM 2000-K A, 1.97%, 03/17/2008.	4,002,977	4,005,080	1PE	
	Fixed rate note tied to Legg Mason Inc through a credit default swap.	2Z	3,158,535	3,356,909	Credit default swap on Legg Mason Inc, 0%, 06/06/2031.	26,729	55262T-FR-9	MBNAM 2000-I A, 6.9%, 01/15/2008.	3,131,806	3,330,180	1PE	
086516A00	Fixed rate note tied to Best Buy through a credit default swap.	2	9,975,185	9,977,320	Credit default swap on Best Buy, 0.684%, 06/27/2021.	(27,680)	981464-AG-5	WEFMT 2001-A A, 2.06313%, 06/16/2008.	10,002,865	10,005,000	1PE	
	Fixed rate note tied to Vodafone Group Plc through a credit default swap.	1Z	2,013,708	2,016,671	Credit default swap on Vodafone Group Plc, 7.75%, 02/15/2010.	7,891	337435-CF-6	FUSAM 1997-4 A, 2.03%, 02/17/2010.	2,005,817	2,008,780	1PE	
	Fixed rate note tied to Vodafone Group Plc through a credit default swap.	1Z	10,019,473	10,561,753	Credit default swap on Vodafone Group Plc, 7.75%, 02/15/2010.	39,453	14040K-CD-8	COOMT 2001-8A A, 4.6%, 08/17/2009.	9,980,020	10,522,300	1	
	Fixed rate note tied to AT&T Corp through a credit default swap.	2Z	1,950,788	1,953,751	Credit default swap on AT&T Corp, 6%, 03/15/2009.	(55,029)	337435-CF-6	FUSAM 1997-4 A, 2.03%, 02/17/2010.	2,005,817	2,008,780	1PE	
001957A08	Fixed rate note tied to AT&T Corp through a credit default swap.	2	10,416,922	11,109,754	Credit default swap on AT&T Corp, 6%, 03/15/2009.	(275,147)	17305E-AG-0	CCCIT 2000-A3 A3, 6.875%, 11/16/2009.	10,692,068	11,384,900	1	
812404B#7	Fixed rate note tied to Sears Roebuck Acceptance through a credit default swap.	2	928,233	929,715	Credit default swap on Sears Roebuck Acceptance, 7%, 02/01/2011.	(74,675)	337435-CF-6	FUSAM 1997-4 A, 2.03%, 02/17/2010.	1,002,909	1,004,390	1PE	
	Fixed rate note tied to Sears Roebuck Acceptance through a credit default swap.	2Z	4,616,633	4,887,773	Credit default swap on Sears Roebuck Acceptance, 7%, 02/01/2011.	(373,377)	14040K-CD-8	COOMT 2001-8A A, 4.6%, 08/17/2009.	4,990,010	5,261,150	1	
	Fixed rate note tied to Toys R Us through a credit default swap.	2Z	5,049,781	5,396,197	Credit default swap on Toys R Us, 7.625%, 08/01/2011.	(296,253)	17305E-AG-0	CCCIT 2000-A3 A3, 6.875%, 11/16/2009.	5,346,034	5,692,450	1	
590188Z#8	Fixed rate note tied to Merrill Lynch & Co through a credit default swap.	1	10,049,502	10,785,582	Credit default swap on Merrill Lynch & Co, 6%, 02/17/2009.	20,682	55264T-AO-4	MBNAS 2002-A1 A1, 4.95%, 06/15/2009.	10,028,821	10,764,900	1	
	Fixed rate note tied to Kohls Corporation through a credit default swap.	2Z	5,020,747	5,017,772	Credit default swap on Kohls Corporation, 0%, 06/12/2020.	18,122	17305E-AN-5	CCCIT 2001-A5 A5, 1.825%, 06/10/2006.	5,002,625	4,999,650	1PE	
	Fixed rate note tied to Kohls Corporation through a credit default swap.	2Z	5,098,246	5,171,622	Credit default swap on Kohls Corporation, 0%, 06/12/2020.	18,122	853333-AV-3	Citibank Credit Card Mst, 5.95%, 09/07/2003.	5,080,124	5,153,500	1	

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**SCHEDULE DB - PART F- SECTION 1**

