



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2011
OF THE CONDITION AND AFFAIRS OF THE

Victoria National Insurance Company

NAIC Group Code 0140 (Current) 0140 (Prior) NAIC Company Code 10778 Employer's ID Number 34-1842604

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America

Incorporated/Organized 01/11/1996 Commenced Business 11/17/1997

Statutory Home Office 22901 Millcreek Blvd., Suite 400, Highland Hills, OH 44122-5724
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office _____ 22901 Millcreek Blvd., Suite 400
(Street and Number)
Highland Hills , OH 44122-5724 _____, _____ 216-896-7866

(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Primary Location of Books and Records One West Nationwide Blvd., 1-04-701
(Street and Number)
Columbus, OH 43215-2220 614-249-1545

(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.victoriainsurance.com

FinRpt@nationwide.com _____, _____
(Name) (Area Code) (Telephone Number)
(E-mail Address) 866-315-1430

(FAX Number)

OFFICERS

President & COO David Gerard Arango VP & Treasurer Wendell Paul Crosser
VP & Secretary Robert William Horner III

OTHER

Pamela Ann Biesecker Sr VP-Head of Taxation

DIRECTORS OR TRUSTEES

David Gerard Arango Wesley Kim Austen Martha Lovette Frye
Michael Patrick Leach Michael Allen Lex Mark Angelo Pizzi

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. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

David Gerard Arango
President & COO

Robert William Horner, III
VP & Secretary

Wendell Paul Crosser
VP & Treasurer

Subscribed and sworn to before me this
day of

January , 2012

a. Is this an original filing?

b. If no,

1. State the amendment number.....
 2. Date filed
 3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL INSURANCE COMPANY
SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	609,840	17.697	609,840		609,840	17.697
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies		0.000				0.000
1.22 Issued by U.S. government sponsored agencies		0.000				0.000
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)		0.000				0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations	106,574	3.093	106,574		106,574	3.093
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations		0.000				0.000
1.43 Revenue and assessment obligations	222,888	6.468	222,888		222,888	6.468
1.44 Industrial development and similar obligations		0.000				0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA		0.000				0.000
1.512 Issued or guaranteed by FNMA and FHLMC		0.000				0.000
1.513 All other		0.000				0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA		0.000				0.000
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000				0.000
1.523 All other		0.000				0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)		0.000				0.000
2.2 Unaffiliated non-U.S. securities (including Canada)		0.000				0.000
2.3 Affiliated securities		0.000				0.000
3. Equity interests:						
3.1 Investments in mutual funds		0.000				0.000
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated		0.000				0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated		0.000				0.000
3.4 Other equity securities:						
3.41 Affiliated		0.000				0.000
3.42 Unaffiliated		0.000				0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000				0.000
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties		0.000				0.000
4.4 Multifamily residential properties		0.000				0.000
4.5 Commercial loans		0.000				0.000
4.6 Mezzanine real estate loans		0.000				0.000
5. Real estate investments:						
5.1 Property occupied by company		0.000				0.000
5.2 Property held for production of income (including						
\$ of property acquired in satisfaction of debt)		0.000				0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000				0.000
6. Contract loans		0.000				0.000
7. Derivatives		0.000				0.000
8. Receivables for securities		0.000				0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	2,506,728	72.742	2,506,728		2,506,728	72.742
11. Other invested assets		0.000				0.000
12. Total invested assets	3,446,030	100.00	3,446,030		3,446,030	100.00

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year	
2. Cost of acquired:	
2.1 Actual cost at time of acquisition (Part 2, Column 8)	
2.2 Additional investment made after acquisition (Part 2, Column 9)	
3. Capitalized deferred interest and other:	
3.1 Totals, Part 1, Column 16	
3.2 Totals, Part 3, Column 12	
4. Accrual of discount	
5. Unrealized valuation increase (decrease):	
5.1 Totals, Part 1, Column 13	
5.2 Totals, Part 3, Column 9	
6. Total gain (loss) on disposals, Part 3, Column 19	
7. Deduct amounts received on disposals, Part 3, Column 16	
8. Deduct amortization of premium and depreciation	
9. Total foreign exchange change in book/adjusted carrying value:	
9.1 Totals, Part 1, Column 17	
9.2 Totals, Part 3, Column 14	
10. Deduct current year's other than temporary impairment recognized:	
10.1 Totals, Part 1, Column 15	
10.2 Totals, Part 3, Column 11	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12. Deduct total nonadmitted amounts	
13. Statement value at end of current period (Line 11 minus Line 12)	

