



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2003
OF THE CONDITION AND AFFAIRS OF THE
NATIONWIDE GENERAL INSURANCE COMPANY

NAIC Group Code	0140	0140	NAIC Company Code	23760	Employer's ID Number	31-4425763
	(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	08/22/1957			Commenced Business		09/03/1958
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			614-249-7111		
	(Street and Number)			(Area Code) (Telephone Number)		
	Columbus, OH 43215-2220			614-249-7111		
	(City or Town, State and Zip Code)			(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			614-249-1545		
	(Street and Number)			(Area Code) (Telephone Number)		
	Columbus, OH 43215-2220			614-249-1545		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number)		
Internet Website Address	www.nationwide.com					
Statutory Statement Contact	Raymond T. Hohl			614-249-1545		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	FinRpt@nationwide.com			614-249-4718		
	(E-mail Address)			(Fax Number)		
Policyowner Relations Contact	One Nationwide Plaza			614-249-6408		
	(Street and Number)			(Area Code) (Telephone Number) (Extension)		
	Columbus, OH 43215-2220			614-249-6408		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number) (Extension)		

OFFICERS

President	Douglas Craig Robinette	Secretary	Glenn Warren Soden
Treasurer	Kelly Ann Hamilton		

VICE PRESIDENTS

Kelly Ann Hamilton	Patricia Ruth Hatler	Brian Waggoner Nocco
Robert Allen Rosholt		

DIRECTORS OR TRUSTEES

Judith Lynn Greenstein	Kelly Ann Hamilton	David Ralph Jahn
Douglas Craig Robinette	Richard Michael Waggoner	

State of Ohio } ss
County of Franklin }

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

Douglas Craig Robinette-President President	Glenn Warren Soden-Assoc VP & Asst Sec Secretary	Kelly Ann Hamilton-Sr VP-Finance Treasurer
Subscribed and sworn to before me this	a. Is this an original filing?	Yes [X] No []
day of , 2004	b. If no,	
	1. State the amendment number	
	2. Date filed	
	3. Number of pages attached	