**Summary of Replicated (Synthetic) Assets Open**

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1	2	3	4	5	Derivative Instruments Open		Cash Instrument(s) Held				
Replication RSAT Number	Description	NAIC Designation or Other Description	Statement Value	Fair Value	6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description
413627A#7	Fixed rate note tied to Harrahs Operating Co Inc through a credit default swap	2	5,112,304	5,115,583	Credit default swap on Harrahs Operating Co Inc, 7.5%, 01/15/2009	107,783	55264T-AL-5	MBNAS 2001-A4 A, 1.95313%, 02/15/2007	5,004,521	5,007,800	1PE
02364JA*5	Fixed rate note tied to AOL Time Warner Inc through a credit default swap	2	4,902,189	5,151,057	Credit default swap on AOL Time Warner Inc, 0%, 12/06/2019	(241,993)	14040K-BT-4	COMT 2001-3A A, 5.45%, 03/16/2009	5,144,182	5,393,050	1
25179MA#0	Fixed rate note tied to Devon Energy Corporation through a credit default swap	2	9,708,685	10,169,345	Credit default swap on Devon Energy Corporation, 0%, 06/27/2020	214,805	85333J-BX-4	SCCMT 1995-9 A, 6.55%, 10/07/2007	9,493,880	9,954,540	1
25179MA@2	Fixed rate note tied to Devon Energy Corporation through a credit default swap	2	11,261,456	11,275,079	Credit default swap on Devon Energy Corporation, 0%, 06/27/2020	262,539	55262T-DM-2	MBNAM 1998-F A, 1.92625%, 02/15/2008	10,998,917	11,012,540	1PE
	Fixed rate note tied to Intl Lease Finance Corp through a credit default swap	1Z	14,950,630	16,054,749	Credit default swap on Intl Lease Finance Corp, 8.375%, 12/15/2004	(92,601)	55264T-AQ-4	MBNAS 2002-A1 A1, 4.95%, 06/15/2009	15,043,231	16,147,350	1
	Fixed rate note tied to Franklin Resources Inc through a credit default swap	1Z	10,057,356	10,408,796	Credit default swap on Franklin Resources Inc, 0%, 05/11/2031	73,996	14040P-AP-2	COMT 2001-7A A, 3.85%, 08/15/2007	9,983,360	10,334,800	1PE
883199A*2	Fixed rate note tied to Textron Financial Corp through a credit default swap	1	5,178,225	5,189,412	Credit default swap on Textron Financial Corp, 7.125%, 12/09/2004	168,262	55262T-FG-3	MBNAM 2000-D A, 2.02313%, 09/15/2009	5,009,963	5,021,150	1PE
216831B@5	Fixed rate note tied to Cooper Tire & Rubber Co through a credit default swap	2	7,065,104	7,625,401	Credit default swap on Cooper Tire & Rubber Co, 7.75%, 12/15/2009	113,281	17305E-AV-7	CCCIT 2002-A1 A1, 4.95%, 02/09/2009	6,951,823	7,512,120	1
216831B*7	Fixed rate note tied to Cooper Tire & Rubber Co through a credit default swap	2	3,049,484	3,049,809	Credit default swap on Cooper Tire & Rubber Co, 7.75%, 12/15/2009	48,549	02582J-BU-3	AMXCA 2002-1 A, 1.93313%, 09/15/2009	3,000,935	3,001,260	1PE
	Fixed rate note tied to Amgen Inc through a credit default swap	1Z	5,112,843	5,113,384	Credit default swap on Amgen Inc, 0%, 03/01/2032	111,284	02582J-BU-3	AMXCA 2002-1 A, 1.93313%, 09/15/2009	5,001,558	5,002,100	1PE
	Fixed rate note tied to Amgen Inc through a credit default swap	1Z	20,502,778	21,974,937	Credit default swap on Amgen Inc, 0%, 03/01/2032	445,137	55264T-AQ-4	MBNAS 2002-A1 A1, 4.95%, 06/15/2009	20,057,641	21,529,800	1
	Fixed rate note tied to Amgen Inc through a credit default swap	1Z	5,108,552	5,109,094	Credit default swap on Amgen Inc, 0%, 03/01/2032	106,994	02582J-BU-3	AMXCA 2002-1 A, 1.93313%, 09/15/2009	5,001,558	5,002,100	1PE
	Fixed rate note tied to General Elec Cap Corp through a credit default swap	1Z	4,952,728	5,352,940	Credit default swap on General Elec Cap Corp, 5.875%, 02/15/2012	(12,860)	17305E-AV-7	CCCIT 2002-A1 A1, 4.95%, 02/09/2009	4,965,588	5,365,800	1
	Fixed rate note tied to General Elec Cap Corp through a credit default swap	1Z	4,953,736	5,353,949	Credit default swap on General Elec Cap Corp, 5.875%, 02/15/2012	(11,851)	17305E-AV-7	CCCIT 2002-A1 A1, 4.95%, 02/09/2009	4,965,588	5,365,800	1
	Fixed rate note tied to Devon Financing Corp Ulc through a credit default swap	2Z	10,334,680	11,212,024	Credit default swap on Devon Financing Corp Ulc, 6.875%, 09/30/2011	267,824	55262T-EB-5	MBNAM 1999-B A, 5.9%, 08/15/2011	10,066,856	10,944,200	1
	Fixed rate note tied to Fifth Third Bank through a credit default swap	1Z	7,022,303	7,649,215	Credit default swap on Fifth Third Bank, 6.75%, 07/15/2005	30,415	44183R-AE-7	HPLCC 2002-1 A, 5.5%, 01/18/2011	6,991,888	7,618,800	1PE
	Fixed rate note tied to Farmer Mac through a credit default swap	1Z	4,783,959	5,187,824	Credit default swap on Farmer Mac, 5.4%, 10/14/2011	(210,126)	25466K-DY-2	DCMT 2002-2 A, 5.15%, 10/15/2009	4,994,085	5,397,950	1
	Fixed rate note tied to BJ Services Co through a credit default swap	2Z	4,997,034	5,444,828	Credit default swap on BJ Services Co, 0.3954%, 04/24/2022	2,828	44183R-AE-7	HPLCC 2002-1 A, 5.5%, 01/18/2011	4,994,206	5,442,000	1PE
	Fixed rate note tied to BJ Services Co through a credit default swap	2Z	4,996,913	5,400,778	Credit default swap on BJ Services Co, 0.3954%, 04/24/2022	2,828	25466K-DY-2	DCMT 2002-2 A, 5.15%, 10/15/2009	4,994,085	5,397,950	1
	Fixed rate note tied to Ocean Energy Inc through a credit default swap	2Z	8,058,563	8,704,747	Credit default swap on Ocean Energy Inc, 7.25%, 10/01/2011	68,027	25466K-DY-2	DCMT 2002-2 A, 5.15%, 10/15/2009	7,990,536	8,636,720	1
	Fixed rate note tied to Horace Mann Educators through a credit default swap	2Z	3,017,238	3,009,856	Credit default swap on Horace Mann Educators, 1.425%, 05/14/2032	9,796	14040K-BP-2	COMT 2001-1 A, 2.02313%, 12/15/2010	3,007,442	3,000,060	1PE
	Fixed rate note tied to Horace Mann Educators through a credit default swap	2Z	11,109,460	12,074,538	Credit default swap on Horace Mann Educators, 1.425%, 05/14/2032	35,918	55262T-EB-5	MBNAM 1999-B A, 5.9%, 08/15/2011	11,073,542	12,038,620	1

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**SCHEDULE DB - PART F- SECTION 1**

**Summary of Replicated (Synthetic) Assets Open**

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1	2	3	4	5	Derivative Instruments Open		Cash Instrument(s) Held				
Replication RSAT Number	Description	NAIC Designation or Other Description	Statement Value	Fair Value	6	7	8	9	10	11	12
					Description	Fair Value	CUSIP	Description	Statement Value	Fair Value	NAIC Designation or Other Description
	Fixed rate note tied to NCR Corp through a credit default swap.....	2Z	5,157,113	5,524,544	Credit default swap on NCR Corp, 7.125%, 06/15/2009.....	42,794	14040K-AH-1	COMT 1998-1 A, 6.31%, 06/15/2011.....	5,114,319	5,481,750	1
	Fixed rate note tied to Medtronic Inc through a credit default swap.....	1Z	8,977,422	9,932,272	Credit default swap on Medtronic Inc, 1.25%, 09/15/2021.....	3,652	17303C-BM-2	CCIMT 1999-2 A, 5.875%, 03/10/2011.....	8,973,770	9,928,620	1
	Fixed rate note tied to Medtronic Inc through a credit default swap.....	1Z	1,023,270	1,096,756	Credit default swap on Medtronic Inc, 1.25%, 09/15/2021.....	406	14040K-AH-1	COMT 1998-1 A, 6.31%, 06/15/2011.....	1,022,864	1,096,350	1
	Fixed rate note tied to Medtronic Inc through a credit default swap.....	1Z	4,991,406	5,521,878	Credit default swap on Medtronic Inc, 1.25%, 09/15/2021.....	5,978	17303C-BM-2	CCIMT 1999-2 A, 5.875%, 03/10/2011.....	4,985,428	5,515,900	1
	Fixed rate note tied to American Express through a credit default swap.....	1Z	8,114,439	8,816,314	Credit default swap on American Express, 5.5%, 09/12/2006.....	60,954	55262T-EB-5	MBNAM 1999-B A, 5.9%, 08/15/2011.....	8,053,485	8,755,360	1
	Fixed rate note tied to American Express through a credit default swap.....	1Z	6,182,898	6,623,816	Credit default swap on American Express, 5.5%, 09/12/2006.....	45,716	14040K-AH-1	COMT 1998-1 A, 6.31%, 06/15/2011.....	6,137,182	6,578,100	1
	Fixed rate note tied to American Express through a credit default swap.....	1Z	1,004,705	1,110,799	Credit default swap on American Express, 5.5%, 09/12/2006.....	7,619	17303C-BM-2	Citibank Credit Card Master Trust CCIMT 1999-2 A.....	997,086	1,103,180	1
	Fixed rate note tied to Chiron Corp through a credit default swap.....	2Z	5,168,488	5,250,780	Credit default swap on Chiron Corp, 0%, 06/12/2031.....	46,380	17305E-AS-4	CCCIT 2001-A8 A8, 4.1%, 12/07/2006.....	5,122,109	5,204,400	1
	Fixed rate note tied to Chiron Corp through a credit default swap.....	2Z	5,167,509	5,249,800	Credit default swap on Chiron Corp, 0%, 06/12/2031.....	45,400	17305E-AS-4	CCCIT 2001-A8 A8, 4.1%, 12/07/2006.....	5,122,109	5,204,400	1
	Fixed rate note tied to Laboratory Corp Of Amer through a credit default swap.....	1Z	9,081,988	9,087,727	Credit default swap on Laboratory Corp Of Amer, 0%, 09/11/2021.....	324,077	55264T-AL-5	MBNAS 2001-A4 A, 1.95313%, 02/15/2007.....	8,757,911	8,763,650	1PE
	Fixed rate note tied to Laboratory Corp Of Amer through a credit default swap.....	1Z	6,489,192	6,491,671	Credit default swap on Laboratory Corp Of Amer, 0%, 09/11/2021.....	231,484	25466K-BH-1	DCMT 1997-3 A, 1.95313%, 04/16/2007.....	6,257,708	6,260,188	1PE
	Fixed rate note tied to Laboratory Corp Of Amer through a credit default swap.....	1Z	4,742,656	5,142,868	Credit default swap on Laboratory Corp Of Amer, 0%, 09/11/2021.....	(222,932)	17305E-AV-7	CCCIT 2002-A1 A1, 4.95%, 02/09/2009.....	4,965,588	5,365,800	1
	Fixed rate note tied to Reuters Group Plc through a credit default swap.....	1Z	9,506,940	9,730,845	Credit default swap on Reuters Group Plc, 5.375%, 11/26/2004.....	(437,355)	06423R-AE-6	B0IT 2002-A3 A3, 3.59%, 05/17/2010.....	9,944,296	10,168,200	1
	Fixed rate note tied to Reuters Group Plc through a credit default swap.....	1Z	9,950,900	10,174,804	Credit default swap on Reuters Group Plc, 5.375%, 11/26/2004.....	6,604	06423R-AE-6	B0IT 2002-A3 A3, 3.59%, 05/17/2010.....	9,944,296	10,168,200	1
	Fixed rate note tied to Gannett Co. Inc through a credit default swap.....	1Z	4,875,056	5,275,269	Credit default swap on Gannett Co. Inc, 6.375%, 04/01/12.....	(90,531)	17305E-AV-7	CCCIT 2002-A1 A1, 4.95%, 02/09/2009.....	4,965,588	5,365,800	1
	Fixed rate note tied to Gannett Co. Inc through a credit default swap.....	1Z	4,903,553	5,307,419	Credit default swap on Gannett Co. Inc, 6.375%, 04/01/12.....	(90,531)	25466K-DY-2	DCMT 2002-2 A, 5.15%, 10/15/2009.....	4,994,085	5,397,950	1
	Fixed rate note tied to Brinker International through a credit default swap.....	1Z	5,022,877	5,022,246	Credit default swap on Brinker International, 0%, 10/10/21.....	16,796	16151R-BA-0	Chase Credit Card CHAMT 2001-5A A, FLT%, 2/15/07.....	5,006,081	5,005,450	1PE
	Fixed rate note tied to Allergan Inc. through a credit default swap.....	1Z	5,034,503	5,036,903	Credit default swap on Allergan Inc., 0%, 11/06/22.....	34,503	06423R-AJ-5	Bank One Issuance Trust B0IT 2002-A5 A5, FLT%, 6/15/10.....	5,000,000	5,002,400	1PE
	Fixed rate note tied to Caterpillar Fin Services through a credit default swap.....	1Z	5,067,153	5,069,553	Credit default swap on Caterpillar Fin Services, 4.875%, 06/15/07.....	67,153	33901H-BE-2	Fleet Credit Card Master Trust II FCMT 2002 - B A, FLT%, 4/15/10.....	5,000,000	5,002,400	1PE
	Fixed rate note tied to Gannett Co. Inc through a credit default swap.....	1Z	5,040,405	5,046,739	Credit default swap on Gannett Co. Inc, 6.375%, 04/01/12.....	22,039	25466K-DJ-5	Discover Credit Card Master Trust I DCMT 2001-1 A, FLT%, 1/15/08.....	5,018,366	5,024,700	1PE
<b>9999999 Totals</b>			<b>384,379,374</b>	<b>403,794,248</b>	<b>XXX</b>	<b>(1,486,460)</b>	<b>XXX</b>	<b>XXX</b>	<b>385,865,834</b>	<b>405,280,708</b>	<b>XXX</b>