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year	1,037,019
2. Cost of bonds and stocks acquired, Part 3, Column 7	
3. Accrual of discount	
4. Unrealized valuation increase (decrease):	
4.1. Part 1, Column 12	
4.2. Part 2, Section 1, Column 15	
4.3. Part 2, Section 2, Column 13	
4.4. Part 4, Column 11	
5. Total gain (loss) on disposals, Part 4, Column 19	
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	90,900
7. Deduct amortization of premium	6,815
8. Total foreign exchange change in book/adjusted carrying value:	
8.1. Part 1, Column 15	
8.2. Part 2, Section 1, Column 19	
8.3. Part 2, Section 2, Column 16	
8.4. Part 4, Column 15	
9. Deduct current year's other than temporary impairment recognized:	
9.1. Part 1, Column 14	
9.2. Part 2, Section 1, Column 17	
9.3. Part 2, Section 2, Column 14	
9.4. Part 4, Column 13	
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	939,304
11. Deduct total nonadmitted amounts	
12. Statement value at end of current period (Line 10 minus Line 11)	939,304

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL INSURANCE COMPANY

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	609,840	644,860	612,094	600,000
	2. Canada				
	3. Other Countries				
	4. Totals	609,840	644,860	612,094	600,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	106,574	116,148	121,799	100,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	222,888	229,683	240,817	220,000
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. Totals				
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	939,302	990,691	974,710	920,000
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	939,302	990,691	974,710	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL 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 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 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 Class 1			609,840			609,840	64.9	611,487	59.0	609,840	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals			609,840			609,840	64.9	611,487	59.0	609,840	
2. All Other Governments											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 Class 1		106,574				106,574	11.3	108,723	10.5	106,574	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		106,574				106,574	11.3	108,723	10.5	106,574	
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Class 1	120,119	102,769				222,888	23.7	316,809	30.5	222,888	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	120,119	102,769				222,888	23.7	316,809	30.5	222,888	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL 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 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Hybrid Securities											
7.1 Class 1											
7.2 Class 2											
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL 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 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year						939,302	100.0	XXX	XXX	939,302	
9.1 Class 1	(d) 120,119	209,343	609,840					XXX	XXX		
9.2 Class 2	(d)							XXX	XXX		
9.3 Class 3	(d)							XXX	XXX		
9.4 Class 4	(d)							XXX	XXX		
9.5 Class 5	(d)							XXX	XXX		
9.6 Class 6	(d)							XXX	XXX		
9.7 Totals	120,119	209,343	609,840			(b) 939,302	100.0	XXX	XXX	939,302	
9.8 Line 9.7 as a % of Col. 6	12.8	22.3	64.9			100.0		XXX	XXX	100.0	
10. Total Bonds Prior Year											
10.1 Class 1	91,370	334,162	611,487			XXX	XXX	1,037,019	100.0	1,037,019	
10.2 Class 2						XXX	XXX				
10.3 Class 3						XXX	XXX				
10.4 Class 4						XXX	XXX				
10.5 Class 5						XXX	XXX	(c)			
10.6 Class 6						XXX	XXX	(c)			
10.7 Totals	91,370	334,162	611,487			XXX	XXX	(b) 1,037,019	100.0	1,037,019	
10.8 Line 10.7 as a % of Col. 8	8.8	32.2	59.0			XXX	XXX	100.0	XXX	100.0	
11. Total Publicly Traded Bonds						939,302	100.0	1,037,019	100.0	939,302	
11.1 Class 1	120,119	209,343	609,840								
11.2 Class 2											
11.3 Class 3											
11.4 Class 4											
11.5 Class 5											
11.6 Class 6											
11.7 Totals	120,119	209,343	609,840			939,302	100.0	1,037,019	100.0	939,302	
11.8 Line 11.7 as a % of Col. 6	12.8	22.3	64.9			100.0		XXX	XXX	100.0	
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	12.8	22.3	64.9			100.0		XXX	XXX	100.0	XXX
12. Total Privately Placed Bonds											
12.1 Class 1											
12.2 Class 2											
12.3 Class 3											
12.4 Class 4											
12.5 Class 5											
12.6 Class 6											
12.7 Totals											
12.8 Line 12.7 as a % of Col. 6								XXX	XXX	XXX	
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9								XXX	XXX	XXX	