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE D - PART 1

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

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
US Governments																				
Issuer Obligations (10)																				
United States																				
911759-EV-6...	U S Dept Hsg & Urban Dev Ser 2001-A		6.450	FA	08/01/2017	08/01/2011	100.000	1,110,965	1,000,000	0.0000	1,110,965	1,111,430	26,875		(465)			1	12/16/2003	4.693
912827-7L-0...	U S Treasury Nt		4.875	FA	02/15/2012			522,091	500,000	105.9060	529,530	522,266	9,207		(174)			1	12/01/2003	4.226
912827-Y5-5...	U S Treasury Nt		7.000	JJ	07/15/2006			2,096,829	2,000,000	112.0000	2,240,000	2,180,313	64,674	140,000	(34,979)			1	07/10/2001	4.946
Total United States								3,729,885	3,500,000	XXX	3,880,495	3,814,009	100,756	140,000	(35,618)	0	0	XXX	XXX	XXX
0199999 - Total Bonds - U.S. Government - Issuer Obligations								3,729,885	3,500,000	XXX	3,880,495	3,814,009	100,756	140,000	(35,618)			XXX	XXX	XXX
0399996 - Bonds - U.S. Government								3,729,885	3,500,000	XXX	3,880,495	3,814,009	100,756	140,000	(35,618)			XXX	XXX	XXX
0399999 - Total - U.S. Government Bonds								3,729,885	3,500,000	XXX	3,880,495	3,814,009	100,756	140,000	(35,618)			XXX	XXX	XXX
State, Territories and Possessions																				
Issuer Obligations (10)																				
United States																				
Florida																				
341535-GD-8...	Florida St Bd Ed GO Pub Ed Ser C		6.000	MN	05/01/2007			295,572	300,000	101.3800	304,140	280,656	3,000	18,000	1,155			1PE	12/14/1978	6.500
Total Florida								295,572	300,000	XXX	304,140	280,656	3,000	18,000	1,155	0	0	XXX	XXX	XXX
Washington																				
93974A-NH-3...	Washington St GO Ref Var Purp Ser R-03-A		5.000	JJ	01/01/2016	01/01/2012	100.000	533,238	500,000	0.0000	533,238	535,560	12,500	12,500	(2,322)			1PE	04/23/2003	4.020
Total Washington								533,238	500,000	XXX	533,238	535,560	12,500	12,500	(2,322)	0	0	XXX	XXX	XXX
Total United States								828,810	800,000	XXX	837,378	816,216	15,500	30,500	(1,167)	0	0	XXX	XXX	XXX
1199999 - Total Bonds - States, Territories and Possessions - Issuer Obligations								828,810	800,000	XXX	837,378	816,216	15,500	30,500	(1,167)			XXX	XXX	XXX
1799996 - Bonds - States, Territory, Poss - United States								828,810	800,000	XXX	837,378	816,216	15,500	30,500	(1,167)			XXX	XXX	XXX
1799999 - Total - States, Territories and Possessions								828,810	800,000	XXX	837,378	816,216	15,500	30,500	(1,167)			XXX	XXX	XXX
Political Subdivisions of States																				
Issuer Obligations (10)																				
United States																				
Illinois																				
167610-2Y-9...	Chicago IL Park Dist GO Ltd Tax Ser A		5.250	JJ	01/01/2017	07/01/2013	100.000	1,088,140	1,000,000	0.0000	1,088,140	1,093,020	35,000		(4,880)			1PE	04/23/2003	4.119
Total Illinois								1,088,140	1,000,000	XXX	1,088,140	1,093,020	35,000		(4,880)	0	0	XXX	XXX	XXX
Texas																				
283767-F2-2...	El Paso TX ISD GO Indpt Sch Dist		4.500	FA	02/15/2010			1,000,000	1,000,000	107.6150	1,076,150	1,000,000	17,000	45,000				1PE	03/10/1999	4.500
Total Texas								1,000,000	1,000,000	XXX	1,076,150	1,000,000	17,000	45,000	0	0	0	XXX	XXX	XXX
Total United States								2,088,140	2,000,000	XXX	2,164,290	2,093,020	52,000	45,000	(4,880)	0	0	XXX	XXX	XXX
1899999 - Total Bonds - Political Subdivisions - Issuer Obligations								2,088,140	2,000,000	XXX	2,164,290	2,093,020	52,000	45,000	(4,880)			XXX	XXX	XXX
2499996 - Bonds - Political Subdivision - United States								2,088,140	2,000,000	XXX	2,164,290	2,093,020	52,000	45,000	(4,880)			XXX	XXX	XXX
2499999 - Total - Political Subdivisions Bonds								2,088,140	2,000,000	XXX	2,164,290	2,093,020	52,000	45,000	(4,880)			XXX	XXX	XXX
Special Revenue & Assessment																				
Issuer Obligations (10)																				
United States																				
Kentucky																				
691021-EA-3...	Owensboro KY El Lt & Pwr Rev Ser 1978		6.850	JJ	01/01/2008			301,036	300,000	109.6710	329,013	303,747	10,275	20,550	(219)			1	02/27/1979	6.750
Total Kentucky								301,036	300,000	XXX	329,013	303,747	10,275	20,550	(219)	0	0	XXX	XXX	XXX
Michigan																				
59465E-B7-7...	Michigan St Hosp Fin Auth Rev Ascension Hlth Credit - Ser A		5.500	MN	11/15/2010			1,002,836	1,000,000	0.0000	1,002,836	1,004,080	7,028	55,000	(332)			1PE	10/18/1999	5.450
Total Michigan								1,002,836	1,000,000	XXX	1,002,836	1,004,080	7,028	55,000	(332)	0	0	XXX	XXX	XXX
Oklahoma																				
899652-DY-4...	Tulsa OK Indl Auth Hosp Rev Ref Hillcrest Med Ctr Proj		6.250	JD	06/01/2010			1,067,871	1,000,000	120.1560	1,201,560	1,103,740	5,208	62,500	(8,771)			1	07/14/1999	5.000
Total Oklahoma								1,067,871	1,000,000	XXX	1,201,560	1,103,740	5,208	62,500	(8,771)	0	0	XXX	XXX	XXX
Total United States								2,371,743	2,300,000	XXX	2,533,409	2,411,567	22,511	138,050	(9,322)	0	0	XXX	XXX	XXX
2599999 - Total Bonds - Special Revenue - Issuer Obligations								2,371,743	2,300,000	XXX	2,533,409	2,411,567	22,511	138,050	(9,322)			XXX	XXX	XXX