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**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**SCHEDULE DB - PART F - SECTION 2**

**Reconciliation of Replicated (Synthetic) Assets Open**

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory .....	28	137,462,586	37	191,424,586	52	271,896,786	57	365,108,413	28	137,462,586
2. Add: Opened or Acquired Transactions .....	10	63,919,000	15	80,472,200	7	50,058,208	6	29,943,548	38	224,392,956
3. Add: Increases in Replicated Asset Statement Value .....	XXX		XXX		XXX	59,392,400	XXX	7,567,066	XXX	66,959,466
4. Less: Closed or Disposed of Transactions .....	1	9,957,000			2	8,601,500			3	18,558,500
5. Less: Positions Disposed of For Failing Effectiveness Criteria .....									0	0
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value .....	XXX		XXX		XXX	7,637,481	XXX	18,239,653	XXX	25,877,134
7. Ending Inventory	37	191,424,586	52	271,896,786	57	365,108,413	63	384,379,374	63	384,379,374

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**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
L050680050		FL	2000	500,000	0		Partially settled in 2001, partially won in 2002..
L076854550		TX	1998	10,000	7,500		Settlement
L024290180		OH	2000	44,000	30,000		Settlement
<b>0199999 - Disposed of: Death Claims - Ordinary</b>				554,000	37,500		XXX
<b>0599999 - Death Claims - Disposed Of</b>				554,000	37,500		XXX
<b>2699999 - Claims Disposed of During Current Year</b>				554,000	37,500		XXX
L034099460		PA	2001	200,000	0	200,000	Material Misrepresentation
L033558040		OH	2001	66,000	0	66,000	Material Misrepresentation
L031204790		PA	1995	75,000	0	75,000	Material Misrepresentation
B100284340		PA	1991	100,000	0	100,000	Beneficiary Dispute
Unknown		OH	2002	687,000	0	687,000	Claim Denial
<b>2799999 - Resisted: Death Claims - Ordinary</b>				1,128,000		1,128,000	XXX
<b>3199999 - Death Claims - Resisted</b>				1,128,000		1,128,000	XXX
<b>5299999 - Claims Resisted During Current Year</b>				1,128,000		1,128,000	XXX
<b>5399999 Totals</b>				1,682,000	37,500	1,128,000	XXX

**ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
<b>PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX
2. Premiums earned	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX	.0	XXX
3. Incurred claims	962,026	0.0	962,571	0.0	.0	0.0	(45,139,173)	0.0	577,706	0.0	22,601,272	0.0	21,930,313	0.0	15,046	0.0	14,291	0.0
4. Increase in contract reserves	2,890,015	0.0	6,667,110	0.0	.0	0.0	(1,105,203)	0.0	169,111	0.0	(730,626)	0.0	(1,800,558)	0.0	(6,884)	0.0	(302,935)	0.0
5. Commissions (a)	(74,105,515)	0.0	(63,062,463)	0.0	.0	0.0	(137,315)	0.0	(309,538)	0.0	(9,287,845)	0.0	(1,298,696)	0.0	(1,614)	0.0	(8,044)	0.0
6. General insurance expenses	66,002,164	0.0	56,311,011	0.0	.0	0.0	74,992	0.0	271,644	0.0	8,150,819	0.0	1,139,708	0.0	1,416	0.0	52,574	0.0
7. Taxes, licenses and fees	8,149,904	0.0	6,751,452	0.0	.0	0.0	1,398,452	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
8. Total expenses incurred	46,553	0.0	.0	0.0	.0	0.0	1,336,129	0.0	(37,894)	0.0	(1,137,026)	0.0	(158,988)	0.0	(198)	0.0	44,530	0.0
9. Aggregate write-ins for deductions	(3,898,594)	0.0	(7,629,681)	0.0	.0	0.0	44,908,247	0.0	(708,923)	0.0	(20,733,620)	0.0	(19,970,767)	0.0	(7,964)	0.0	244,114	0.0
10. Gain from underwriting before dividends or refunds	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
11. Dividends or refunds	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
12. Gain from underwriting after dividends or refunds	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
<b>DETAILS OF WRITE-INS</b>																		
0901. Increase in reserves for rate stabilization	(962,572)	0.0	(962,572)	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
0902. Experience rate credits	586,623	0.0	553,762	0.0	.0	0.0	32,861	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
0903. Modco reserve adjustment	(3,522,645)	0.0	(7,220,871)	0.0	.0	0.0	44,875,386	0.0	(708,923)	0.0	(20,733,620)	0.0	(19,970,767)	0.0	(7,964)	0.0	244,114	0.0
0998. Summary of remaining write-ins for Line 9 from overflow page	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	(3,898,594)	0.0	(7,629,681)	0.0	0	0.0	44,908,247	0.0	(708,923)	0.0	(20,733,620)	0.0	(19,970,767)	0.0	(7,964)	0.0	244,114	0.0

(a) Includes \$ ..... reported as "Contract, membership and other fees retained by agents."