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year \$ 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 are under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year \$ 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.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL 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 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations			609,840			609,840	64.9	611,487	59.0	609,840	
1.2 Residential Mortgage-Backed Securities											
1.3 Commercial Mortgage-Backed Securities											
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals			609,840			609,840	64.9	611,487	59.0	609,840	
2. All Other Governments											
2.1 Issuer Obligations											
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals											
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations		106,574					106,574	11.3	108,723	10.5	106,574
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals		106,574					106,574	11.3	108,723	10.5	106,574
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations											
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals											
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations	120,119						120,119	12.8	316,809	30.5	120,119
5.2 Residential Mortgage-Backed Securities											
5.3 Commercial Mortgage-Backed Securities											
5.4 Other Loan-Backed and Structured Securities		102,769					102,769	10.9			102,769
5.5 Totals	120,119	102,769					222,888	23.7	316,809	30.5	222,888
6. Industrial and Miscellaneous											
6.1 Issuer Obligations											
6.2 Residential Mortgage-Backed Securities											
6.3 Commercial Mortgage-Backed Securities											
6.4 Other Loan-Backed and Structured Securities											
6.5 Totals											
7. Hybrid Securities											
7.1 Issuer Obligations											
7.2 Residential Mortgage-Backed Securities											
7.3 Commercial Mortgage-Backed Securities											
7.4 Other Loan-Backed and Structured Securities											
7.5 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 Issuer Obligations											
8.2 Residential Mortgage-Backed Securities											
8.3 Commercial Mortgage-Backed Securities											
8.4 Other Loan-Backed and Structured Securities											
8.5 Totals											

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL 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 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	120,119	106,574	609,840			836,533	89.1	XXX	XXX	836,533	
9.2 Residential Mortgage-Backed Securities								XXX	XXX	XXX	
9.3 Commercial Mortgage-Backed Securities								XXX	XXX	XXX	
9.4 Other Loan-Backed and Structured Securities		102,769				102,769	10.9	XXX	XXX	102,769	
9.5 Totals	120,119	209,343	609,840			939,302	100.0	XXX	XXX	939,302	
9.6 Line 9.5 as a % of Col. 6	12.8	22.3	64.9			100.0	XXX	XXX	XXX	100.0	
10. Total Bonds Prior Year											
10.1 Issuer Obligations .....	.91,370	.334,162	.611,487			XXX	XXX	1,037,019	100.0	1,037,019	
10.2 Residential Mortgage-Backed Securities						XXX	XXX				
10.3 Commercial Mortgage-Backed Securities						XXX	XXX				
10.4 Other Loan-Backed and Structured Securities						XXX	XXX				
10.5 Totals .....	.91,370	.334,162	.611,487			XXX	XXX	1,037,019	100.0	1,037,019	
10.6 Line 10.5 as a % of Col. 8	8.8	32.2	59.0			XXX	XXX	100.0	XXX	100.0	
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	120,119	106,574	609,840			836,533	89.1	1,037,019	100.0	836,533	XXX
11.2 Residential Mortgage-Backed Securities											XXX
11.3 Commercial Mortgage-Backed Securities											XXX
11.4 Other Loan-Backed and Structured Securities		102,769				102,769	10.9			102,769	XXX
11.5 Totals	120,119	209,343	609,840			939,302	100.0	1,037,019	100.0	939,302	XXX
11.6 Line 11.5 as a % of Col. 6	12.8	22.3	64.9			100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	12.8	22.3	64.9			100.0	XXX	XXX	XXX	100.0	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations											XXX
12.2 Residential Mortgage-Backed Securities											XXX
12.3 Commercial Mortgage-Backed Securities											XXX
12.4 Other Loan-Backed and Structured Securities											XXX
12.5 Totals											XXX
12.6 Line 12.5 as a % of Col. 6								XXX	XXX	XXX	XXX
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9								XXX	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL INSURANCE COMPANY