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SCHEDULE D - PART 1

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

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
Defined Multi-Class Residential (DR)																				
United States																				
312908-VL-7...	FHLMC REMIC Ser 1218-K.....		7.500	MTLY...	01/15/2022...	09/01/2009...	100.000	270,085	271,037	0.0000	270,085	270,066	1,694	20,328	(30)			1.....	08/17/2000...	7.656
313603-GW-6...	FNMA REMIC Ser 1989-86E.....		8.750	MTLY...	11/25/2019...	03/01/2018...	100.000	18,648	18,651	0.0000	18,648	18,779	136	1,632	23			1.....	02/06/1991...	8.655
38373V-HZ-6...	GNMA Ser 2002-60 CI PE.....		6.000	MTLY...	07/20/2031...	01/01/2011...	100.000	1,009,133	1,000,000	0.0000	1,009,133	1,011,875	5,000	60,000	(2,033)			1.....	08/19/2002...	5.785
38373Y-UR-3...	GNMA Ser 2003-2 CI PB.....		5.500	MTLY...	03/20/2032...	05/01/2017...	100.000	1,002,405	1,000,000	0.0000	1,002,405	1,002,500	4,583	9,167	(95)			1.....	10/08/2003...	5.491
Total United States								2,300,271	2,289,688	XXX	2,300,271	2,303,220	11,413	91,127	(2,135)	0	0	XXX	XXX	XXX
2799999 - Total Bonds - Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities								2,300,271	2,289,688	XXX	2,300,271	2,303,220	11,413	91,127	(2,135)			XXX	XXX	XXX
Other Multi-Class Commercial (OC)																				
United States																				
31359X-FH-7...	FNMA REMIC Ser 1999-62 A6.....		7.790	MTLY...	04/04/2031...			1,014,992	1,000,000	0.0000	1,014,992	1,016,250	6,492	77,900	1,930			1.....	12/01/1999...	7.742
Total United States								1,014,992	1,000,000	XXX	1,014,992	1,016,250	6,492	77,900	1,930	0	0	XXX	XXX	XXX
3099999 - Total Bonds - Special Revenue - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities								1,014,992	1,000,000	XXX	1,014,992	1,016,250	6,492	77,900	1,930			XXX	XXX	XXX
3199996 - Bonds - Special Revenue - United States								5,687,006	5,589,688	XXX	5,848,672	5,731,037	40,416	307,077	(9,527)			XXX	XXX	XXX
3199999 - Total - Special Revenue Bonds								5,687,006	5,589,688	XXX	5,848,672	5,731,037	40,416	307,077	(9,527)			XXX	XXX	XXX
Public Utilities (unaffiliated)																				
Issuer Obligations (IO)																				
United States																				
665228-BU-5...	Northern Illinois Gas Co 1st Mtg Bd.....		6.625	FA.....	02/01/2011...			889,791	800,000	113.3180	906,544	901,512	22,083	53,000	(10,415)			1PE.....	11/07/2002...	4.741
Total United States								889,791	800,000	XXX	906,544	901,512	22,083	53,000	(10,415)	0	0	XXX	XXX	XXX
3299999 - Total Bonds - Public Utilities - Issuer Obligations								889,791	800,000	XXX	906,544	901,512	22,083	53,000	(10,415)			XXX	XXX	XXX
3899996 - Bonds - Public Utilities - United States								889,791	800,000	XXX	906,544	901,512	22,083	53,000	(10,415)			XXX	XXX	XXX
3899999 - Total - Public Utilities Bonds								889,791	800,000	XXX	906,544	901,512	22,083	53,000	(10,415)			XXX	XXX	XXX
Industrial & Miscellaneous																				
Issuer Obligations (IO)																				
United States																				
03350#-AB-2...	Andersen Corp Sr Nt Ser B.....		7.250	JJ.....	07/15/2009...			1,000,000	1,000,000	0.0000	1,000,000	1,000,000	33,431	72,500				1.....	07/29/1999...	7.250
038522-AC-2...	Aramark Services Inc Nt.....		7.000	JJ.....	07/15/2006...			285,589	275,000	108.7840	299,156	289,149	8,876	9,625	(3,560)			2.....	01/21/2003...	5.357
093662-AB-0...	Block Financial Corp Sr Nt.....		8.500	A0.....	04/15/2007...			497,713	500,000	115.4890	577,445	495,800	8,972	42,500	578			2.....	04/13/2000...	8.663