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

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts			
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only
<b>PART 2 - RESERVES AND LIABILITIES</b>								
A. Premium Reserves:								
1. Unearned premiums	24,298,233	21,950,172	0	737,210	1,146,234	297,305	2,367	4,302
2. Advance premiums	363,609	0	0	36,891	309,175	17,353	34	156
3. Reserve for rate credits	145,046	0	0	145,046	0	0	0	0
4. Total premium reserves, current year	24,806,888	21,950,172	0	882,256	1,455,409	314,658	2,401	4,458
5. Total premium reserves, prior year	15,793,132	5,960,067	0	858,759	5,914,542	2,821,108	6,275	26,255
6. Increase in total premium reserves	9,013,756	15,990,105	0	23,497	(4,459,133)	(2,506,450)	(3,874)	(21,797)
B. Contract Reserves:								
1. Additional reserves	22,656,190	0	0	1,195,670	16,450,627	0	2,727	5,007,166
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	22,656,190	0	0	1,195,670	16,450,627	0	2,727	5,007,166
4. Total contract reserves, prior year	36,536,162	0	0	1,177,135	30,184,022	0	6,327	5,168,678
5. Increase in contract reserves	(13,879,972)	0	0	18,535	(13,733,395)	0	(3,600)	(161,512)
C. Claim Reserves and Liabilities:								
1. Total current year	140,825,599	62,701,000	0	14,600,000	34,975,251	26,090,234	38,030	1,042,570
2. Total prior year	121,115,144	35,196,400	0	15,905,000	41,673,098	25,839,977	128,754	1,349,273
3. Increase	19,710,455	27,504,600	0	355,872	(6,697,847)	250,257	(90,724)	(306,703)

**PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

1. Claims paid during the year:	0	0	0	0	0	0	0	0
1.1 On claims incurred prior to current year	0	0	0	0	0	0	0	0
1.2 On claims incurred during current year	0	0	0	0	0	0	0	0
2. Claim reserves and liabilities, December 31, current year:	0	0	0	0	0	0	0	0
2.1 On claims incurred prior to current year	0	0	0	0	0	0	0	0
2.2 On claims incurred during current year	0	0	0	0	0	0	0	0
3. Test:								
3.1 Line 1.1 and 2.1	0	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	0	0	0	0	0	0	0	0
3.3 Line 3.1 minus Line 3.2	0	0	0	0	0	0	0	0

The Company cedes its group and individual health business to Nationwide Mutual Insurance Company, an affiliate, on a modified coinsurance basis. Under the terms of the reinsurance contract, net claim payments are ceded, however, the claim reserves and liabilities remain with the Company. Schedule H, Part 3, in its current format, is not structured to handle MODOC arrangements.

Approximately \$21 million in individual A&H reserves have been ceded to unaffiliated reinsurers on a coinsurance basis.

**PART 4 - REINSURANCE**

A. Reinsurance Assumed:								
1. Premiums written	3,196,097	1,761,296	0	1,434,801	0	0	0	0
2. Premiums earned	3,858,669	2,414,761	0	1,443,908	0	0	0	0
3. Incurred claims	500,581	(113,754)	0	614,335	0	0	0	0
4. Commissions	455,772	261,666	0	194,106	0	0	0	0
B. Reinsurance Ceded:								
1. Premiums written	308,712,362	256,542,230	0	3,948,501	1,295,709	13,716,036	11,280	63,704
2. Premiums earned	295,641,717	240,552,124	0	3,925,203	1,298,346	16,220,196	15,085	85,403
3. Incurred claims	263,869,011	209,110,832	0	4,075,221	26,252,486	23,923,402	(162,367)	(289,747)
4. Commissions	100,165,676	85,357,439	0	548,605	509,456	2,081,495	2,573	12,877

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....	232,081,368	390,807	30,736,198	263,208,373
2. Beginning Claim Reserves and Liabilities .....	50,105,452	22,194	62,007,848	112,135,494
3. Ending Claim Reserves and Liabilities .....	79,659,095	45,008	62,329,312	142,033,415
4. Claims Paid .....	202,527,725	367,993	30,414,734	233,310,452
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims .....	288,488	0	633,392	921,880
6. Beginning Claim Reserves and Liabilities .....	600,000	0	9,610,000	10,210,000
7. Ending Claim Reserves and Liabilities .....	475,000	0	7,925,000	8,400,000
8. Claims Paid .....	413,488	0	2,318,392	2,731,880
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims .....	226,717,651	452,012	16,034,780	243,204,443
10. Beginning Claim Reserves and Liabilities .....	719,656	0	510,694	1,230,350
11. Ending Claim Reserves and Liabilities .....	4,597,932	0	5,009,882	9,607,814
12. Claims Paid .....	222,839,375	452,012	11,535,592	234,826,979
<b>D. Net:</b>				
13. Incurred Claims.....	5,652,205	(61,205)	15,334,810	20,925,810
14. Beginning Claim Reserves and Liabilities .....	49,985,796	22,194	71,107,154	121,115,144
15. Ending Claim Reserves and Liabilities .....	75,536,163	45,008	65,244,430	140,825,601
16. Claims Paid	(19,898,162)	(84,019)	21,197,534	1,215,353

## SCHEDULE O - PART 1

Development of Incurred Losses  
Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior .....	0	0	0	0	0
2. 1998 .....	0	0	0	0	0
3. 1999 .....	.xxx	0	0	0	0
4. 2000 .....	.xxx	.xxx	0	0	0
5. 2001 .....	.xxx	.xxx	.xxx	0	0
6. 2002 .....	.xxx	.xxx	.xxx	.xxx	0

Section B - Other Accident and Health

1. Prior .....	0	0	0	0	0
2. 1998 .....	0	0	0	0	0
3. 1999 .....	.xxx	0	0	0	0
4. 2000 .....	.xxx	.xxx	0	0	0
5. 2001 .....	.xxx	.xxx	.xxx	0	0
6. 2002 .....	.xxx	.xxx	.xxx	.xxx	0

Section C - Credit Accident and Health

1. Prior .....	0	0	0	0	0
2. 1998 .....	0	0	0	0	0
3. 1999 .....	.xxx	0	0	0	0
4. 2000 .....	.xxx	.xxx	0	0	0
5. 2001 .....	.xxx	.xxx	.xxx	0	0
6. 2002 .....	.xxx	.xxx	.xxx	.xxx	0

Beginning in 1996 Nationwide Life Insurance Company reinsured the accident and health business to an affiliate under a modified coinsurance agreement.