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	2,387,935			2,387,935	
2. Cost of short-term investments acquired	2,552,705			2,552,705	
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	2,544,341			2,544,341	
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,396,299			2,396,299	
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	2,396,299			2,396,299	

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

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of Derivatives

N O N E

Schedule E - Verification - Cash Equivalents

N O N E

Schedule A - Part 1 - Real Estate Owned

N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL INSURANCE COMPANY

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 Actual Cost	7 Rate Used to Obtain Fair Value	Fair Value		10 Book/ Adjusted Carrying Value	11 Unrealized Value (Increase/ Decrease)	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 C o d e	4 F o r e i g n	5 Bond Char			8 Fair Value	9 Par Value			12 Current Year's (Amor tiz ati on) Accret ion	13 Current Year's Other Than Temp or ary Impa ir me nt Rec ogn iz ed	14 Temp or ary Impa ir me nt Rec ogn iz ed	15 Total Foreign Excha nge Chang e in Book/ Adjusted Carrying Value	16 Rate of	17 Effect ive Rate of	18 When Paid	19 Admit ted Amm ount Due and Accrued	20 Amm ount Rec eived Dur ing Year	21 Acq ui red	22 Maturity
912828-NR-7	U S Treasury Nt	SD			1.	612,094	107,4770	644,860	600,000	609,840	(1,647)				2.375	2.062	JJ	5,963	14,250	08/13/2010	07/31/2017
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						612,094	XXX	644,860	600,000	609,840	(1,647)				XXX	XXX	XXX	5,963	14,250	XXX	XXX
0599999. Total - U.S. Government Bonds						612,094	XXX	644,860	600,000	609,840	(1,647)				XXX	XXX	XXX	5,963	14,250	XXX	XXX
1099999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
575827-EK-2	Massachusetts St GO Ref Ser A			1FE		121,799	116,1480	116,148	100,000	106,574	(2,149)				6.500	4.020	MN	1,083	6,500	11/12/2003	11/01/2014
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						121,799	XXX	116,148	100,000	106,574	(2,149)				XXX	XXX	XXX	1,083	6,500	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						121,799	XXX	116,148	100,000	106,574	(2,149)				XXX	XXX	XXX	1,083	6,500	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
198504-RH-7	Columbia SC WW & Swr Sys Rev Ref			1		129,847	100,3460	120,415	120,000	120,119	(1,396)				5,000	3,800	FA	2,500	6,000	01/29/2004	02/01/2012
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						129,847	XXX	120,415	120,000	120,119	(1,396)				XXX	XXX	XXX	2,500	6,000	XXX	XXX
67755C-00-9	Ohio St Bldg Auth Rev Adult Correct Bldg			1FE		110,970	109,2680	109,268	100,000	102,769	(1,155)				5.250	3.950	A0	1,313	5,250	11/12/2003	04/01/2014
2899999. Subtotal - Bonds - U.S. Special Revenues - Other Loan-Backed and Structured Securities						110,970	XXX	109,268	100,000	102,769	(1,155)				XXX	XXX	XXX	1,313	5,250	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						240,817	XXX	229,683	220,000	222,888	(2,551)				XXX	XXX	XXX	3,813	11,250	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds							XXX								XXX	XXX	XXX			XXX	XXX
4899999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX
7799999. Total - Issuer Obligations						863,740	XXX	881,423	820,000	836,533	(5,192)				XXX	XXX	XXX	9,546	26,750	XXX	XXX
7899999. Total - Residential Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
8099999. Total - Other Loan-Backed and Structured Securities						110,970	XXX	109,268	100,000	102,769	(1,155)				XXX	XXX	XXX	1,313	5,250	XXX	XXX
8399999 - Total Bonds						974,710	XXX	990,691	920,000	939,302	(6,347)				XXX	XXX	XXX	10,859	32,000	XXX	XXX