134429-AM-1...	Campbell Soup Co Nt.....		6.750	FA.....	02/15/2011...			223,533	200,000	114.2400	228,480	226,052	5,100	13,500	(2,519)			1.....	01/22/2003...	4.781
313310-GB-7...	Federal Farm Credit Bk Nt.....		5.300	A0.....	10/25/2017...			501,192	500,000	104.6250	523,125	501,250	4,858	26,500	(52)			1PE.....	11/01/2002...	5.275
655855-OK-7...	Norfolk Southern Railway Co Eq Tr Ctf Ser H.....		5.400	JJ.....	07/15/2005...			970,717	1,000,000	105.4010	1,054,010	905,610	24,900	54,000	17,354			1PE.....	10/19/1999...	7.451
679574-AF-0...	Old Dominion Elec 1st Mtg Bd.....		6.250	JD.....	06/01/2011...			903,257	850,000	110.1430	936,216	911,047	4,427	53,125	(5,746)			1PE.....	08/09/2002...	5.220
Total United States								4,382,001	4,325,000	XXX	4,618,432	4,328,908	90,564	271,750	6,055	0	0	XXX	XXX	XXX
Other Country																				
386088-AB-4...	Grand Metropolitan Inv Nt.....		9.000	FA.....	08/15/2011...			632,649	500,000	127.4310	637,155	646,200	17,000	45,000	(13,551)			1PE.....	01/10/2003...	4.802
494386-AA-3...	Kimberly-Clark de Mexico Sr Nt.....		8.875	FA.....	08/01/2009...			215,284	200,000	118.2500	236,500	217,988	7,396	17,750	(2,150)			2.....	09/13/2002...	7.189
Total Other Country								847,933	700,000	XXX	873,655	864,188	24,396	62,750	(15,701)	0	0	XXX	XXX	XXX
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations								5,229,934	5,025,000	XXX	5,492,087	5,193,096	114,960	334,500	(9,646)			XXX	XXX	XXX
Other Multi-Class Residential (OR)																				
United States																				
161551-FF-8...	Chase Funding Mtg Ln Asset Backed Ser 2001-4 CI 1M1.....		6.794	MTLY...	11/25/2031...	07/01/2011...	100.000	898,919	900,000	0.0000	898,919	899,987	5,096	61,063	(879)			1PE.....	12/11/2001...	6.804
79548K-ZK-7...	Salomon Bros Mtg Sec VII Inc Ser 1998-AQ1 CI A7.....		7.930	MTLY...	06/25/2028...	02/01/2005...	100.000	451,214	451,063	0.0000	451,214	461,775	2,981	35,765	(8,314)			1PE.....	11/10/1999...	7.092
Total United States								1,350,133	1,351,063	XXX	1,350,133	1,361,762	8,077	96,828	(9,193)	0	0	XXX	XXX	XXX
4299999 - Total Bonds - Industrial, Misc. - Other Multi-Class Residential Mortgage-Backed Securities								1,350,133	1,351,063	XXX	1,350,133	1,361,762	8,077	96,828	(9,193)			XXX	XXX	XXX
Other Multi-Class Commercial (OC)																				
United States																				
667294-AR-3...	Northwest Airlines Enhanced ETC Ser 1999-3 CI B.....		9.485	A0.....	10/01/2016...	06/01/2016...	100.000	706,908	823,624	85.8290	706,908	831,712	19,530	78,121	37,763			4.....	12/09/1999...	9.331
Total United States								706,908	823,624	XXX	706,908	831,712	19,530	78,121	37,763	0	0	XXX	XXX	XXX
4499999 - Total Bonds - Industrial, Misc. - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities								706,908	823,624	XXX	706,908	831,712	19,530	78,121	37,763			XXX	XXX	XXX
4599996 - Bonds - Industrial and Misc - United States								6,439,042	6,499,687	XXX	6,675,473	6,522,382	118,171	446,699	34,625			XXX	XXX	XXX
4599998 - Bonds - Industrial and Misc - Other Countries								847,933	700,000	XXX	873,655	864,188	24,396	62,750	(15,701)			XXX	XXX	XXX
4599999 - Total - Industrial and Miscellaneous Bonds								7,286,975	7,199,687	XXX	7,549,128	7,386,570	142,567	509,449	18,924			XXX	XXX	XXX
5499999 - Total - Issuer Obligations								15,138,303	14,425,000	XXX	15,814,203	15,229,420	327,810	741,050	(71,048)			XXX	XXX	XXX