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

**SCHEDULE O - PART 2**

**Development of Incurred Losses  
Section A - Group Accident and Health**

Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998	0	0	0	XXX	XXX
2. 1999	XXX	0	0	0	XXX
3. 2000	XXX	XXX	0	0	0
4. 2001	XXX	XXX	XXX	0	0
5. 2002	XXX	XXX	XXX	XXX	0

**Section B - Other Accident and Health**

1. 1998	0	0	0	XXX	XXX
2. 1999	XXX	0	0	0	XXX
3. 2000	XXX	XXX	0	0	0
4. 2001	XXX	XXX	XXX	0	0
5. 2002	XXX	XXX	XXX	XXX	0

**Section C - Credit Accident and Health**

1. 1998	0	0	0	XXX	XXX
2. 1999	XXX	0	0	0	XXX
3. 2000	XXX	XXX	0	0	0
4. 2001	XXX	XXX	XXX	0	0
5. 2002	XXX	XXX	XXX	XXX	0

**SCHEDULE O - PART 3**

**Reserve and Liability Methodology - Exhibits 6 and 8**

Line of Business	1 Methodology	2 Amount
1. Industrial Life		
2. Ordinary Life	Development	300,000
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life	Development	1,675,000
7. Group Accident and Health	Development	49,720,000
8. Credit Accident and Health		
9. Other Accident and Health	Development	2,910,000
10. Total		54,605,000

Ordinary Life	Other	21,369,312
Group Life	Standard Factor	29,218
Group Accident and Health	Standard Factor	820,500
Other Accident and Health	Standard Factor	42,191,635

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

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed for Life Insurance, Annuities, Deposit Funds and Other Liabilities without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Amount in Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
92657	31-1000740	12/31/1996	Nationwide Life and Annuity Insurance Company	Columbus, OH	AMCO/I	0	0	1,579,941,641	0	4,341,741,894	0
92657	31-1000740	02/26/1999	Nationwide Life and Annuity Insurance Company	Columbus, OH	CO/I	150,789,988	109,817,098	1,579,941,641	0	4,341,741,894	0
60992	13-3690700	04/16/1993	First COVA Life Insurance Company	New York, NY	CO/I	2,041,770	455,064	(1,044)	0	0	0
60992	13-3690700	04/16/1993	First COVA Life Insurance Company	New York, NY	ADB/I	0	1,270,155	0	0	0	0
70335	94-0971150	01/01/1986	West Coast Life Insurance Company	San Francisco, CA	OTH/G	12,149,415	1,394,415	312,724	37,500	0	0
0299999	General Account - Non-Affiliates					14,191,185	3,119,634	311,680	37,500	0	0
0399999	General Account - Total General Account					164,981,173	112,936,732	1,580,253,321	37,500	4,341,741,894	0
0799999	Totals					164,981,173	112,936,732	1,580,253,321	37,500	4,341,741,894	0



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

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Paid Losses	7 Unpaid Losses
60895	35-0145825	11/06/1967	American United Life	Indianapolis, IN	1,015,150	382,024
65676	35-0472300	01/01/1986	Lincoln National Life Insurance Company	Fort Wayne, IN	908,692	2,035,081
93572	43-1235868	10/01/1980	Reinsurance Group of America	St. Louis, MO	317,587	176,358
68713	84-0499703	01/27/1996	ING	Denver, CO	242,484	79,028
98078	38-2450502	01/01/2001	Manulife Reinsurance Corporation	Toronto, ON	14,851	5,026
70025	91-6027719	01/01/1985	General Electric Capital Assurance Company	Richmond, VA	5,000	4,456
82627	13-1562932	01/01/1969	Swiss Re	Stamford, CT	496,769	193,049
65099	04-1414660	01/01/1985	John Hancock Life Insurance Company	Boston, MA	5,000	
0299999 - Life and Annuity - Non-Affiliates					3,005,533	2,875,022
0399999 - Totals - Life and Annuity					3,005,533	2,875,022
11991	38-0865250	04/01/1993	National Casualty Insurance Company	Southfield, MI	0	280,000
0499999 - Accident and Health Affiliates						280,000
66273	36-2595726	01/01/1986	Montgomery Ward Life Insurance Company	Schaumburg, IL	0	28
90611	41-1366075	12/01/1992	Allianz Life Insurance Co of North America	Minneapolis, MN	0	412,000
61883	42-0884060	10/01/2002	Central United Life Insurance Company	Houston, TX	0	5,180,880
0599999 - Accident and Health - Non-Affiliates						5,592,908
0699999 - Totals - Accident and Health						5,872,908
0799999 - Totals					3,005,533	8,747,930

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

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Re- insurance Ceded	7 Amount in Force at End of Year	8 Reserve Credit Taken			10 Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Previous Year	10 Premiums	11 Current Year	12 Prior Year		
60895	35-0145825	11/06/1967	American United Life Insurance Company	Indianapolis, IN	YRT/L	3,371,103,970	1,384,412	1,271,201	4,397,231	0	0	0	0
60895	35-0145825	01/01/1977	American United Life Insurance Company	Indianapolis, IN	CO/L	828,117,718	2,583,165	459,942	175,039	0	0	0	0
65676	35-0472300	01/01/1969	Lincoln National Insurance Company	Fort Wayne, IN	YRT/L	10,846,357,560	14,993,692	27,172,571	12,225,070	0	0	0	0
65676	35-0472300	12/01/1976	Lincoln National Insurance Company	Fort Wayne, IN	CO/L	955,881,161	2,517,029	329,676	139,499	0	0	0	0
86258	13-2572994	12/01/1973	Cologne Life Reinsurance	Stamford, CT	YRT/L	27,343,569	9,482	8,714	393,966	0	0	0	0
93572	43-1235868	10/01/1980	Reinsurance Group of America	St. Louis, MO	YRT/L	8,082,175,234	14,959,167	12,635,881	10,768,192	0	0	0	0
93572	43-1235868	10/01/1980	Reinsurance Group of America	St. Louis, MO	CO/L	59,696,500	155,695	237,977	104,346	0	0	0	0
06-0639705	05/01/1972	05/01/1972	Life Reinsurance Company of America	Stamford, CT	YRT/L	26,633,445	16,630	16,633	163,146	0	0	0	0
66346	58-0828824	01/01/1986	Munich American Reinsurance Company	Atlanta, GA	YRT/L	4,468,607	1,873	944	10,998	0	0	0	0
61492	44-0188050	03/01/1986	Business Mens Assurance Company of America	Kansas City, MO	YRT/L	2,018,857	971	953	11,801	0	0	0	0
66273	36-2595726	01/01/1986	Montgomery Ward Life Insurance Company	Schaumburg, IL	OTH/G	774,000	7,977	7,348	6,889	0	0	0	0
64645	35-0413330	01/01/1992	Indianapolis Life	Indianapolis, IN	CO/L	262,797,615	32,201,146	29,510,247	3,851,828	0	0	0	0
68713	84-0469703	01/27/1996	ING	Denver, CO	CO/L	6,145,116,009	17,311,600	12,716,909	5,877,871	0	0	0	0
62643	36-0947200	11/01/1997	Continental Assurance	Chicago, IL	YRT/L	0	0	822	1,712	0	0	0	0
82627	13-1562932	11/03/1997	Swiss Reinsurance Life Company of America	New York, NY	ACO/L	0	35,830,224	0	0	0	0	0	0
63622	37-0281650	10/01/1991	Franklin Life Insurance	Springfield, IL	ACO/L	0	69,938,239	79,436,830	63,605	0	0	0	0
63655	04-2729166	05/01/1999	AXA Re Life Insurance Company	Wilmington, DE	ACO/L	0	45,509,151	(18,296,386)	0	0	0	0	0
68675	48-0469770	07/01/2000	Security Benefit Life Insurance Company	Topeka, KS	ACO/L	0	81,423,606	73,433,846	70,538,758	0	0	0	0
70335	94-0971150	01/01/1994	West Coast Life Insurance Company	San Francisco, CA	MCO/L	0	0	0	2,964,523	0	0	0	0
82627	13-1562932	11/01/1997	Swiss Reinsurance Life Company of America	New York, NY	ACO/L	0	1,163,732	0	0	0	0	0	0
67121	95-1060502	04/01/1974	Transamerica Occidental Life Insurance Company	Charlotte, NC	YRT/L	16,461,636	115,060	63,036	0	0	0	0	0
98078	38-2450502	01/01/2001	Manulife Reinsurance Corporation	Toronto, ON	YRT/L	0	0	211,711	0	0	0	0	0
82627	13-1562932	01/01/1999	Swiss Reinsurance Life Company of America	New York, NY	YRT/L	8,255,636,150	16,094,933	9,342,571	0	0	0	0	0
82627	13-1562932	08/01/1997	Swiss Reinsurance Life Company of America	New York, NY	ACO/L	0	5,214,981	0	0	0	0	0	0
82627	13-1562932	02/01/1998	Swiss Reinsurance Life Company of America	New York, NY	ACO/L	0	1,873,293	0	0	0	0	0	0
62308	06-0303370	11/03/1997	Connecticut General Life Insurance Company	Bloomfield, CT	ACO/L	0	38,805,048	0	0	0	0	0	0
62308	06-0303370	10/01/1998	Connecticut General Life Insurance Company	Bloomfield, CT	ACO/L	0	16,804,946	0	0	0	0	0	0
87572	23-2038295	10/01/2002	Scottish Re	Charlotte, NC	ACO/L	0	39,013,407	0	0	0	0	0	0
82627	13-1562932	05/01/1993	Swiss Reinsurance Life Company of America	Stamford, CT	OTH/G	57,698,501	49,651	134,554	39,079,295	0	0	0	0
62146	36-2136262	01/01/2002	RMG	Chicago, IL	OTH/L	0	0	183,211	0	0	0	0	0
	AA-1340015	01/01/2002	Conventium	Cologne, Germany	OTH/L	0	0	0	48,856	0	0	0	0
	AA-1128410	01/01/2002	RJK510	London, England	OTH/L	0	0	0	40,714	0	0	0	0
	36-2136262	01/01/2002	Combined Insurance Company	Chicago, IL	OTH/L	0	0	0	24,428	0	0	0	0
	AA-1780070	01/01/2002	QBE Europe	Clare, Ireland	OTH/L	0	0	0	81,427	0	0	0	0
	AA-1128791	01/01/2002	MAP 2791	London, England	OTH/L	0	0	0	40,714	0	0	0	0
	AA-1126807	01/01/2002	SDM 807	London, England	OTH/L	0	0	0	40,714	0	0	0	0
	AA-1127243	01/01/2002	EUL 1234	London, England	OTH/L	0	0	0	20,357	0	0	0	0
	AA-1240004	01/01/2002	MUM	Brussels, Belgium	OTH/L	0	0	0	81,427	0	0	0	0
	AA-1128020	01/01/2002	Wellington	London, England	OTH/L	0	0	0	40,714	0	0	0	0
0299999	General Account - Non-Affiliates					38,942,280,532	437,969,459	216,098,071	163,764,183	0	0	583,968,665	0
0399999	Total General Account					38,942,280,532	437,969,459	216,098,071	163,764,183	0	0	583,968,665	0
0799999	Totals					38,942,280,532	437,969,459	216,098,071	163,764,183	0	0	583,968,665	0