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned

N O N E

Schedule D - Part 3 - Long-Term Bonds and Stocks Acquired

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL INSURANCE COMPANY

SCHEDULE D - PART 4

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

1 CUSIP Identifi- cation	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Con- sideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date
										11 Unrealized Valuation Increase/ Decrease	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
143300-AU-5	Carmel IN Sch Bldg Corp Rev First Mtg		07/15/2011	Call	101,0000		90,900	90,000	96,701	91,370		(470)		(470)		90,900			4,500	07/15/2011
3199999. Subtotal - Bonds - U.S. Special Revenues							90,900	90,000	96,701	91,370		(470)		(470)		90,900			4,500	XXX
8399997. Total - Bonds - Part 4							90,900	90,000	96,701	91,370		(470)		(470)		90,900			4,500	XXX
8399998. Total - Bonds - Part 5																			XXX	
8399999. Total - Bonds							90,900	90,000	96,701	91,370		(470)		(470)		90,900			4,500	XXX
8999997. Total - Preferred Stocks - Part 4							XXX													XXX
8999998. Total - Preferred Stocks - Part 5							XXX													XXX
8999999. Total - Preferred Stocks							XXX													XXX
9799997. Total - Common Stocks - Part 4							XXX													XXX
9799998. Total - Common Stocks - Part 5							XXX													XXX
9799999. Total - Common Stocks							XXX													XXX
9899999. Total - Preferred and Common Stocks							XXX													XXX
9999999 - Totals							90,900	XXX	96,701	91,370		(470)		(470)		90,900			4,500	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of
N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies
N O N E

Schedule D - Part 6 - Section 2
N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL INSURANCE COMPANY

SCHEDULE DA - PART 1

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

1 CUSIP Identifi- cation	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest						21 Paid for Accrued Interest
		3 Code	4 For- eign					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amor- tization)/ Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			15 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	16 Non- Admitted Due and Accrued	17 Rate of Effective Rate of When Paid	18 19 20 Amount Received During Year			
0599999. Total - U.S. Government Bonds																XXX	XXX	XXX		
1099999. Total - All Other Government Bonds																XXX	XXX	XXX		
1799999. Total - U.S. States, Territories and Possessions Bonds																XXX	XXX	XXX		
2499999. Total - U.S. Political Subdivisions Bonds																XXX	XXX	XXX		
3199999. Total - U.S. Special Revenues Bonds																XXX	XXX	XXX		
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds																XXX	XXX	XXX		
4899999. Total - Hybrid Securities																XXX	XXX	XXX		
5599999. Total - Parent, Subsidiaries and Affiliates Bonds																XXX	XXX	XXX		
7799999. Total - Issuer Obligations																XXX	XXX	XXX		
7899999. Total - Residential Mortgage-Backed Securities																XXX	XXX	XXX		
7999999. Total - Commercial Mortgage-Backed Securities																XXX	XXX	XXX		
8099999. Total - Other Loan-Backed and Structured Securities																XXX	XXX	XXX		
8399999. Total Bonds																XXX	XXX	XXX		
8699999. Total - Parent, Subsidiaries and Affiliates																XXX	XXX	XXX		
.....| Nationwide Cash Mgmt Partn .....	.....| 12/30/2011	.....| Various .....	.....| 12/31/2012	.....| 2,396,299	.....|	.....|	.....|	.....| 2,396,299	.....| 2,396,299	.....| 2,396,299	.....|	.....| 0.017	.....| 0.101	.....| MON	.....| 104	.....|	.....|	.....|
9099999. Subtotal - Other Short-Term Invested Assets								2,396,299					XXX	2,396,299		XXX	XXX	XXX	104	
9199999 - Totals								2,396,299					XXX	2,396,299		XXX	XXX	XXX	104	

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

Schedule DB - Part B - Section 2B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part D - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL INSURANCE COMPANY
SCHEDULE E - PART 1 - CASH

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

TOTALS OF DEFICIT/EXCESS BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	1,520	4. April	12,667	7. July	94,265	10. October	107,852
2. February	3,836	5. May	1,126	8. August	103,985	11. November	110,276
3. March	10,041	6. June	(8,304)	9. September	103,992	12. December	110,429

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL INSURANCE COMPANY

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

NON E

8699999 - Total Cash Equivalents

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE VICTORIA NATIONAL INSURANCE COMPANY
SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	B For protection of state's ph's			35,574	37,617
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	JL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH	B For protection of all ph's		508,200	537,383	
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal		XXX	XXX	508,200	537,383	35,574
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page		XXX	XXX			
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)		XXX	XXX			

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