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SCHEDULE D - PART 1

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

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
5699999 - Total - Defined Multi-Class Residential Mortgage-Backed Securities								2,300,271	2,289,688	XXX	2,300,271	2,303,220	11,413	91,127	(2,135)			XXX	XXX	XXX
5799999 - Total - Other Multi-Class Residential Mortgage-Backed Securities								1,350,133	1,351,063	XXX	1,350,133	1,361,762	8,077	96,828	(9,193)			XXX	XXX	XXX
5999999 - Total - Other Multi-Class Commercial Mortgage-Backed Securities								1,721,900	1,823,624	XXX	1,721,900	1,847,962	26,022	156,021	39,693			XXX	XXX	XXX
6099999 Totals								20,510,607	19,889,375	XXX	21,186,507	20,742,364	373,322	1,085,026	(42,683)			XXX	XXX	XXX

Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
BONDS							
US Governments							
United States							
.....911759-EV-6.....	U S Dept Hsg & Urban Dev Ser 2001-A 6.450% 08/01/17.....	12/16/2003.....	BNY Capital.....		1,111,430	1,000,000	24,367
.....912827-7L-0.....	U S Treasury Nt 4.875% 02/15/12.....	12/01/2003.....	BNY Capital.....		522,266	500,000	7,220
Total United States					1,633,696	1,500,000	31,587
0399996 - Bonds - U.S. Government					1,633,696	1,500,000	31,587
0399999 - Total - Bonds - U.S. Government					1,633,696	1,500,000	31,587
State, Territories and Possessions							
United States							
Washington							
.....93974A-NH-3.....	Washington St GO Ref Var Purp Ser R-03-A 5.000% 01/01/16.....	04/23/2003.....	Salomon Smith Barney.....		535,560	500,000	8,125
Total Washington					535,560	500,000	8,125
Total United States					535,560	500,000	8,125
1799996 - Bonds - States, Territory, Poss - United States					535,560	500,000	8,125
1799999 - Total - Bonds - States, Territories and Possessions					535,560	500,000	8,125
Political Subdivisions of States							
United States							
Illinois							
.....167610-2Y-9.....	Chicago IL Park Dist GO Ltd Tax Ser A 5.250% 01/01/17.....	04/23/2003.....	Bankers Trust/BOCM.....		1,093,020	1,000,000	
Total Illinois					1,093,020	1,000,000	0
Total United States					1,093,020	1,000,000	0
2499996 - Bonds - Political Subdivision - United States					1,093,020	1,000,000	
2499999 - Total - Bonds - Political Subdivisions					1,093,020	1,000,000	
Special Revenue & Assessment							
United States							
.....38373Y-UR-3.....	GNMA Ser 2003-2 CI PB 5.500% 03/20/32.....	10/08/2003.....	Bank of America-CMO.....		1,002,500	1,000,000	1,986
Total United States					1,002,500	1,000,000	1,986
3199996 - Bonds - Special Revenues - United States					1,002,500	1,000,000	1,986
3199999 - Total - Bonds - Special Revenue					1,002,500	1,000,000	1,986
Industrial & Miscellaneous							
United States							
.....038522-AC-2.....	Aramark Services Inc Nt 7.000% 07/15/06.....	01/21/2003.....	Goldman Sachs & Company.....		289,149	275,000	481
.....134429-AM-1.....	Campbell Soup Co Nt 6.750% 02/15/11.....	01/22/2003.....	Merrill Lynch.....		226,052	200,000	6,075
Total United States					515,201	475,000	6,556
Other Country							
.....386088-AB-4.....	Grand Metropolitan Inv Nt 9.000% 08/15/11.....	01/10/2003.....	Morgan/JP/Securities - Bonds.....		646,200	500,000	18,750
Total Other Country					646,200	500,000	18,750
4599996 - Bonds - Industrial and Misc - United States					515,201	475,000	6,556
4599998 - Bonds - Industrial and Misc - Other Countries					646,200	500,000	18,750
4599999 - Total - Bonds - Industrial, Misc.					1,161,401	975,000	25,306
6099997 - Total - Bonds - Part 3					5,426,177	4,975,000	67,004
6099998 - Total - Bonds - Part 5					0	0	0
6099999 - Total - Bonds					5,426,177	4,975,000	67,004
6599998 - Total - Preferred Stocks - Part 5					0	XXX	0
6599999 - Total - Preferred Stocks					0	XXX	0
7099998 - Total - Common Stocks - Part 5					0	XXX	0
7099999 - Total - Common Stocks					0	XXX	0
7199999 - Total - Preferred and Common Stocks					0	XXX	0
7299999 Totals					5,426,177	XXX	67,004