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

**SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other than for Unearned Premiums	10 Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									Current Year	Prior Year		
23787	31-4177100	01/01/1996	Nationwide Mutual Insurance Company	Columbus, OH	MO/G	257,127,247	0	0	0	0	46,463,928	0
	31-4177100	01/01/1996	Nationwide Mutual Insurance Company	Columbus, OH	MO/I	43,462,429	0	0	0	0	40,993,260	0
			Total Affiliates			300,589,676	0	0	0	0	87,463,188	0
65692	75-0846851	01/01/1983	Reassure America Life Insurance Company	Dallas, TX	CO/I	40,026	0	162,706	0	0	0	0
70025	91-6027719	01/01/1985	General Electric Capital Assurance Company	Richmond, VA	CO/G	8,142	0	0	0	0	0	0
00000	AA-1122000	04/01/1975	Lloyd's of London	London, England	CO/G	4,238	0	0	0	0	0	0
90611	41-1366075	12/01/1982	Allianz Life Insurance Co of North America	Minneapolis, MN	CO/G	30,084	0	0	0	0	0	0
67598	04-1766571	01/01/1991	Paul Revere Life Insurance Company	Worcester, MA	CO/I	166,907	0	0	0	0	0	0
68276	48-1024691	01/01/1996	Employers Reassurance Corporation	Overland Park, KS	YR/I	243,681	5,680	0	0	0	0	0
82627	13-1562932	05/01/1993	Swiss Re Life Company of America	New York, NY	OTH/G	266,604	0	0	0	0	0	0
00000		07/01/2000	Ohio Small Employer Reinsurance Pool	Columbus, OH	CO/G	15,310	0	0	0	0	0	0
66346	58-0828824	10/01/2001	Munich American Reassurance Company	Atlanta, GA	CO/I	36,923	0	0	0	0	0	0
66346	58-0828824	10/01/2001	Munich American Reassurance Company	Atlanta, GA	OTH/I	487,399	0	0	0	0	0	0
61883	42-0884060	10/01/2002	Central United Life Insurance Company	Houston, TX	CO/I	306,501	4,744,009	0	0	0	0	0
62359	36-1824600	10/01/2002	Constitution Life Insurance Company	Orlando, FL	CO/I	2,959,739	12,520,915	3,567,745	0	0	0	0
60739	74-0484030	01/01/2002	American National Insurance Company	Galveston, TX	OTH/G	514,129	0	0	0	0	0	0
			Total - Non-Affiliates			5,089,663	17,270,604	3,730,451	0	0	0	0
0399999			Totals			305,669,369	17,270,604	3,730,451	0	0	87,463,188	0

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

**SCHEDULE S - PART 4**

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total Cols. (5+6+7)	9 Letters of Credit	10 Trust Agreements	11 Funds Deposited by and Withheld from Reinsurers	12 Other	13 Miscellaneous Balances (Credit)	14 Sum of Cols. 9+10+11+12+13 But Not in Excess of Col. 8
<b>NONE</b>													
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: auto;"> <p>1199999 Totals</p> </div>													

## SCHEDULE S - PART 5

## Five Year Exhibit of Reinsurance Ceded Business (000 Omitted)

	1 2002	2 2001	3 2000	4 1999	5 1998
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	470,356	315,478	194,081	178,444	215,675
2. Commissions and reinsurance expense allowances .....	108,367	77,865	82,565	54,287	66,774
3. Contract claims .....	401,213	281,486	239,560	176,820	229,906
4. Surrender benefits and withdrawals for life contracts .....		0	0	1,227	0
5. Dividends to policyholders .....		0	0	162	0
6. Reserve adjustments on reinsurance ceded .....	(14,820)	(15,998)	(16,284)	(24,198)	(40,330)
7. Increase in aggregate reserve for life and accident and health contracts .....	222,844	(23,199)	0	166,208	0
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	3,332	4,320	3,882	3,730	2,443
9. Aggregate reserves for life and accident and health contracts .....	458,971	216,454	246,773	202,245	221,987
10. Liability for deposit-type contracts .....		0	33	33	33
11. Contract claims unpaid .....	8,748	2,320	3,802	5,430	7,241
12. Amounts recoverable on reinsurance .....	3,006	8,457	5,920	8,491	3,225
13. Experience rating refunds due or unpaid .....	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10) .....		0	0	0	0
15. Commissions and reinsurance expense allowances unpaid .....	40	(7)	(7)	(10)	(14)
16. Unauthorized reinsurance offset .....	0	0	0	0	0
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
17. Funds deposited by and withheld from (F) .....	0	0	0	0	0
18. Letters of credit (L) .....	0	0	0	0	0
19. Trust agreements (T) .....	0	0	0	0	0
20. Other (O) .....	0	0	0	0	0