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	
BONDS																
US Governments																
United States																
912827-J7-8	U S Treasury Nt 6.250% 02/15/03	02/15/2003	Maturity		1,000,000	1,000,000	989,063	999,781	219				0	31,250		
Total United States					1,000,000	1,000,000	989,063	999,781	219	0	0	0	0	31,250	XXX	
0399996 - Bonds - U.S. Government					1,000,000	1,000,000	989,063	999,781	219					31,250	XXX	
0399999 - Bonds - U.S. Governments					1,000,000	1,000,000	989,063	999,781	219					31,250	XXX	
Special Revenue & Assessment																
United States																
312903-86-5	FHLMC REMIC Ser 179-A 9.300% 07/15/21	10/15/2003	Paydown		9,948	9,948	10,251	9,906	42				0	438		
312908-VL-7	FHLMC REMIC Ser 1218-K 7.500% 01/15/22	12/01/2003	Paydown		407,658	407,658	406,197	406,271	1,387				0	15,345		
312915-PF-2	FHLMC REMIC Ser 1494-PN 7.500% 04/15/03	04/01/2003	Paydown		94,607	94,607	100,890	94,509	99				0	1,482		
313603-GW-6	FNMA REMIC Ser 1989-86E 8.750% 11/25/19	12/01/2003	Paydown		11,018	11,018	11,094	11,002	15				0	550		
Total United States					523,231	523,231	528,432	521,688	1,543	0	0	0	0	17,815	XXX	
3199996 - Bonds - Special Revenues - United States					523,231	523,231	528,432	521,688	1,543					17,815	XXX	
3199999 - Bonds - Special Revenues					523,231	523,231	528,432	521,688	1,543					17,815	XXX	
Industrial & Miscellaneous																
United States																
03760A-AC-5	Apogent Technologies Inc Sr Nt Ser B 8.000% 04/01/11	09/29/2003	Direct		700,128	610,000	692,826	691,653	(5,811)			14,286	14,286	48,529		
667294-AR-3	Northwest Airlines Enhanced ETC Ser 1999-3 Cl B 9.485% 10/01/16	10/01/2003	Paydown		81,532	81,532	82,333	66,240	15,292				0	7,733		
79548K-ZK-7	Salomon Bros Mtg Sec VII Inc Ser 1998-AQ1 Cl A7 7.930% 06/25/28	12/01/2003	Paydown		336,663	336,663	344,659	342,981	(6,318)				0	15,646		
81238X-BN-0	Sears Roebuck & Co MT Nt Ser VI 10.000% 02/03/12	05/19/2003	SBC Warburg Dillon Read		127,735	100,000	111,095	110,972	(298)			17,061	17,061	6,417		
Total United States					1,246,058	1,128,195	1,230,913	1,211,846	2,865	0	0	31,347	31,347	78,325	XXX	
4599996 - Bonds - Industrial and Misc - United States					1,246,058	1,128,195	1,230,913	1,211,846	2,865			31,347	31,347	78,325	XXX	
4599999 - Bonds - Industrial and Miscellaneous					1,246,058	1,128,195	1,230,913	1,211,846	2,865			31,347	31,347	78,325	XXX	
6099997 - Bonds - Part 4					2,769,289	2,651,426	2,748,408	2,733,315	4,627			31,347	31,347	127,390	XXX	
6099998 - Bonds - Part 5					0	0	0	0	0	0	0	0	0	0	XXX	0
6099999 - Total - Bonds					2,769,289	2,651,426	2,748,408	2,733,315	4,627	0	0	31,347	31,347	127,390	XXX	
6599998 - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	XXX	0	
6599999 - Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0	
7099998 - Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	XXX	0	
7099999 - Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0	
7199999 - Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	XXX	0	