## SCHEDULE S - PART 6

## Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 11) .....	27,065,539,083	16,030,171	27,081,569,254
2. Reinsurance ceded (Line 12) .....	3,045,533	(3,045,533)	0
3. Life & annuity premiums deferred & uncollected (Line 16) .....	66,191,858	3,216,650	69,408,508
4. Accident and health premiums due and unpaid (Line 17) .....	4,756,247	115,461	4,871,708
5. Net credit for ceded reinsurance .....	XXX	461,312,846	461,312,846
6. All other admitted assets (balance) .....	561,067,329		561,067,329
7. Total assets excluding Separate Accounts (Line 25) .....	27,700,600,050	477,629,595	28,178,229,645
8. Separate Account assets (Line 26) .....	46,005,354,740		46,005,354,740
9. Total assets (Line 27) .....	73,705,954,790	477,629,595	74,183,584,385
<b>LIABILITIES, CAPITAL AND SURPLUS (PAGE 3)</b>			
10. Contract reserves (Lines 1 and 2) .....	20,314,827,553	465,896,250	20,780,723,803
11. Liability for deposit-type contracts (Line 3) .....	5,652,186,952	32,597	5,652,219,549
12. Claim reserves (Line 4) .....	119,042,665	8,747,929	127,790,594
13. Policyholder dividends/reserves (Lines 5 through 7) .....	44,489,132		44,489,132
14. Premium & annuity considerations received in advance (Line 8) .....	6,109,730	0	6,109,730
15. Other contract liabilities (Line 9) .....	31,229,869	131,139	31,361,008
16. Reinsurance in unauthorized companies (Line 24.2) .....	0	0	0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3) .....	0	XXX	0
18. All other liabilities (balance) .....	(41,847,247)	2,821,680	(39,025,567)
19. Total liabilities excluding Separate Accounts (Line 26) .....	26,126,038,654	477,629,595	26,603,668,249
20. Separate Account liabilities (Line 27) .....	45,972,836,484		45,972,836,484
21. Total liabilities (Line 28) .....	72,098,875,138	477,629,595	72,576,504,733
22. Capital & surplus (Line 38) .....	1,607,079,652	XXX	1,607,079,652
23. Total liabilities, capital & surplus (Line 39) .....	73,705,954,790	477,629,595	74,183,584,385
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves .....	465,896,250		
25. Claim reserves .....	8,747,929		
26. Policyholder dividends/reserves .....	0		
27. Premium and annuity considerations received in advance .....	0		
28. Liability for premium & other deposit funds .....	32,597		
29. Other contract liabilities .....	131,139		
30. Reinsurance ceded assets .....	3,045,533		
31. Other ceded reinsurance recoverables .....	(16,030,171)		
32. Total ceded reinsurance recoverables .....	461,823,277		
33. Life & annuity premiums deferred & uncollected .....	3,216,650		
34. Accident and health premiums due and unpaid .....	115,461		
35. Reinsurance in unauthorized companies .....	0		
36. Other ceded reinsurance payables/offsets .....	(2,821,680)		
37. Total ceded reinsurance payable/offsets .....	510,431		
38. Total net credit for ceded reinsurance .....	461,312,846		

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

**SCHEDULE Y (continued)  
PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
0000	42-0958655	ALLIED GROUP, INC.				248,395	248,395				248,395	
42579	42-1201931	ALLIED PROPERTY AND CASUALTY				53,111	53,111				53,111	
00000	31-4419196	ALLIATIONS, INC.	(1,970)			24,944	24,944				22,974	
19100	42-6054959	AMCO INSURANCE COMPANY				620,467	620,467				620,467	1,316,944,000
00000	59-1031596	AMERICAN MARINE UNDERWRITERS, INC.				0	0				0	
18961	68-0066866	CALFARM INSURANCE COMPANY										68,013,000
29262	74-1061659	COLONIAL COUNTY MUTUAL INSURANCE COMPANY					(4,610,905)	(18,084,000)			(22,694,905)	
00000	47-0463362	COOPERATIVE SERVICE COMPANY		1,844,890		(12,000)	(12,000)				1,832,890	
42587	42-1207150	DEPOSITORS INSURANCE COMPANY				32,563	32,563				32,563	
00000	42-0944562	F & B, INC.		(1,844,890)		(114,561)	(114,561)				(114,561)	
13838	42-0618271	FARILAND MUTUAL INSURANCE COMPANY				676,616	676,616				(1,168,274)	(8,996,000)
00000	74-1395229	LOVE STAR GENERAL AGENCY				(512,671)	(512,671)				(512,671)	
11991	38-0865250	NATIONAL CASUALTY COMPANY				63,424	63,424	(399,937,747)			(399,874,323)	626,365,000
00000	42-1154244	NATIONWIDE ADVANTAGE MORTGAGE COMPANY				660	660				660	
28223	42-1015537	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY				120,887	120,887				120,887	195,821,000
00000	31-1578869	NATIONWIDE ARENA, LLC				22,877	22,877				22,877	
10723	95-0639970	NATIONWIDE ASSURANCE COMPANY				74,616	74,616				74,616	241,955,000
00000	31-1177951	NATIONWIDE CASH MANAGEMENT COMPANY				140,847	140,847				140,847	
00000	34-1935988	NATIONWIDE COMMUNITY DEVELOPMENT CORP.										
00000	31-4416546	NATIONWIDE CORPORATION	(2,092,505)			222,369	222,369				3,648,384	
00000	31-1486870	NATIONWIDE FINANCIAL SERVICES, INC.	(9,467,787)			2,348,863	2,348,863				(1,870,136)	
23760	31-4425763	NATIONWIDE GENERAL INSURANCE COMPANY		155,106,667		42,910	42,910				147,987,743	
00000	31-1570938	NATIONWIDE GLOBAL HOLDINGS, INC.				872,551	872,551				872,551	
10070	31-1399201	NATIONWIDE INDEMNITY COMPANY		(20,366,436)		206,734	206,734				(20,159,702)	(348,602,000)
25453	95-2130882	NATIONWIDE INSURANCE COMPANY OF AMERICA				62,327	62,327				62,327	19,000
10948	31-1613686	NATIONWIDE INSURANCE COMPANY OF FLORIDA				3,889,933	3,889,933				3,889,933	
00000	31-1684339	NATIONWIDE INSURANCE SALES COMPANY				(191,195,975)	(191,195,975)				(117,139,617)	
92657	31-1000740	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY				(36,631,759)	(36,631,759)	(247,783,136)			(189,414,895)	
70750	23-1619082	NATIONWIDE LIFE AND ANNUITY COMPANY OF AMERICA				(13,488,736)	(13,488,736)	260,016			(13,228,720)	565,185
68869	31-4156630	NATIONWIDE LIFE INSURANCE COMPANY	(35,000,000)			(576,658,297)	(576,658,297)	244,400,013			(667,364,951)	
68225	23-0990450	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	7,500,000			21,514,846	21,514,846	(157,614)			34,068,592	852,133
78670	51-0329526	NATIONWIDE LIFE INSURANCE COMPANY OF DELAWARE				(20,000)	(20,000)	(102,402)			(122,402)	(1,417,318)
42110	75-1780981	NATIONWIDE LLOYDS				1,364,708	1,364,708				1,364,708	88,451,000
00000	30-0067549	NATIONWIDE MORTGAGE HOLDING INCORPORATED				4,000,161	4,000,161				4,000,161	
23779	31-4177110	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	2,218,515			73,860,569	73,860,569				76,079,084	209,000
23787	31-4177100	NATIONWIDE MUTUAL INSURANCE COMPANY	44,343,747			746,503,547	746,503,547	641,212,870			1,333,408,234	(2,302,441,000)
37877	31-0970750	NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY				34,778	34,778				34,778	460,700,000
00000	23-1705786	NATIONWIDE PROVIDENT HOLDING COMPANY	(7,500,000)			(7,985,160)	(7,985,160)				(19,985,160)	
00000	31-1486309	NATIONWIDE REALTY INVESTORS, LTD.				214,955	214,955				37,528,418	
00000	31-1592130	NATIONWIDE TRUST COMPANY, FSB				(15,138,248)	(15,138,248)				(5,138,248)	
00000	13-4110716	NEWHOUSE CAPITAL PARTNERS, LLC									0	
00000	98-0192521	NATIONWIDE FINANCIAL SERVICE (BERMUDA) LTD.				(7,625,162)	(7,625,162)				32,374,838	
15580	31-1117969	SCOTTSDALE INDEMNITY COMPANY				30,319	30,319	(68,041,000)			(68,010,681)	124,612,000
41297	31-1024978	SCOTTSDALE INSURANCE COMPANY				765,608	765,608				765,608	(798,906,000)
10672	86-0835670	SCOTTSDALE SURPLUS LINES INSURANCE COMPANY						(9,980,000)			(9,980,000)	13,730,000
00000	51-0102116	SIGMA AMERICAN CORPORATION		(711,360)			(20,950)				(732,310)	

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

**SCHEDULE Y (continued)  
PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
37150	86-0561941	WESTERN HERITAGE COMPANY	0	0	0	0	0	(141,787,000)	0	0	(141,787,000)	166,743,000
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

**MARCH FILING**

- 1. Will Schedule SIS (Stockholders Information Supplement) be filed by March 1? .....No.....
- 2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....No.....
- 3. Will the SVO Compliance Certification be filed by March 1? .....Yes.....
- 4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....No.....
- 5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....Yes.....
- 6. Will the Risk-based Capital Report be filed with the NAIC by March 1? .....Yes.....
- 7. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1? .....Yes.....
- 8. Will the statement on non-guaranteed elements as required by interrogatory #3 to Exhibit 5 be filed by March 1? .....Yes.....
- 9. Will an actuarial opinion be filed with this statement by March 1? .....Yes.....
- 10. Will the Workers' Compensation Carve-Out Supplement be filed by March 1? .....No.....
- 11. Will the Long-Term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1? .....Yes.....

**APRIL FILING**


- 12. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....Yes.....
- 13. Will Management's Discussion and Analysis be filed by April 1? .....Yes.....
- 14. Will the Interest Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the state by April 1? .....Yes.....
- 15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....No.....
- 16. Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? .....Yes.....
- 17. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? .....Yes.....
- 18. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....Yes.....
- 19. Will the Investment Risk Interrogatories be filed by April 1? .....Yes.....


**JUNE FILING**


- 20. Will an audited financial report be filed by June 1? .....Yes.....


**EXPLANATIONS:**


**BAR CODE:**

1.  6 6 8 6 9 2 0 0 2 4 2 0 0 0 0 0 0 0

2.  6 6 8 6 9 2 0 0 2 3 6 0 5 8 0 0 0 0

4.  6 6 8 6 9 2 0 0 2 4 9 0 0 0 0 0 0 0

10.  6 6 8 6 9 2 0 0 2 4 9 5 0 0 0 0 0 0

15.  6 6 8 6 9 2 0 0 2 2 3 0 5 8 0 0 0 0

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

OVERFLOW PAGE FOR WRITE-INS

L003 Additional Aggregate Lines for Page 03 Line 25.

\*LIAB

2504. LOSS RECOGNITION RESERVE.....	(740,224)	2,449,604
2505. RESERVE FOR FULLY PURCHASED ANNUITIES.....		398,671,302
2506. ....		.0
2507. ....		.0
2508. ....		.0
2509. ....		.0
2597. Summary of remaining write-ins for Line 25 from Page 3	(740,224)	401,120,906

L004 Additional Aggregate Lines for Page 04 Line 27.

\*SUMOPS

2704. MISCELLANEOUS EXPENSE.....	188,003	.0
2705. INCREASE IN RESERVES FOR RATE STABILIZATION.....	(17,529)	(156,725)
2706. INCREASE IN RESERVE FOR FULLY PURCHASED ANNUITIES.....		10,168,145
2797. Summary of remaining write-ins for Line 27 from Page 4	170,474	10,011,420

**OVERFLOW PAGE FOR WRITE-INS**

L006 Additional Aggregate Lines for Page 06 Line 27.

\*ANAOPS

2704. LOSS RECOGNITION RESERVE.....	(342,930)																		(342,930)
2705. PROJECT BUCKEYE EXPENSE.....	188,003																		
2797. Summary of remaining write-ins for Line 27 from page 6	(154,927)	0	188,003	188,003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(342,930)



**SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY**

**LONG-TERM CARE INSURANCE EXHIBIT SUPPLEMENT TO THE DECEMBER 31, 2002 LIFE, ACCIDENT AND HEALTH INSURANCE COMPANY, ANNUAL STATEMENT**

ADDRESS (City, State and Zip Code) Columbus, OH 43215-2220  
 NAIC Group Code 0140

NAIC Company Code 66869

To be filed on or before March 1

	NAIC Company Code 66869											
	1 Total	2 Industrial Life	3 Life Insurance	4 Ordinary Individual Annuities	5 Supplementary Contracts	6 Credit Life (Group and Individual)	7 Life Insurance	8 Annuities	9 Group	10 Accident and Health (Group and Individual)	11 Other	12 Aggregate of All Other Lines of Business
<b>Part A For the Current Year</b>												
1. Premiums and Annuity Consideration (Page 6, Line 1)												
1.0 Statement.....	12,594,365,775	0	1,260,456,587	4,307,599,541	0	0	156,892,195	6,870,004,075	(553,762)	(32,861)	0	
1.1 Long Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	0	0	
2. Death Benefits (Page 6, Line 10)	144,336,492	0	130,665,134	0	0	0	13,731,358	0	0	0	0	
2.0 Statement.....	0	0	0	0	0	0	0	0	0	0	0	
2.1 Applied to Provide Long Term Care Benefits.....	0	0	0	0	0	0	0	0	0	0	0	
3. Matured Endowments (Page 6, Line 11)	695,873	0	695,873	0	0	0	0	0	0	0	0	
3.0 Statement.....	0	0	0	0	0	0	0	0	0	0	0	
3.1 Applied to Provide Long Term Care Benefits.....	0	0	0	0	0	0	0	0	0	0	0	
4. Annuity Benefits (Page 6, Line 12)	11,242,604,779	0	0	3,925,928,449	64,852	0	0	7,316,611,478	0	0	0	
4.0 Statement.....	0	0	0	0	0	0	0	0	0	0	0	
4.1 Applied to Provide Long Term Care Benefits.....	0	0	0	0	0	0	0	0	0	0	0	
5. Disability Benefits and Benefits Under Accident and Health Contracts (Page 6, Line 13)	2,010,312	0	2,004,049	0	0	0	6,810	0	(1)	(546)	0	
5.0 Statement.....	(546)	0	0	0	0	0	0	0	0	(546)	0	
5.1 Long Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	0	0	
6. Surrender Benefits (Page 6, Line 15)	271,127,037	0	252,732,634	4,400	0	0	18,390,003	0	0	0	0	
6.0 Statement.....	4,400	0	4,400	4,400	0	0	0	0	0	0	0	
6.1 Applied to Provide Long Term Care Benefits.....	0	0	0	0	0	0	0	0	0	0	0	
<b>Part B As of December 31, Current Year</b>												
1. Aggregate Reserves for Life Insurance and Annuity Contracts (Page 7, Part A., Line 15)	20,222,435,032	0	3,750,123,395	3,355,468,786	1,415,886	0	176,797,305	12,938,629,660	0	0	0	
1.0 Statement.....	565,353	0	0	565,353	0	0	0	0	0	0	0	
1.1 Long Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	0	0	
2. Active Life Reserves for Accident and Health Insurance Contracts (Exhibit 6, Active Life, Line 9)	47,099,469	0	0	0	0	0	0	0	0	0	0	
2.0 Statement.....	4,929,334	0	0	0	0	0	0	0	0	25,149,297	0	
2.1 Long Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	4,929,334	0	
3. Deposit-type Contracts (Exhibit 7, Line 14)	5,652,186,952	0	526,886,734	4,829,782,788	2,971,856	0	9,775,027	282,770,547	0	0	0	
3.0 Statement.....	0	0	0	0	0	0	0	0	0	0	0	
3.1 Long Term Care Benefit Component.....	0	0	0	0	0	0	0	0	0	0	0	