Schedule D - Part 5

NONE

Schedule D - Part 6 - Section 1

NONE

Schedule D - Part 6 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE DA - PART 1

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

[illegible]

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

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Schedule DB - Part A - Section 1
NONE

Schedule DB - Part A - Section 2
NONE

Schedule DB - Part A - Section 3
NONE

Schedule DB - Part B - Section 1
NONE

Schedule DB - Part B - Section 2
NONE

Schedule DB - Part B - Section 3
NONE

Schedule DB - Part C - Section 1
NONE

Schedule DB - Part C - Section 2
NONE

Schedule DB - Part C - Section 3
NONE

Schedule DB - Part D - Section 1
NONE

Schedule DB - Part D - Section 2
NONE

Schedule DB - Part D - Section 3

NONE

Schedule DB - Part E - Section 1

NONE

SCHEDULE DM

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

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value(-), or Fair Value over Statement (+)
1. Bonds	20,670,239	21,739,750	1,069,511
2. Preferred Stocks	0	0	0
3. Totals	20,670,239	21,739,750	1,069,511

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

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

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SCHEDULE E - PART 2 CASH EQUIVALENTS

Showing Investments owned December 31 of current year

1	2	3	4	5	6	7	8		
CUSIP Identification	Description	Date Acquired	Rate of Interest	Maturity	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Gross Investment Income		
			NONE						
0199999 Total Cash Equivalents									

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE NATIONWIDE GENERAL INSURANCE COMPANY

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
AZ00001.....	B.....	USTNTS, 7.000%, 07/15/06.....	Phoenix,,AZ,,BNY Western Trust, FPAZPH.....	1,100,000	1,153,256	1,232,000
AZ00002.....						
AZ00003.....						
AZ00004.....						
AZ00005.....						
AZ00006.....						
AZ99999 - Arizona				1,100,000	1,153,256	1,232,000
AR00001.....	B.....	El Paso, TX ISD 60, 4.500%, 02/15/10.....	Little Rock,,AR, Bank of America, FPARPH.....	100,000	100,000	107,615
AR00002.....						
AR00003.....						
AR00004.....						
AR00005.....						
AR00006.....						
AR99999 - Arkansas				100,000	100,000	107,615
FL00001.....	B.....	El Paso, TX ISD 60, 4.500%, 02/15/10.....	Jacksonville,,FL, Wachovia Bank, FPFLPH.....	210,000	210,000	225,992
FL00002.....						
FL00003.....						
FL00004.....						
FL00005.....						
FL00006.....						
FL99999 - Florida				210,000	210,000	225,992
GA00001.....	B.....	El Paso, TX ISD 60, 4.500%, 02/15/10.....	Winston-Salem,,NC, Wachovia Bank, FPGAPH.....	40,000	40,000	43,046
GA00002.....						
GA00003.....						
GA00004.....						
GA00005.....						
GA00006.....						
GA99999 - Georgia				40,000	40,000	43,046
LA00001.....	B.....	USTNTS, 7.000%, 07/15/06.....	Oklahoma City,,OK, Bank One - OK, FPLAPH.....	20,000	20,968	22,400
LA00002.....						
LA00003.....						
LA00004.....						
LA00005.....						
LA00006.....						
LA99999 - Louisiana				20,000	20,968	22,400
NM00001.....	B.....	USTNTS, 7.000%, 07/15/06.....	Santa Fe,,NM,,Century Bank, FPNMPH.....	320,000	335,493	358,400
NM00002.....						
NM00003.....						
NM00004.....						
NM00005.....						
NM00006.....						
NM99999 - New Mexico				320,000	335,493	358,400
SC00001.....	B.....	USTNTS, 7.000%, 07/15/06.....	Charlotte,,NC, Bank of America, FPSCPH.....	130,000	136,294	145,600
SC00002.....						
SC00003.....						
SC00004.....						
SC00005.....						
SC00006.....						
SC99999 - South Carolina				130,000	136,294	145,600
9999997 - Totals - Not All Policyholders				1,920,000	1,996,011	2,135,053
9999998 - Totals - All Policyholders				1,840,000	1,913,163	2,076,562
9999999 Totals				3,760,000	3,909,174	4,211,615

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